

COMMUNITY
CALENDAR

The **COMMUNITY CALENDAR** appears each Monday and Thursday. Contributions to this list of upcoming events are welcome and should be submitted two weeks before the event. Submissions **MUST** be typewritten or legibly printed and include the name and phone number of a contact person. Send items to P&D Calendar, PO Box 56, Yankton, SD 57078, or email to news@yankton.net.

THURSDAY

Table Tennis, 8:30 a.m., The Center, 605-665-4685
Ladies Pool, 10 a.m., The Center, 605-665-4685
Yankton Sertoma, noon, Pizza Ranch, 605-661-7159
Daily Reprieve, noon, non-smoking open meeting, 1019 W 9th street.
Avera Sacred Heart Hospital Toastmasters, noon, Benedictine Center; open session 605-665-6776
Pinochle, 12:45 p.m., The Center, 605-665-4685
Dominos, 1 p.m., The Center, 605-665-4685
Weight Watchers, 4 p.m., 413 W. 15th Street. Weigh in 1/2 hour before.

Weight Watchers, 5:30 p.m., 413 W. 15th Street. Weigh in 1/2 hour before.
Take Off Pounds Sensibly (TOPS #SD 45), Weigh-in 5:30-6:30 p.m., meeting 6:30-7:30. RTEC building, 1200 W. 21st St. For more information call 605-665-3738 or 667-9274.
Yankton Area Banquet, 6 p.m., United Church of Christ, Fifth and Walnut
Celebrate Recovery, 7 p.m., Calvary Baptist Church, Youth Room #4, 2407 Broadway, Yankton, 605-665-5594
Freeman Alcoholics Anonymous, 8 p.m., non-smoking closed meeting, City Hall, 3rd and Poplar, Freeman.
Yankton Alcoholics Anonymous, 8:30 p.m., open session, 1019 W 9th St.
Yankton Alanon, 8:30 p.m., 1019 W 9th Street

THIRD THURSDAY

HSC Friendship Club, 5 p.m., October: Murdos, 605-665-5956

FRIDAY

Line Dancing, 9:30 a.m., The Center, 605-665-4685
Cardio Exercise, 11 a.m., The Center, 605-665-4685
Daily Reprieve, noon, non-smoking open meeting, 1019 W 9th Street.
Bridge, 1 p.m., The Center, 605-665-4685
Bingo, 7-9 p.m., The Center, 605-665-4685
Open Billiards, 7-9 p.m., The Center, 605-665-4685
Vermillion Alcoholics Anonymous, 8 p.m., non-smoking closed session, 16 1/2 Court St, Vermillion
Porchlight, 8 p.m., non-smoking closed session, United Church of Christ, 210 W 5th Street

SECOND FRIDAY

Parkinson Support Group, 1:30 p.m., Benedictine Center.

SATURDAY

Weight Watchers, 9 a.m., 413 W. 15th Street. Weigh in 1/2 hour before.
Each Day a New Beginning, 10 a.m., non-smoking closed session, 1019 W 9th Street
Daily Reprieve, noon, non-smoking closed session, 1019 W 9th Street.
Vermillion Unity Alcoholics Anonymous, 7:30 p.m. closed session, Trinity Lutheran Church, 816 E. Clark, Vermillion.

SUNDAY

Alcoholics Anonymous, 8 a.m., closed meeting, 1019 W. 9th Street
Tyndall Alcoholics Anonymous, 8 a.m., non-smoking, 1609 Laurel St., Tyndall
Vermillion Unity Alcoholics Anonymous, 7:30 p.m., closed meeting, Trinity Lutheran Church, 816 E. Clark, Vermillion

MONDAY

Line Dancing, 9:30 a.m., The Center, 605-665-4685
Quilting, 9:30 a.m.-3 p.m., The Center, 605-665-4685
Cardio Exercise, 11 a.m., The Center, 605-665-4685
Daily Reprieve, noon, open meeting non-smoking, 1019 W 9th St.
Interchange, noon, open meeting, Minerva's Bar and Grill, 605-660-8849.
Cribbage, 1 p.m., The Center, 605-665-4685
Pinochle, 1 p.m., The Center, 605-665-4685
Whist, 1 p.m., The Center, 605-665-4685
River City Harmony Sweet Adelines, 6:30 p.m., First United Methodist Church, 11th and Cedar, 605-661-7162
Daily Reprieve, 7 p.m., closed meeting non-smoking, 1019 W 9th St.

