

COMMUNITY

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 Wal-nut, Yankton, SD 57078, or email to 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 befo

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 in-formation 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 Freema 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

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 ses-sion, 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, 6:30 p.m., First United thodist Church, 11th and Cedar, 605-661-7162 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. Divorced, Separated, Widowed, 7-9 p.m., Roncalli Center, Mount

Dave Says Lumping It To Pay Debt

BY DAVE RAMSEY

Dear Dave,

I have \$400 in debt on a credit card, and I haven't made a payment on it in about two years. The debt has been sold several times, and now the amount they're asking for is over \$1,000. I'd like to work something out, but how do I know the collection company that is calling me now is legitimate?

Dear Lorenzo,

Plan for the

It's normal for a debt this old to have been sold a few times. My guess is the company that's calling you is legit, and they probably bought the debt for pennies on the dollar.

Whatever you do, don't set up a payment arrangement. They're asking for over \$1,000 because they've added stuff like late charges and interest. Let's go back to the original amount of \$400 and see if they'll accept a one-time, cash payment to settle things. Make sure you get it in writing if they accept and don't give them a dime until after you get the written agreement. Then, once you have the agreement, send them \$400.



Dave RAMSEY

ter than never, Lorenzo. Just remember, you're still responsible for debts you incur-even if the company you originally borrowed

from has sold it to someone else! - Dave

CUT THE HEALTH INSURANCE?

Dear Dave, Is it ever okay to stop paying or drop health insurance altogether in order to pay off debt? – Shauna

Do not, under any circumstances, give them electronic access to your checking account.

You've waited a long time to take care of this, and in the process you've made things more difficult. I'm glad you've decided to clean up your mess, though. Late is bet-

Dear Shauna,

No! The No. 1 cause of bankruptcy in America today is medical bills, and credit card debt is a close second. That doesn't mean medical bills only of the uninsured. It also includes money from co-payments, deductibles and the fact that people didn't have any savings. One accident or unexpected event can leave you with thousands of dollars in medical bills, and that's even with a good health insurance policy.

I don't want anyone walking around without health insurance. But I'm not talking about the Affordable Care Act and all the other mandated crap the government is trying to shove down our throats. I'm talking about a solid health insurance plan along with having some money saved. Do this first then you can have all the philosophical discussions you want about whether or not you're supposed to pay for someone else's healthcare and upkeep.

At the end of the day, it's absolutely vital that you have your own health insurance. I hope I haven't been unclear on this topic!

- Dave

Rhonda L Wesseln, Agent

Insurance Provider/Agent 1023 W 9th Street

Yankton, SD 57078

Bus: 605-665-4411

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Summer Reading Accomplished



SUBMITTED PHOTO

Students of SHS that accomplished the summer reading challenge are shown holding the prizes they received for accomplishing the challenge. Special thank you to Walmart, Dairy Queen and McDonalds for donating prizes.

YCHS Celebration To Be Held Oct. 6

Invitations are in the mail to the Decade Celebration sponsored by the Yankton County Historical Society and scheduled for 2-5 p.m. on Sunday, Oct. 6, at The Center, 900 Whiting Drive. Last year's featured decade was the Roarin' 20's; this time, the Historical Society has moved ahead to the 1950's and, in the spirit of that decade, will re-create the famous and popular hang-out of the time, the Teen Canteen. Members and non-members of the Historical Society are invited to gather at The Center, where the parking is plentiful and nostalgia will abound. Tickets are on sale for both Historical Society members and non-members alike. During the event, attendees will be greeted by 1950s car hops wearing skates, who will show you to your table where you will have, at your leisure, a typical Teen Canteen light meal of taverns, potato chips and ice cream bar. Lemonade will be provided, but beer and wine will also be offered at 1950s prices.

desserts and both vintage and specially selected wines which are displayed for silent

Inagural **Mo. River Cleanup Set** For Oct. 5

VERDEL, Neb. - Missouri National Recreational River and Niobrara State Park is sponsoring the inaugural Verdel Missouri River Cleanup on Saturday, Oct. 5.

The National Park Service and Niobrara State Park are seeking volunteers to meet at the Verdel boat ramp area at 8 a.m. for registration, coffee and doughnuts. All volunteers will be issued official T-shirts. Boats from the National Park Service, Niobrara State Park and partner agencies will transport volunteers to and from cleanup sites along the river.

Volunteers will have the opportunity to experience the 39-mile district of the Missouri National Recreational River which features some of the most scenic vistas on the entire river. The cleanup comb various sandbars and islands for trash that have accumulated over the years due to both natural and human factors. The cleanup will end at noon with a cookout of buffalo burgers, potato salad and lemonade. Missouri National Recreational River Park Ranger and Cleanup Coordinator Dugan Smith says, "Both parks see an excellent opportunity to foster river stewardship among residents of Verdel, Niobrara and adjacent river communities. By taking part in a cleanup, citizens get a chance to improve the natural environment while also experiencing the Wild and Scenic Missouri. Helping protect and preserve this part of the river is a worthy goal that can bring the community together. This cleanup will be the first of what we hope is going to become an annual event. Volunteers should wear clothing appropriate for the weather and sturdy, closed-toe shoes. Sunscreen and insect repellent are recommended; bring gloves or gloves will be provided. Participants under the age of 18 must be accompanied by a parent or guardian. More information is available by contacting Park Ranger Dugan Smith by phone at: 605-665-0209 or by e-mail: Dugan_Smith@nps.gov.

