

# 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  
**Wii Bowling**, 9:30 a.m., The Center, 605-665-4685  
**Quilting**, 9:30 a.m.-3 p.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

## THIRD THURSDAY

**HSC Friendship Club**, 5 p.m., September: Two Rivers Cafe, Niobrara, Neb. 605-665-5956.  
**Catholic Daughters (Court Willard 967)**, 7 p.m., at Sacred Heart Catholic Church/Community Gathering Space, Yankton (September through June).

## FRIDAY

**Line Dancing**, 9:30 a.m., The Center, 605-665-4685  
**Quilting**, 10 a.m.-3 p.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 to the public)  
**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

## SATURDAY

**Yankton Toastmaster Club 1294**, 7:30 a.m., Fry'n Pan Restaurant. Open session; call 605-665-8448.  
**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  
**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, 605-760-7082.  
**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 Methodist Church, 11th and Cedar, 605-661-7162  
**Daily Reprieve**, 7 p.m., closed meeting non-smoking, 1019 W 9th St.

## FOURTH MONDAY

**NARFE (National Active and Retired Federal Employees Association) Chapter 1053**, 10 a.m. at The Center, 900 Whiting Drive. (2014: Meetings in April, August and November.)

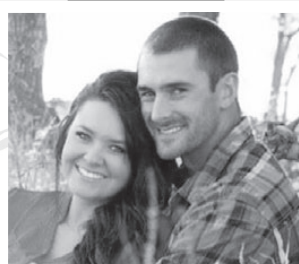
## Union County Conservation District Presents Wells As New District Manager

The Union County Conservation District is pleased to present Sarah Wells as District Manager. Originally from Vermillion, Sarah Wells is excited to work in Union County. "It's simply beautiful! From the Missouri River to the Loess Hills, gumbo to clay soils, and everything in between—I look forward to working within the variety of topographies. Also, the people I get to work with are extremely resourceful and friendly. I'm fortunate to be here." Wells has previously worked in the travel and banking industries, has a Bachelor's degree in Political Science/Spanish and a Master's degree in Public Administration, both from the



Wells

University of South Dakota. Her experience in conservation comes from tractor and hand tree planting with the Clay County Conservation District. She has lived alongside the Amazonian rainforest of French Guiana, South America, and grew up appreciating her familial "Holmes Forest" of Clay County. Wells has personal interests in nutrition, expanding opportunities for youth, and gardening, with plans to earn a master gardener designation next year. She has three children—Mattea (17), Adison (5), and Oliver (2). Wells replaces outgoing manager Laura Suing (2013-2014) and Linda Rosenbaum (1992-2013). The Union County Conservation District invites you to stop in and welcome Wells. While you're in the office, now is the time to start planning your Spring 2015 windbreaks, restorations and handplantings, and she'll be more than happy to assist.



## Odens-Ericson

Brian Lee Odens, son of Jan and Sue Odens of Yankton, SD, and Krista Ann Ericson, daughter of Charles and Brenda Ericson of Alcester, SD, are pleased to announce their engagement. The couple will be married September 20, 2014, in Mitchell, SD.

## Ask Dave

# We Need Help With Budgeting!

By Dave Ramsey

**Dear Dave,**  
 My husband and I have been living on a budget for a few months, and for some reason there seems to be leaks in our budget. It's just a few dollars here and there, but added together it makes a huge dent. Can you give us some advice?  
 —Joy

**Dear Joy,**  
 This kind of thing happens a lot in household budgeting, especially to folks who are new to the game. Here are some ideas to help stretch your dollars and plug those leaks.

Use the cash-only method, especially when shopping for groceries. Take only the amount you have budgeted, and don't use your debit card or a check. Also, use coupons only for items you would buy anyway. In addition, you can stock up on items you use often when there is a big sale. These little things will add up.

Try eating out only on special occasions, drink water as your beverage and don't be afraid to use coupons in restaurants, either. When it comes to buying clothes, make a habit of checking out the sale rack first. You can shop at thrift and consignment stores, and



Dave RAMSEY

sell the clothes you don't wear anymore.

With entertainment, use dollar-off and buy-one-get-one-free coupons whenever you can. See a matinee or a second-run movie, and if you're going somewhere with a bunch of people, call ahead and ask for a group discount. You'll be amazed at how much money these tactics will save!

—Dave

## AVOID INTEREST ON LOAN?

**Dear Dave**  
 In an attempt to improve my bad credit I recently bought a new car which I financed at 17.9 percent for 72 months. If I make the minimum payment of \$468 a month, I'll end up paying about \$13,000 in interest alone. Is there a formula I can use to avoid paying all this interest?

—Marcus

**Dear Marcus,**

There sure is. Sell the stinking car! Your credit rating and interest rate are lousy because you haven't paid your bills. And you haven't paid your bills because you've been buying a bunch of crap you couldn't afford—like this new car at \$468 a month.

