

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

FOURTH FRIDAY

Scrapbooking, 10 a.m.-3 p.m., The Center, 900 Whiting Drive, Yankton.

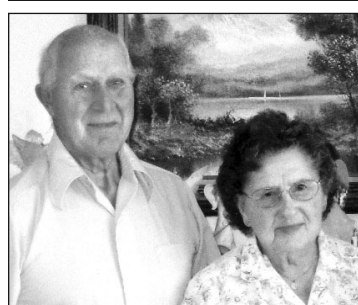
SATURDAY

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

BIRTHDAYS



John And Evangeline Hiltner

THE HILTNERs

John and Evangeline Hiltner will celebrate their 85th birthday on Sept. 22 (John) and Sept. 29 (Evangeline). Happy birthday Mom and Dad. Best wishes and love from your children.
They have 21 grandchildren and eight great-grandchildren.

SCHOLASTICS

MITCHELL TECHNICAL INSTITUTE
MITCHELL — Several students at Mitchell Technical Institute recently completed their clinical requirements and graduated in August. Graduates from this area included:
• Radiologic Technology — Kimberly Miller, Viborg; Talia Wellenstein, Yankton.
• Radiation Therapy — Cathy Wieseler, Yankton.

**P&D CLASSIFIEDS
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(605) 665-7811**

Yankton Library To Host 'One Book' Event Oct. 11

The Yankton Community Library, 515 Walnut, will host Jamie Sullivan at 6:30 p.m. Thursday, Oct. 11, as he leads a discussion of the 2012 One Book South Dakota selection, Michael Lawson's "Damned Indians Revisited: The Continuing History of the Pick-Sloan Plan and the Missouri River Sioux."

"This book explores the adverse effects that federally administered dam projects have had on American Indian peoples in this area. The book is hailed as a 'thoughtful' and 'heavily researched' look at the forcible removal that occurred when these projects were undertaken."

This program was made possible with a grant from the South Dakota Humanities Council, an affiliate of the National Endowment for the Humanities.

Books are available for check out at the library. For further information, contact the library at 668-5275.

WANTED

A New Home for Odie.
Odie is a 5 year old Pomeranian mix. He is great with other animals and is house trained and kennel trained. Odie would prefer a home with no young children. He is super friendly, neutered, and up-to-date on shots.

Please visit www.heartlandhumansociety.net or call 605-664-4244 for more information.
Ad sponsored by Sally & Terry, Lewis & Clark Realty, Inc.

Dave Says

Get Your Financial Affairs In Order

BY DAVE RAMSEY

Dear Dave,
One of my relatives just discovered she has cancer. She's a single mom with two young kids, and I'm not sure if she's prepared to face something like this. What are the best steps she can take financially at this point? — Shannon

Dear Shannon,
I'm really sorry to hear about this. I know cancer is a scary thing to hear, but please remember to pray and be there for her all you can. God willing, things can still turn out okay.

When people ask if a person has their affairs in order, they're usually asking a couple of different questions. Are you right with God? Do you have life insurance and a will? Another important thing is to have all the paperwork of your life organized and in a safe place, so someone you trust can handle the details if things don't turn out well.

Everyone should have a good term life insurance policy in place. My advice is to have a policy worth 10 times your annual income. When it comes to a will, make sure it's state specific. Probate and estate regulations are not federal laws, they're state laws. So any will should be drawn up according to guidelines for the state in which you live.



Dave RAMSEY

Good luck, Shannon. And God bless you and your family. — Dave

GOING INTO EMERGENCY MODE

Dear Dave,
My wife just received news that her company will experience significant layoffs in the next two months. On top of all this, she's one of the newest workers there. We've been trying to follow your plan, but what should we do with the possibility of unemployment on the horizon? — Tyler

Make sure, too, that she has made arrangements for any minor children. It might be a good idea to sit down and talk with two or three trusted family members or close friends and decide who will take them if the worst should happen. Whoever this is should be incredibly responsible and caring, and willing to love and raise these kids as if they were their very own.

Dear Tyler,

It's a pretty safe bet that your wife will lose her job, especially if she's new to the company. If what she makes right now is a significant portion of your overall income, my advice would be to press pause on your Total Money Makeover and build up your savings as much as possible.

I love that you guys are trying to take control of your money, but right now there are storm clouds brewing in your financial lives. Sit down together and come up with a seriously belt-tightening budget. Scrape together every nickel you can from every area of your lives and put it into savings. Things like going to the movies or eating out are going to be a big no-no for a while. And you may have to look at the possibility of cutting some other non-essentials, like television. There's nothing good on these days anyway!

If they do lay her off, she might be looking at a severance package, but at this point you can't really count on that happening. So batten down the hatches and prepare for the worst while hoping for the best. The best way to do that right now is save, save, save! — Dave

Follow Dave on Twitter at @DaveRamsey and on the web at daveramsey.com.

Community Connections

Look What's Coming To Your Mailbox!

BY PAM KETTERING

Yankton Area United Way

Have you seen the United Way & Volunteer Services' mailer in your mailbox? Did you recognize anyone? Did you see "ONE can make a difference, are you the ONE?" across the top of one side and the 2013 pledge card on one-third of the other side? We are VERY excited about this piece of publicity by the Huron United Way because they did this "mail to every door" mailer last year!