FIRST MONDAY

Yankton Lions Club, 6 p.m. dinner, 6:30 p.m. meeting, JoDeans, 605-665-4694
Heartland Humane Society Board Meeting, 6:30 p.m., 601 1/2 Burleigh
Yankton Parks Advisory Board Meeting, 5:30 p.m., RTEC, 1200 W. 21st Street

SECOND MONDAY

Yankton Diabetes Support Group, 1 p.m., Benedictine Center, AVSHH, 605-668-8000 ext. 456
Yankton Republican Party Executive Meeting, 5:30 p.m., 2507 Fox Run Parkway, 605-260-1605
Yankton School Board Meeting, 5:30 p.m., YSD Administration Building, 2410 West City Limits Road, 605-665-3998
Yankton Area Writers Club, 7 p.m., Books & Beans, downtown Yankton, 605-664-6582
Tri-State Old Iron Association Meeting, 7 p.m., JoDeans Restaurant, 605-665-9785.
Yankton City Commission, 7 p.m., RTEC, 1200 W. 21st Street
YHS Booster Club Meeting, 7:30 p.m., Summit Activities Center Meeting Room, 605-665-4640

Car Seat Check Event Coming To Yankton

SIoux FALLS — The National Highway Traffic Safety Administration (NHTSA) recommends that children should remain in a car seat with a harness for as long as possible, as long as the child fits the seat's height and weight requirements. Once they outgrow their forward-facing car seat with a harness, children should travel in a booster seat in the rear seat until they are 4 feet, 9 inches (57 inches) tall and fit into a seat belt properly. On Oct. 4, Yankton Co. Community Health, Kidz Logik and Project 8 invite parents and guardians to a Car Seat Check Event. Certified car seat technicians will teach parents about proper car seat and booster seat use and installation.

Car Seat Checks will be as follows: Oct. 4 from 1-3 p.m. at Yankton Co. Community Health, 321 W. Third St.; and 4:30-6:30 p.m. at Kidz Logik Child Care Center, 114 E. Third St. For more information or to schedule an individual car seat inspection, contact: Officer Jeremy Olson, Yankton Police Department, 605-668-5210. Project 8, a state funded program, was launched in the fall of 2005 to help educate parents and guardians about proper use and installation of car seats. Project 8 also distributes child seats to income eligible families statewide by assessing financial need.

DAVE SAYS

Online Trading? 'Don't Do It!'

Dear Dave,
How do you feel about online trading for building a stock portfolio? Assuming that someone has done their homework on which stocks to buy, is there anything else to know about do-it-yourself trading? — Kevin

Dear Kevin,
There's one very important thing to know — don't do it! This kind of thing is one rung below day trading on the ladder of stupidity.

Here's the problem. When most people talk about "doing their homework" on single stocks they're just barely skimming the surface. And most of the time this involves just talking to their broke friends. There's no way you and your golfing buddy are going to dig up and decipher the kind of solid, reliable information you'll need to be successful at this kind of thing.

I'd much rather go with a mutual fund that's spent millions of dollars analyzing companies and doing real research. What you're

talking about is a million times riskier than using good growth stock mutual funds — selected by professionals — with 90 to 100 different stocks. — Dave

USING HOME EQUITY?

Dear Dave,
Right now our debt is keeping us from investing. Do you recommend making investments with a home equity line of credit? — Paul

Dear Paul,
Let me answer this very, very carefully. No!

You don't borrow on your home, Paul. You never want to put something as precious and important as your home in jeopardy just for the sake of investing.

Follow the Baby Steps. First, get \$1,000 in the bank to start your emergency fund. Second, pay off all debts from smallest to



Dave **RAMSEY**

largest — except for your house — using the debt snowball. This will lead you to Baby Step Three, which is fully funding your emergency fund with three to six months of expenses. Once you've done all this you're ready for Baby Step Four, which is investing in Roth IRAs and other pre-tax retirement.

When you're debt-free except for your house, you'll find investing is easy because you've freed up your most important wealth building tool — your income! — Dave

LEASING FROM YOUR COMPANY?

Dear Dave,
I know how you feel about leasing a car. But what about the car leasing programs that auto manufacturers offer their employees? — Stephanie

Dear Stephanie,

A few automakers do this kind of thing, but I'd advise investigating the deal very carefully. And it wouldn't hurt to take a cold shower first — just to make sure you wash off any car fever you may have.

Some of the automaker offers are just another way for the company to fleece drivers. But some manufacturers offer their employees programs that aren't a traditional lease. A few of them offer the use of a high-quality car for very little money per month and no hidden catches. In these cases it can work out pretty well. In some instances you'd lose more in value every month — even if you bought a car with cash — than you would pay out under a good employee program. Some companies even offer gas and more in the deal.

Just make sure you check the details thoroughly. Use your head and a calculator — not your heart — when making the decision! — Dave

MMC Soph Takes Second In Poster Competition

Mount Marty College chemistry/pre-profession major Tyler McCune, Huron, received second place in the American Chemical Society (ACS) Sioux Valley Local Section Undergraduate Research Poster competition.

McCune will receive a \$300 travel award, to help defray expenses of attending the ACS Meeting. He will be traveling to the 46th Midwest/39th Great Lakes Joint Regional ACS meeting in St. Louis, Missouri, with Dr. Chun Wu, Associate Professor of Chemistry, to present his work entitled "Cloning, Purification and Characterization of Acetate Kinase from Methicillin resistant Staphylococcus aureus Mu50 strain" on Oct. 20.

