

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](mailto:news@yankton.net).

THURSDAY

**Table Tennis**, 8:30 a.m., The Center, 605-665-4685  
**Wii Bowling**, 9:30 a.m., The Center, 605-665-4685  
**Billiards**, 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

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.  
**Partnership 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., Avera Professional Pavilion, Room III. (No meetings in December.)  
**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 p.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  
**Exercise**, 11 a.m., The Center, 605-665-4685  
**Daily Reprieve**, noon, open meeting non-smoking, 1019 W 9th St.  
**Interchange**, noon, Minerva's Bar and Grill, 605-660-8849.  
**Cribbage**, 1 p.m., The Center, 605-665-4685  
**Pinochle**, 12:45 p.m., The Center, 605-665-4685  
**Whist**, 12:45 p.m., The Center, 605-665-4685  
**Hand & Foot Cards**, 1 p.m., The Center, 605-665-4685  
**River City Harmony Sweet Adelines**, 8:30 p.m., First United Methodist Church, 11th and Cedar, 605-661-7162  
**Divorce Care**, 7 p.m., Calvary Baptist Church  
**Divorce Care For Kids**, 7 p.m., Calvary Baptist Church  
**Daily Reprieve**, 7 p.m., closed meeting non-smoking, 1019 W 9th St.  
**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 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., Fry'n Pan Restaurant, 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

Airport Breakfast Sept. 15

An Airport Breakfast will be held at Crop Duster's hangar on the Chan Gurney Airport in Yankton on Sunday, Sept. 15, running from 8 a.m.-1 p.m.  
The menu will include pancakes, sausage, orange drink, coffee and milk

There will also be lots of aviation displays and aircraft.  
The event is sponsored by the Yankton Regional Aviation Association, HyVee, and Crop Dusters LLC.  
For more information, contact Steve Hamilton at 605-665-8448.

Dave Says

Denied Term-Life Insurance

BY DAVE RAMSEY  
[www.daveramsey.com](http://www.daveramsey.com).

**Dear Dave,**  
My husband was recently denied term life insurance because he has a criminal record from a long time ago. The good news is that, in a year, he'll be far enough removed from the incident that he'll be eligible for a policy. He has a whole life policy for \$75,000 from before, which he doesn't plan to cancel. We have two small children, so is there another kind of policy he could get in the interim?

— Dana

**Dear Dana,**  
If you can't get term life insurance, you can't get whole life. It's the same underwriting process. I only recommend term policies, but under these circumstances I'd keep the whole life in place because he's basically uninsurable.

There are a couple of things you can do in this kind of situation. One thing is to get a mortgage life insurance policy. These are usually available without any kind of major inspection, and they pay off your mortgage, in full, in the event of death. It's about 10 times more expensive than regular term insurance, but at least it will pay off the house.

Another thing to look into is an automatic issue—type policy. Lots of banks offer these when you open an account. Usually, they'll send you an offer for a \$10,000 life insurance policy. But if you pick up four or five of these, then he's got another \$50,000 on top of the \$75,000 already in place. It's still not



Dave  
RAMSEY

have \$400,000 to \$500,000 in a good, level term policy. That's what you guys need to shoot for a year from now!

— Dave

FINDING GOOD TENANTS

**Dear Dave,**  
I have a townhouse I'm preparing to rent. Do you have any advice for evaluating potential tenants?

— Chris

**Dear Chris,**  
The first thing I'd do is pull a credit bureau report. I'm not really worried about their credit score; I just want to see if they have a history of late or missed payments. Talk to some local property management firms and see who they use to pull these reports. I'd also recommend doing a background check on the potential renters. Talk to the owner of the last place they rented as well as the one before. I advise this because there are some dishonest landlords out there who will tell you that a bad tenant is wonderful just to get them out of their property.

A lot of things, though, are simply common sense measures. Have them fill out an application, which includes their income and a list of their debts. If they make \$2,000 a month and have \$2,500 a month in debt payments, you don't want them as tenants. In this scenario, a smile and "I promise I can pay it" won't work.

