

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, 319 Walnut, 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 605-665-3736 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., September: Pizza Ranch Yankton, 605-665-5956.
Catholic Daughters (Court Willard 967), 7:30 p.m., at Sacred Heart Catholic Church/Community Gathering Space, Yankton. (January through June)

FRIDAY

Line Dancing, 9:30 a.m., The Center, 605-665-4685
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.
Scrapbooking, 10 a.m.-3 p.m., The Center, 900 Whiting Drive, Yankton.

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

Career Fair Planned In Yankton

The Yankton Career Fair will be held at the Technical Education Center, 1200 W. 21st St., on Wednesday, Oct. 3. The fair runs from 3-7 p.m.

This is an opportunity for individuals to visit employers about local and regional job opportunities. Veterans and their spouses will be given priority of service.

This fair is sponsored by the South Dakota Department of Labor and Regulations, the Regional Technical Education Center (RTEC), the U.S. Chamber of Commerce, the VFW and VFW Post 791 Ladies Auxiliary, the American Legion, Disabled American Veterans and the Yankton Office of Economic Development.

For more information, call 605-668-2900 or visit www.sdjobs.org.

NAMI S.D. Sponsoring Education Course

NAMI South Dakota is sponsoring a six-week education course in Yankton for families of people with serious mental illnesses. Course begins on Saturday, Oct. 6, for a total of six Saturdays. Hours for the class are from 9:30-11 a.m. and noon-2:30 p.m.

Offered free of charge, the course will cover information about schizophrenia, mood disorders, anxiety disorder, panic disorder and obsessive compulsive disorder, PTSD, borderline personality disorder, coping skills, basic information about medications, listening and communication techniques, problem-solving skills, recovery and rehabilitation and self-care around worry and stress. A library of pamphlets will be available for participants in the program.

Call 605-661-4434 for further information and enrollment in the course.

Animal Welfare Workers Attend Workshop

Janette Kaddatz, Kerry Schmidt and Maureen Lynott represented Yankton's Heartland Humane Society at a one-day workshop in Fargo, N.D., presented by Petfinder.com, the online database of adoptable pets.

The workshop was sponsored by PETCO and hosted by Friends of Noah All Breed Rescue.

Topics included marketing, effective foster programs, feline respiratory infections and training dogs for adoptability.

Speakers came from across the country to present the program.

Interested In Racquetball League?

The Yankton Department of Parks and Recreation would like to compile a list of people who are interested in participating in a racquetball league in Yankton this winter of 2012-2013. If enough people are interested, then efforts will be made to organize a racquetball league. Please call, 668-5234 to leave your name and contact information, or e-mail tlarson@cityofyankton.org, by September 30, 2012.

Golf Board Meeting

The City of Yankton Golf Advisory Board will meet at noon on Monday, Sept. 17, at the Fox Run Golf Course, 600 W. 27th St. This is open to the public.

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To Buy It Or To Turn It In?

BY DAVE RAMSEY

Dear Dave,

I made the mistake of leasing a car a while back, and the lease is up in about nine months. Should I save up the money between now and then to buy it, or save as much as I can to pay down my student loans? —Aaron

Dear Aaron,
At the end of a lease the price for which you can purchase the car is called the residual value. This amount is preset when you lease the vehicle. So the big question right now is, what's the car actually worth?

If the company thought it would be worth \$12,000 and it's actually worth \$14,000, that would be a good deal, and you'd want to buy it instead of turning in the car. Even if you were going to turn around and resell it, you'd still want to go ahead and buy. Another big thing is that I'd never tell you to finance a car after the lease term. There's no difference between that and walking onto a car lot and financing any other \$12,000 car.

Look at it this way. You basically have a \$12,000 car loan right now, and you'd only be changing the format from leasing to payments if you financed the thing. Should you keep this vehicle? Only if it's a small percentage of your income. If you make \$60,000 or more, I'd probably say save up, pay cash, and keep the car. But if you're making closer to \$30,000 the answer is no. —Dave



Dave
RAMSEY

Dear Dave,

I'm dating a man who is really exciting and fun, but he has well over \$100,000 in debt. He has nice cars, a boat and he travels a lot, and he does it all on credit. He wants us to get married, but his view of money worries me. What should I do?

—Vickie

Dear Vickie,
The fact that you're worried about this situation means you

realize that fun and exciting don't necessarily translate into being wise. I'm sure he's a nice guy, but your concern tells me that you two are from completely different planets when it comes to handling money. And that can be a death knell to a marriage.

Disagreements over money and finances are the number-one cause of marital strife and divorce in North America today. Fighting over debt and the stress brought on by financial problems will take a heavy toll on any relationship. When you're not on the same page with how to handle your money, you're not on the same page of life. How you spend your money says volumes about who you are, where your values lie, and what's important to you.

This guy is fun because he's impulsive and has a lot of toys. But the fact that he's gone into

debt for this lifestyle also means he's a little boy and not a responsible man. And unless you guys can get on the same page with how money is handled, I would strongly advise not going forward with a wedding.

For this to get serious and turn into marriage material, one of you will have to change. Either he'll have to straighten up and start behaving wisely with money, or you'll have to agree to enjoy living deeply in debt.

