

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
Billiards, 10 a.m., The Center, 605-665-4685
ASHH Toastmasters Club 6217, noon, Avera Sacred Heart Pavilion, conference room no. 2, Yankton, 605-665-6776.
Pinochle, 12:45 p.m., The Center, 605-665-4685
Dominoes, 1 p.m., The Center, 605-665-4685
Love Addicts Anonymous, 7 p.m., for women, 120 West Third Street, Yankton. 605-760-5307.
AA, Alano Group, 8:30 p.m., speaker, 1019 W. 9th St, Yankton.
Weight Watchers, 5:30 p.m. (weigh-ins 30 minutes prior), 413 W. 15th Street. For more information, call 605-665-2987.
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
Yankton Area Banquet, 6-7 p.m., United Church of Christ, Fifth and Walnut
English as a Second Language classes, 6:30-8 p.m., United Church of Christ, Fifth and Walnut (entrance in the alley), Yankton. (605) 660-5612.

FRIDAY

Alanon, 8 p.m., open meeting for all newcomers, Riverview Reformed Church, 1700 Burleigh, Yankton.
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
Partnership Bridge, 1:30 p.m., The Center, 605-665-4685
AA, Alano Group, 7 p.m., Big Book Study, 1019 W. 9th St, Yankton.
Bingo, 7-9 p.m., The Center, 605-665-4685 (open to the public)

SECOND FRIDAY

Parkinson Support Group, 1:30 p.m., Avera Professional Pavilion, Room III. (No meeting in December). For information, call 605-665-7158
Yankton Town & County Garden Club, 1:00 p.m. Library meeting room. For information, call 712-629-0904 or 605-661-9215.

SATURDAY

Yankton Toastmaster Club 1294, 7:30 a.m., Fry'n Pan Restaurant. Open session; call 605-665-8448.
Yankton Alcoholics Anonymous, 10 a.m., Women's meeting, non-smoking session, 1019 W. 9th Street.
Narcotics Anonymous "Road To Recovery" Group, 8 p.m., open meeting, First United Methodist Church (northeast door), 207 W 11th St, Yankton
AA, Alano Group, 7 p.m., discussion, 1019 W. 9th St, Yankton.
Weight Watchers, 9 a.m. (weigh-ins 30 minutes prior), 413 W. 15th Street. For more information, call 605-665-2987.

SUNDAY

AA, Alano Group, 7 p.m., discussion, 1019 W. 9th St, Yankton.

MONDAY

Line Dancing, 9:30 a.m., The Center, 605-665-4685
Exercise, 11 a.m., The Center, 605-665-4685
Interchange, noon, Minerva's Bar and Grill, 605-760-7082.
Whist, 12:30 p.m., The Center, 605-665-4685
Pinochle, 12:45 p.m., The Center, 605-665-4685
Cribbage, 1 p.m., The Center, 605-665-4685
Hand & Foot Cards, 1 p.m., The Center, 605-665-4685
English as a Second Language classes, 2-5 p.m., United Church of Christ, Fifth and Walnut (entrance in the alley), Yankton. (605) 660-5612.
English as a Second Language classes, 6:30-8 p.m., United Church of Christ, Fifth and Walnut (entrance in the alley), Yankton. (605) 660-5612.
Narcotics Anonymous "Road To Recovery" Group, 8 p.m., open meeting, First United Methodist Church (northeast door), 207 W 11th St, Yankton
Meditation Sessions, Olde Rectory at Christ Episcopal Church, 513 Douglas, Yankton. 7-8:30 p.m. 665-3344 or 665-2456.
Sweet Adelines, First United Methodist Church, 207 W. 11th, Yankton, Anyone interested in singing is welcome. Call 605-661-3029 or 605-668-0659 for more information.

SECOND MONDAY

Yankton School Board, 5:30 p.m., YSD Administration Building, 2410 West City Limits Road, 605-665-3998
Tri-State Old Iron Association, 7 p.m., JoDeans Restaurant, 605-665-9785.
Yankton Area Writers Club, 7 p.m., Fry'n Pan Restaurant, Yankton, 605-664-6582
Yankton City Commission, 7 p.m., RTEC, 1200 W. 21st Street
NAMI, 7 p.m., Avera Professional Pavilion, Room No. 2, Yankton. 605-661-3043.