Hopefully you noticed it, you read it, and your decided you would help support the 35 different agencies and programs that address a variety of human needs in the greater Yankton community. Let us know by calling 665-6766 if you did not receive it or would like to receive another mailer.

This year's campaign hit the road running! It started with UNITED WAY WEEK immediately following Labor Day.

Marquees participated in sharing the LIVE UNITED message. The Boys & Girls Club washed, rinsed and dried about 25 cars. We served hot coffee and agencies and United Way board members talked on KYNT. Eight restaurants participated in DINE UNITED. During half-time at the first home game of the Yankton High School Bucks, approximately 60 volunteers ran out with banners, posters and streamers raising awareness about the campaign. And we are just getting started!

Volunteers are contacting businesses to set up times for employee presentations. Agencies are preparing their "elevator" speech to quickly tell their stories and information. LIVE UNITED shirts are being ordered. Imagination Library



Pam KETTERING

we have more resources for training and ideas than we can begin to use. Not only that, the wider organization connects to large companies with employees that may live here and/or prefer to give here through a mechanism that facilitates that process. Webinars, conferences, networking — all add up to "priceless" benefits that keep us on track with the organization's standards and best practices.

One of the agencies supported by the 2013 campaign is Parents As Teachers. They are a "grass roots" agency. When other agencies that work with families think parents may need assistance in parenting skills or a child needs additional services, they are referred to Parents As Teachers. It is also available to new parents that feel lost in this new role of parenthood. Please read the following information submitted by Director Holly Neth:

Yankton County Parents as Teachers (YCPAT) is an international affiliate of The Parents as Teachers National Center and has been

registration forms are being completed. And most importantly, pledge cards are welcoming notations from caring people to enable life-changing programs to work their magic in meeting needs, changing lives, and adding value and quality of life to all.

Also, United Way Worldwide (they have reached out beyond the USA borders) is celebrating 125 years! As members of this organization for training and ideas than we can begin to use. Not only that, the wider organization connects to large companies with employees that may live here and/or prefer to give here through a mechanism that facilitates that process. Webinars, conferences, networking — all add up to "priceless" benefits that keep us on track with the organization's standards and best practices.

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Yankton County Parents as Teachers (YCPAT) is an international affiliate of The Parents as Teachers National Center and has been

serving Yankton County since 1995. It is designed to guide parents to be their child's first and best teacher and to help children reach their full potential. The services of YCPAT include home visits for children between birth and three that provide information to the parents about their child's development and include an activity for parent and child to engage in together. Group Meetings are held as a way for parents to connect with one another while participating in an activity with children and receiving valuable information about topics, including safety, nutrition, and toilet learning. Children receive annual health and development screenings which can help identify early signs of delays so that the child can receive additional assistance. In 2009 YCPAT also added Responsive Parenting Class which is a six-week class for parents with children ages birth to three.

YCPAT has seen many exciting things through our services. We have seen parents become reunited with their children who were in foster care. We offer free books to all of our families and have seen parents read to their children for the first time. We have explained to parents how simple everyday objects such as a clothes pin can be used to help prepare a child for writing.

We are extremely grateful for the support that the United Way and the community have provided for us so that we can offer our services at little or no charge. Because of their support we are able to offer education, activities, and support too many families in the area. If you have any questions, please contact Holly Neth Director/Parent Educator @ 664-4833 or email @ yanktonpat@gmail.com.

MILITARY

DEREK SCHENKEL

Marine Corps Lance Cpl. Derek A. Schenkel, son of Rhonda and Darrell Schenkel of Utica, assigned to Heavy Helicopter Squadron 362 (HMH-362) homeported at Marine Corps Air Station Miramar, Kaneohe Bay, Hawaii, is currently forward deployed to Helmand Province, Afghanistan.

Schenkel along with fellow Marines conducted the final flight of CH-53D heavy lift heli-

copter. The squadron, known as the "Ugly Angels," has used the D model since 1969. The D model was introduced during the Vietnam War and was designed to carry cargo, vehicles, artillery and troops operating in naval environments. The need for greater carrying capacity forced the development of the E model

The E model, a faster and more powerful make, first entered service in the 1980's and will replace the Vietnam-era aircraft.

Upon completion of their

4 super thinosub deployment to Afghanistan the squadron will be deactivated after 60 years of service. In addition to seven years duty in Vietnam, the squadron has been deployed to Saudi Arabia for Operation Desert Storm (the first Gulf War) and

twice to Iraq for Operation Iraqi Freedom.

Schenkel is a 2009 graduate of Yankton High School of Yankton and joined the Marine Corps in November 2009.

FREE GIFT

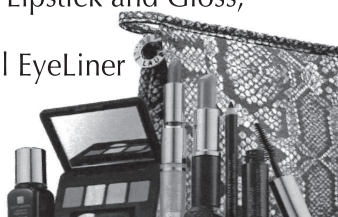
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Benefiting Avera Sacred Heart Cancer Center

FRIDAY, OCTOBER 19, 2012

7:00 PM – 10:00 P.M. Doors open at 6:30p.m.

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LOCATED IN THE CENTER OF THE AVERA SACRED HEART CAMPUS

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