—Dave

Dave Ramsey is America's trusted voice on money and business. He's authored four New York Times best-selling books: Financial Peace, More Than Enough, The Total Money Makeover and EntreLeadership. The Dave Ramsey Show is heard by more than 5 million listeners each week on more than 500 radio stations. Follow Dave on Twitter at @DaveRamsey and on the web at daveramsey.com.

College Freshman And Parents: Working Out Groundrules For Staying In Touch

BY KATHLEEN MEGAN

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MIDDLETOWN, Conn. — Wesleyan University freshman Rhys Podell had a suggestion for his mother, Marie-Alise deMarco, not long before she left for home in California last week.

"What I want to do is, like, maybe the first two days — not a lot of contact ..." said Rhys, who was just settling into life at Wesleyan.

"You're going to put me on a contact diet?" his mother asked with amusement.

Rhys said he'd be in touch "when it feels right."

For many students entering college and their parents, working out the complicated dance of how much to stay in touch — and through which technological means — is well underway. With Facebook and Skype and texting and phone calls, not staying in constant touch can be nearly impossible.

The habits and haunts of the "helicopter parent" have been so well-publicized in recent years — along with the ease and speed of what might be called "ihovering" — that parents are far more aware of trying to balance their desire to check in with kids against the resolve not to be "that parent."

And many college kids, like Rhys, have firmer ideas about ground rules.

Colleges have helped parents to understand the pros and cons of the instant communication available to them through special orientation programs. Newsletters and websites also provide school-related information to parents that may cut down on the need for them to quiz their kids.

Besides running parent orientation programs, many schools also have parent handbooks, parent portals to websites, and special newsletters for parents that keep them apprised of what's happening on campus.

"Trinity is trying to consciously find interesting ways, productive ways that parents can be involved," said Margaret Lindsey, first-year dean at Trinity College. She said the college encourages parents to learn about what's happening there by going to the Trinity website instead of always communicating

"I've definitely been kind of coaching myself. I don't want to hover. I'm just telling myself to take it easy and trust what we've taught him. He's a responsible young man and he'll call us when needs us."

MOTHER OF COLLEGE STUDENT DEMARCO RHYs

through their children.

At Wesleyan's orientation program, where parents and students were gathered just before departure time, it was clear that they are thinking more about how they communicate.

"I've definitely been kind of coaching myself," said deMarco, Rhys' mother. "I don't want to hover. I'm just telling myself to take it easy and trust what we've taught him. He's a responsible young man and he'll call us when needs us."

A check with college administrators in Connecticut turned up plenty of evidence that many parents continue to be overly involved in the lives of their college children — by email or phone calls or texts to wake kids up in the morning, remind them of test dates, edit papers or question grades. Some parents have even filled out roommate preference forms for their children and acquired their student's passwords so they can log on to email or tune into online classes and lectures.

Those parents have earned new nicknames: "Blackhawk" and "Velcro" parents.

But there is also an indication that some parents are showing more restraint.

Suzanne Anderson McNeil, assistant vice president of student affairs at the University of Hartford, said some parents are more conscious about their choices when it comes to communicating with their kids.

"They'll say directly to you: 'I don't want to be a helicopter parent.'" McNeil said. "That's surprising. That didn't happen 10 years ago. ... I do think it's different now. The conversations are different. Parents are more educated."

"It's gone from 'oh my God, your killing me, back-off' involvement to now it's more comfortable," McNeil said. "I think more parents recognize that we want their students to own what they

the same when the child gets to college.

Hofer said she doesn't understand why many parents feel the need to have daily contact with their college-aged children. Many students almost feel obliged to relay their experience of college back to their parents and "process" it with them.

"They don't sense an ownership that this is mine alone," Hofer said. "If every aspect of what is going on for you has to be related back home, that concerns me. They need to learn how to live their own lives without all of it being related back."

Hofer said she found in her research that students who were regulating their own lives — deciding which classes to take and how to spend their time — were happier with school and more satisfied with their lives than the students whose parents try to micromanage.

Hofer, who is about to update her study, said she thinks parents have shifted from using primarily cell phone calls to using text messages. To some degree, she said, that puts more control in the students' hands.

Back at Wesleyan, Matthew Stein, a freshman from Allentown, Pa., said some kids feel that talking to a parent every day "impedes their independence," but he sees it as "a healthy normal form of communication." He said he appreciates getting his parents' "outside perspective" when he feels overwhelmed with decisions about classes and activities.

His mother, Diane Goldstein Stein, said she'd just like to have some kind of communique every day — whether a call, a text, or a Facebook message.

"Just something so we know he's OK," Stein said, "even if he can't talk."

Jeff Johnson, M.D.
Family Practice

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25th Anniversary Celebration



Wayne & Julie Huber

P.O. Box 41
Gayville, SD 57031

No gifts please.

Wayne & Julie (Willert) Huber were married on September 19, 1987 at the United Church of Christ Congregational in Yankton, SD. They have three children: Nicholas, Brittney & Trevor Huber. Their children are hosting an Anniversary Dance on Saturday, October 6th, 2012 at W Dee's in Gayville, SD with the band starting @ 8:00 pm. Friends and relatives are welcome to attend. To help us celebrate this special occasion, cards and greetings may be mailed or bring your greetings in person to W Dee's on Oct. 6th.

Cooking Class

with **Chef Staci**

Mediterranean Diet Recipes
Thursday, Sept. 20 • 6:00pm
Sunday, Sept 23 • 1:30pm

\$20.00 Fee (must pre-register)
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