Vermillion Downtown Public Facilities Committee Forming

VERMILLION — The City of Vermillion is looking for five individuals that are either downtown business owners or a resident of Vermillion. These five persons will form the Downtown Public Facilities Committee. The committee will assist City staff with decisions concerning possible downtown projects. If interested, complete an Expression of Interest form avail-

able on the City's website www.vermillion.us or at City Hall.

Completed Expression of Interest forms are due in the City Manager's office noon, Thursday, Sept. 17. It is anticipated the appointments will be determined by Sept. 21.

For more information or questions, contact City Hall at (605) 677-7050.

Dave Says

The 'Road Warrior' Rule

BY DAVE RAMSEY

Dear Dave,
I'm trying to get out of debt. I make good money and do consulting for a living. I put about 4,000 miles a month on my car. It's a 2012 model, and I currently owe more on it than it's worth. I've considered selling it, but I'm concerned about reliability since I'm on the road so much. Do you have any advice?
—Chantel

Dear Chantel,
Rule of thumb number one when it comes to your finances is you don't want too much of your financial picture tied up in things that are going down in value. Specifically, no one needs to have more than half of their annual income tied up in things that go down in value.

You're a road warrior, so whatever you drive you're going to destroy. From a business perspective, you need a relatively low-mileage vehicle with good gas mileage that's reliable and safe. You also want something that's reasonably comfortable. Having said that, I would advise doing a lot of research and getting the least in car that meets all those criteria.

Since whatever you drive is going to be worth nothing in about 20 minutes, I'd start setting aside some cash every month as part of a monthly budget for a newer, better car. That way, when it



Dave
RAMSEY

THE BUYING DECISION

Dear Dave,
I live in Pennsylvania, and I'm accepting a new job out of state. My wife and I will be in this new area for at least two years, and we're not sure if we should rent or buy a house.
—Ron

Dear Ron,
Most of the time, as long as you're financially ready for such a big investment, buying a house is a good move. But if I'm in your situation, and I'm not sure if it's a long-term thing, I'm going to rent until I see what the future holds.

comes time to put the old one down, you'll have a pile of cash to go along with your trade-in.

But even in your situation, Chantel, I would never advise buying a brand-new car or leasing a vehicle. From a financial standpoint, either of those moves would be just about the dumbest things you could do!

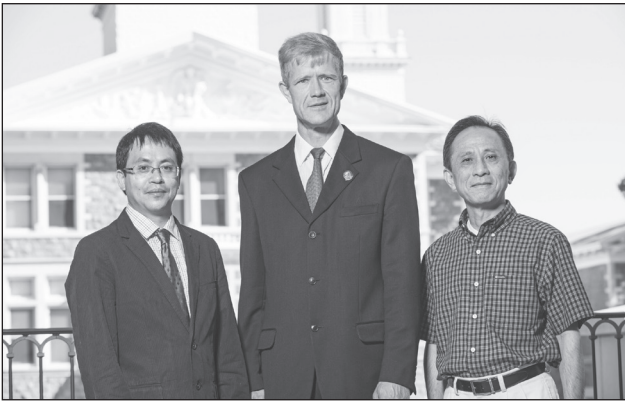
—Dave

It seldom makes a lot of sense to live in a place for two or three years and sell it, unless you get a ridiculously good buy at purchase and are able to sell for retail without any trouble. Even though the economy is finally, slowly turning around somewhat, I'm not sure that most properties in the current marketplace would go up enough in value in only two years to offset your cost of sale.

You're in a situation similar to lots of military families I help. Often, they'll be stationed somewhere for just two or three years. They'll buy something, they can't get it sold, and they end up with rental properties all over the country. Believe me, that wasn't their initial plan. Playing long-distance landlord is a pain in the rear!

Rent for now, Ron. Then, if you two decide you like the new job and new surroundings — and it turns out you're going to be there for a good, long while — start checking out the area for a nice home.
—Dave

Dave Ramsey is America's trusted voice on money and business. He has authored five New York Times best-selling books. The Dave Ramsey Show is heard by more than 8.5 million listeners each week on more than 550 radio stations. Dave's latest project, EveryDollar, provides a free online budget tool. Follow Dave on Twitter at @DaveRamsey and on the web at daveramsey.com.