Listen, you could have more than \$5,500 in just 12 months if you just saved up all those car payments. That would get you a good little used vehicle that wouldn't be an anchor around your neck for the next six years.

Stop believing the lie, Marcus. Going into debt doesn't improve your life.  
 —Dave

*Dave Ramsey is America's trusted voice on money and business. He has authored five New York Times best-selling books: Financial Peace, More Than Enough, The Total Money Makeover, Entrepreneurship and Smart Money Smart Kids. The Dave Ramsey Show is heard by more than 8 million listeners each week on more than 500 radio stations. Follow Dave on Twitter at @DaveRamsey and on the web at daveramsey.com.*

# Why Being There Matters

BY DUSTY GOOD, MC2 (SW)  
 Navy Office of Community Outreach

In our planet, more than 70 percent of which is covered by water, being there means having the ability to act from the sea.

The Navy is uniquely positioned to be there; the world's oceans give the Navy the power to protect America's interests anywhere, and at any time. Your Navy protects and defends America on the world's oceans.

Navy ships, submarines, aircraft and, most importantly, tens of thousands of America's finest young men and women are deployed around the world doing just that.

They are there now. They will be there when we are sleeping tonight. They will be there every Saturday, Sunday and holiday this year. They are there around the clock, far from our shores, defending America at all times.



U.S. NAVY PHOTO BY MASS COMMUNICATION SPECIALIST 2ND CLASS JUSTIN WOLPERT  
**Gunner's Mate Seaman Jacob Kearney, from Wausau, Neb., loads a 25mm machine gun during a live fire exercise in the Arabian Gulf aboard the guided-missile destroyer USS Roosevelt (DDG 80). Roosevelt is deployed as a part of the George H.W. Bush Carrier Strike Group supporting maritime security operations and theater security cooperation efforts in the U.S. 5th fleet area of responsibility.**

Thank you very much for your support of the men and women in U.S. Navy, de-

ployed around the clock and ready to protect and defend America on the world's oceans.

# USD Lecture To Address Retention And Success Rates

VERMILLION — The University of South Dakota College of Arts & Sciences welcomes Jason Laker, Ph.D., professor of counselor education at San Jose State University, on Monday, Sept. 22. In addition to meeting with administrators and other members of the USD community, Laker will present the lecture "Inviting and Inspiring Men to Learn" at 3:30 p.m. at Farber Hall.

An internationally-known expert and scholar, Laker travels the country addressing issues affecting engagement, development, retention and success of male college students; and in promoting strong gender re-

lations on campuses. He is a professor of counselor education and former vice president at San Jose State University.

Laker previously served as associate vice president and dean of student affairs, fellow in the Centre for the Study of Democracy, and on the gender studies faculty at Queen's University in Canada. He holds a doctorate from the University of Arizona's Center for the Study of Higher Education and a master's degree in community counseling. His international activities include engagements as board member, visiting faculty, consultant or speaker, particu-

larly in Europe. His scholarly work includes two edited texts regarding gender and men's development, one each in the U.S. and Canada; and two texts co-edited with colleagues in Spain and Croatia focused on the role of postsecondary institutions in fostering citizenship and democratic education, comparing the contexts of Eastern and Western Europe and North America.

The lecture is free and open to the public.

## Tyndall Church To Hold Annual Festival

TYNDALL — St. Leo's Catholic Church, Tyndall, will be hosting its annual Harvest Festival Bazaar and Dinner on Sunday, Sept. 21. Serving times are from 3:30-7 p.m. The menu will include roast pork loin, broasted chicken, mashed potatoes/gravy, salads, corn, kolaches, rollicks, pies

and beverages.

There will be a variety of games including bingo, cake walk and several other games for children and adults. The event concludes with the cash raffle drawing with a grand prize of \$500, plus several other cash prizes.

**HAPPY 40<sup>th</sup> WEDDING ANNIVERSARY**

**Doyle & Joyce Stevens**  
 September 21, 1974

**Semi-Annual CLOSEOUT SALE**  
 Wed-Sun, Sept 17-21

up to **90% OFF**

savings on select items in every department  
 Select Clearance as low as \$0.99!

<b>THIS WEEK!</b> <b>\$9.99</b> New Arrival SPECIALS from famous national brands such as Notations & Elementz	<b>Books &amp; Toys</b> including DISNEY FROZEN from <b>\$1.99</b>	<b>Sweaters &amp; Fleece</b> as low as <b>\$9.99</b>
<b>Housewares</b> from <b>\$1.99</b>	<b>Fragrance Sale</b> starting at <b>\$4.99</b>	

**Going on Now**  
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 Fashions For Less!  
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