McCune conducted research sponsored by Biomedical Research Infrastructure Networks (BRIN) program under Dr. Wu's supervision this past summer.



PHOTO: MOUNT MARTY COLLEGE
Mount Marty chemistry/pre-profession major Tyler McCune took second place recently in the American Chemical Society (ACS) Sioux Valley Local Section Undergraduate Research Poster competition.

Theology Institute Set Oct. 8 At SH Monastery

Sacred Heart Monastery, Yankton, will hold its Fall Theology Institute in the Monastery Chapter Room on Saturday, Oct. 8, running from 9 a.m.-noon.

Dr. J. Michael Stebbins, Ph.D., senior vice president of Mission Services for the Avera Health system, will address the issues of "Searching for Solid Ground in a Time of Anxiety."



Stebbins

Stebbins says, "It's easy to feel unsettled these days. The list of disasters, negative trends, and disturbing events can seem practically endless. How can we maintain a strong sense of purpose and steadfast hope when the ground we stand on keeps shifting beneath us?"

In his presentation, Stebbins will help us explore some spiritual and theological insights from our Christian tradition that can help us find a foundation of real meaning and joy. Stebbins came to South Dakota from the state of Washington, where he worked as a registered nurse prior to receiving a Ph.D. in theology from Boston College (1991). He and his wife Mary Kay have five children.

All are welcome to attend this free event, but registration is requested for planning purposes. Register by emailing Sister Eileen at eneville@mtmc.edu or calling 605-668-6000. For further information or to print out a flyer, you may find the Theology Institute page at <http://www.yanktonbenedictines.org/Center.html>.

Holiday Fundraising Kick-Off Raffle Begins

The second annual Holiday Fundraising Kick-off Raffle to support the Yankton Sertoma Football Program and the Yankton Area Chamber of Commerce "Shop Yankton First" campaign has begun.

Only 500 tickets will be available at \$100 each. The fundraiser has been changed slightly based on comments received from last year's ticket holders. Instead of giving away one grand prize and a choice of cash or a vehicle, there will be 11 prizes in the form of Chamber Dollars.

Do you have kids who play Sertoma Junior Football? Then you benefited from this fundraiser.

Did you win Chamber Dollars from one of the local radio stations or newspaper last holiday season by registering at a local business? Then you benefited from this fundraiser.

Were you approached by Santa and his helpers last holiday season and handed an envelope containing Chamber Dollars? Then you benefited from this fundraiser.

Actually, everyone in the Yankton community benefited from this program because the money raised went straight back into the community and generated additional sales tax revenue.

Yankton Sertoma Football Program is going to tackle football for the 5th and 6th graders in 2012. This will require padded uniform pants,

helmets and gear to protect these young athletes while they are developing skills to be future Yankton Bucks! A percentage of the proceeds from this fundraiser will go to help pay for this equipment.

The Yankton Area Chamber of Commerce has been promoting the importance of shopping local for the last two years.

"People may not think much about it, but every time residents purchase goods and services outside the community or on-line, the city loses sales tax revenues and those revenues are what support the services in your community. Those out-of-town or on-line companies don't donate to your schools or non-profits" stated Carmen Schramm, director of member services. Retailers make the majority of their revenue during the holiday season, making it vital to support local retailers.

By supporting this fundraiser, the money raised goes right back into the Yankton community in the form of hard dollars that are being spent and circulating through the local economy.

Ticket holders have an 11 in 500 chance to win either the Grand Prize of \$10,000 or one of the ten \$500 prizes.

"That's better odds than the state lottery," said Schramm.

The winners will be paid in Chamber Dollars which are the same

as cash except that they must be spent locally at any business with a 57078 zip code. Chamber Dollars can be spent on anything from gas, to groceries, to any service or product available in Yankton.

Each \$100 ticket also secures admission for two to the Chamber/Sertoma "Yankton First Tailgate Party" at Minervas Grill and Bar. The tailgate party will feature a cash bar, stadium food hors d'oeuvres, live music by Mrs. Begley and The Boys, a silent auction and the prize drawings. Other prizes will also be given away during the night to winning ticket holders. Non-ticket holders are invited to attend and tickets can be purchased at the door for \$30 per couple. It's a tailgate party — get out your favorite team logo wear, your school colors, or a Halloween outfit — whatever you want and come have some fun for a great cause.

Tickets are available from members of the Sertoma, the Chamber Board of Directors or at the Yankton Area Chamber of Commerce office located at 803 E. 4th St. For more details visit our Web site at www.yanktonsd.com/fundraiser.

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Get Your Flu Shot

It's that time of the year — changing colors, days are getting shorter and it's time to start thinking about flu shots.

Beginning Monday, Oct. 3rd

Flu shots will be available **FREE** with Medicare Part B, you must be 18 years or older. No appointment necessary at your full service pharmacy.

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