Spend some time just talking with them too. Really listen to what they say and how they say it. Get a feel for what kind of people they are, and, if they have children, pay special attention to the kids. Are they well behaved, or do they run around and act like a bunch of wild animals? If it's the latter, then they're going to tear up your house. And guess what? If the parents can't discipline their kids, there's a good chance they can't discipline themselves either. You don't want to get mixed up with that. People who let kids run the household don't make good tenants.

Finally, remember to trust your gut instincts. If you get a weird vibe from someone, or if things just feel strange, don't rent to them. Chances are, there's a reason you have those feelings.

— 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 6 million listeners each week on more than 500 radio stations. Follow Dave on Twitter at @DaveRamsey and on the web at [daveramsey.com](http://daveramsey.com).*

'How To Babysit A Grandpa'

BY JERRY ZEZIMA  
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Being a grandfather comes with many important responsibilities, such as making funny faces, engaging in baby talk and otherwise behaving like a child, which is pretty much how I acted even before I was a grandfather.

At the top of the list of grandfatherly duties is baby-sitting. But I never stopped to ask, because I am new at this, who is supposed to be baby-sitting whom?

I recently found out when I read "How to Babysit a Grandpa," a New York Times best-seller by children's author Jean Reagan.

The book, which features delightful illustrations by Lee Wildish, is for readers 5 to 8 years old, right in the middle of my intellectual age group.

"It's also for readers in your physical age group," Reagan told me when I called her to talk about the 32-page masterpiece. "After all, I couldn't leave out the grandpas."

"We appreciate it," I responded, "especially since we are the ones who have to be baby-sat."

My granddaughter, who was born in March, is a little too young to understand the lessons in the book (at the rate she's developing, that won't happen for another couple of weeks), but I feel better knowing that she will soon be able to look after me.

"She will love taking care of you because you sound like a lot of fun," said Reagan, who based the grandpa in the book on her father.

"My dad is a very funny guy who has always been attentive to my kids," Reagan said. "Of course, he did some things that I couldn't put in the book, like showing my son, who was then 6 or 7, how to make a slingshot. That means every grandpa whose grandchild read the book would be asked to make a slingshot. I can picture a lot of broken windows."

"I feel your pane," I offered.  
Speaking of which, the book opens with a clear view through the front window of the grandchild hiding when his grandpa rings the doorbell. After he greets his grandpa, and his parents drive away, the kid says, "When your mom and dad leave, pat your grandpa's hand and



say, 'Don't worry. They always come back.' Then, right away, ask him if he's hungry."

"Snacks for Grandpa" are: "ice cream topped with cookies," "olives served on fingertips," "anything dipped in ketchup" and "cookies topped with ice cream."

"After snacks," the kid continues, "it's time to take your grandpa for a walk. ... Remember to grab his hand when you cross the street and remind him to look both ways."

Other parts include "What to Do on a Walk" ("If there's a puddle or a sprinkler, show him what to do"), "How to Entertain a Grandpa" ("Somersault across the room") and "How to Play With a Grandpa" ("Give him a kazoo").

"When your grandpa says, 'Naptime,' it's time for his nap," the grandchild says. "The best way to put him to sleep is to have him read a looooooong book, over and over and over and ... zzzzzzz."

After the grandpa wakes up, it's time to clean up the messes he has made.

When the parents return, the kid says, "See, Grandpa. They always come back." Then he asks, "When can I baby-sit you again?"

"I wanted to be a little subversive and put a funny twist on things, but I also wanted to include lessons for kids," said Reagan. "Most of all, I wanted them to laugh."

The book is hilarious. And Reagan is working on another one that will be out next year.

"It's for grandmas," she said. "I'm not a grandma yet, but when I am, I want to be a fun one, like you're a fun grandpa."

"I'm sure my wife will love it," I said. "But for now, as my granddaughter will soon find out, she has her hands full baby-sitting me."

Stamford Advocate columnist Jerry Zezima's new book, "The Empty Nest Chronicles," is available on Amazon. Visit his blog: [www.jerryzezima.blogspot.com](http://www.jerryzezima.blogspot.com). Email: [JerryZ111@optonline.net](mailto:JerryZ111@optonline.net).

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