Lorenzo

State Farm

Marty College (Sept. 16-Nov. 18)

Trafficking Conf. Set For Oct. 3

VERMILLION — The Government Research Bureau and the W.O. Farber Center for Civic Leadership at the University of South Dakota are sponsoring a conference on human trafficking from 9 a.m. to 4:30 p.m. on Thursday, Oct. 3, at the Muenster University Center Ballroom.

Limited to 250 attendees, this event is open to the public while attendance is encouraged for law enforcement officials, social workers, 911 dispatchers, mental health professionals and victim/witness coordinators, the conference will educate the public on current human trafficking law, prosecution in South Dakota, historical background on case investigation and prosecution, and services available to victims in South Dakota.

"People need to be aware of human trafficking,' noted Rod Hair, director of the Government Research Bureau, "because it's hard to stop it if there's no awareness. This is an opportunity for experts to share their experiences and discuss the serious nature of human trafficking in South Dakota.'

The schedule includes a session on "South Dakota Human Trafficking Law" at 9:30 a.m., featuring Judge Joni Cutler of the 2nd Circuit Court for Minnehaha and Lincoln Counties and a graduate of the USD School of Law; and a 10:45 a.m. lecture about "Human Trafficking in Western North Dakota" from Paula Bosh, a victim specialist in the Minot Resident Agency of the FBI's Minneapolis

Division. In this position, Bosh works with victims of federal crimes from the northwest corner of North Dakota, including two reservations: Fort Berthold Indian Reservation and Turtle Mountain Indian Reservation.

At 1 p.m., Kevin Koliner, appellate chief, United State Attorney's Office, District of South Dakota, will discuss "Effectively Prosecuting Human Traffickers" followed by a 2:30 p.m. presentation from James Legg, South Dakota Division of Criminal Investigations and current director of the South Dakota Fusion Center, on "Investigating Human Trafficking." The final session of the conference is at $3{:}45$ p.m. and devoted to "Working with Victims of Human Trafficking" from Susan Omanson, director of Be Free out of Sioux Falls.

"Human trafficking is at the forefront of law enforcement attention right now," added Hair, who noted that 5.75 contact hours have been approved for social workers, and hours are being requested for licensed counselors and law enforcement for conference attendees. "You can be working just one case but 15 victims might be involved, so it's critical that we educate and train people on the signs and awareness that lead to human trafficking issues."

For more information about the human trafficking conference or to register online, visit: www.usd.edu/trafficking_co nf/.

Socializing and enjoying the retro decorations will occupy you for the first hour of the party, along with examining the luxury auction. Board members will be your hosts/hostesses, wearing costumes of that era, and you are encouraged to do so as well. Music, photo ops at the juke box corner, popcorn for only a dime, and "penny" candy for 1, 5, and 10 cents will be available. Bring your small change so you can do business with our carhops who will offer retro candy, Double Bubble gum and lots more.

A short business meeting will be held from 3-3:15 p.m., then guests will have a unique opportunity to bid, in a live auction, on the privilege of sponsoring the conservation cost of several of the Dakota Territorial Museum's most cherished objects. At 4 p.m. the JavaTones will entertain with music of the 1950's and the theme - "Historic Revelry" — will be in full sway. It will be an afternoon of fun and nostalgia

for everyone and support for the Historical Society/Dakota Museum at the same time.

If your invitation hasn't reached you yet, call the Museum at 665-3898 and make your reservation.

Nominees Announced For Spirit Of Dakota Award Banquet

HURON - Eleven outstanding women have been nominated by their communities to be honored at the Spirit of Dakota's 27th anniversary Celebration and Award Banquet. They are Patricia Baird, Custer; Gayle Bussell, Huron; Bonnie Blue Carr, Spearfish; Arlis Doeden, Groton; Marianne Freng, Huron; DiAnn Kothe, Sioux Falls; Susan Lynn Purintun, DeSmet; Rhea Smith, Lantry; Paula Vogelgesang, Wanblee, Luetta Werner, Marion; and Dr. Cecelia Wittmayer, Howard.

South Dakota's premier woman's award will be presented Saturday, Oct. 5, at the Huron Event Center.

The winner will be chosen by an 11 person statewide commission of First Lady Linda Daugaard, Pierre; Bette Poppen, Chair, DeSmet; Suzette Kirby, Sioux Falls; Rep. Tona Rozum, Mitchell; Julie Garreau, Eagle Butte; Glenna Fouberg, Aberdeen, Sen. Jean Hunhoff, Yankton; Marsha Sumpter, Kadoka; Bev Wright, Turton; and Ginger Thomson, Brookings.

The award is given to a woman who has demonstrated vision, courage and strength of character in the development of her family, community and/or state. All 11 women will be

given distinguished recognition throughout the many activities planned including the tea in the afternoon in the historic home of Brian and Roz Crabb, an art show open to the public in the lobby of the Huron Event Center from

2-7 p.m., a 5:30 p.m. social and 6:30 p.m. banquet.

The winner receives an individually created award plaque which holds a framed bronze oval with the pioneer woman sculpted by Dale Lamphere and modeled after his nine foot sculpture that stands outside the Crossroads Hotel.

Tickets for the banquet may be purchased at the Huron Chamber Office: 605-352-0000 or 1-800-487-6673.