SUBMITTED PHOTO

USD Recognizes 3 Faculty With President's Research Awards

VERMILLION — The University of South Dakota has awarded grants for outstanding research in three categories to three faculty members who were chosen by external reviewers.

The 2015 award recipients, who receive a \$3,000 grant and a plaque:

- President's Award for Research Excellence: New-Mid Career Faculty, Z. Rick Wang, Ph.D., assistant professor in the Department of Chemistry;
- President's Award for Research Excellence: Established Faculty, Yuhlong Lio, Ph.D., professor in the Department of Mathematical Sciences;
- President's Award for Research Innovation & Entrepreneurship, Grigoriy Sereda, Ph.D., professor in the Department of Chemistry.

Candidates were reviewed based on past and current research accomplishments, including criteria such as publications, presentations,

successful grantsmanship, peer reviewer experience, maintenance of an active graduate or undergraduate program and being conferred other competitive research awards. The Innovation & Entrepreneurship award further required that the winner demonstrate innovative thinking or research findings that had promising commercial potential as well as a concept that had progressed beyond the theoretical stage to the applied stage.

"Research is an essential component of USD's mission, and one of many ways USD contributes to the economic development of the state," said James W. Abbott, USD president. "Our award winners this year are from chemistry and mathematics, which are disciplines of significant strength at USD and complementary to the university's prominence in the fine arts, humanities, and professional programs."

Our Classifieds Work For You!

Call The P&D At (605) 665-7811

Rubber Ducky Race A Success



SUBMITTED PHOTO

From left: Lauren Hanson, Jesse Bailey, Carey Mitzel, Ethan Smith, Brad Link, Matt Hunhoff, Mathy Church, Duke Ellingson and Carmen Schramm.

The first Parents as Teachers Lucky Lucky Rubber Duck Race was a huge success due to the support from the Yankton Community. A big Thank You to Yankton's Park and Recreation Todd Larson and Brittany Orr and the lifeguards and staff at Memorial Park Pool. We had great Celebrity Jumpers to include Lauren Hanson, Jesse Bailey, Carey Mitzel, Ethan Smith, Brad Link, Matt Hunhoff, Kathy Church,

Duke Ellingson and Carmen Schramm.

Thank you to everyone who purchased ducks and to our volunteers who made this event possible. Our Lucky Winner was Leah Branaugh and our oast prize duck winner was Drew Wenande.

Parents as Teachers is a partner of the United Way. For more information on Parents as Teachers contact Deanna Branaugh at 605-661-4833.

Thank you

We would like to thank relatives, friends and former students for all the cards, gifts and phones calls we receive for our 50th wedding anniversary. We especially want to thank our family for the nice dinner, gifts and flowers.

May God Bless you all,
Gordon and Clare Smith

Fall Black Friday Weekend

Ready, Set, **RUSH!**

Schweser's Fall Black Friday!

Friday through Sunday

ENTIRE STOCK
ALL DAY
Fri-Sun **75-90% OFF**

UP TO **90% OFF**
CLEARANCE
75% OFF
NEW ARRIVALS

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Dresses
Handbags
CLEARANCE STYLES
Fri-Sat-Sun

\$4.99
Clearance
Knit Tops
Fri-Sat-Sun

ENTIRE STOCK
Including new arrivals
99¢
Housewares
Fri-Sat-Sun

ENTIRE STOCK
Including new arrivals
99¢
JEWELRY
Fri-Sat-Sun

\$9.99
Select
Sweaters & Fleece
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Including new arrivals
50-60% OFF
ALFRED DUNNER
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ENTIRE STOCK
Including new arrivals
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YANKTON MEDICAL CLINIC®, P.C.

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Please call today to schedule an appointment.

Yankton Medical Clinic, P.C. is pleased to announce the association of

April K. Willman

MD, FAAP, Board Certified Pediatrician

Dr. Willman completed her residency in pediatrics at the University of Missouri in Columbia and received her medical degree from the Sanford School of Medicine at the University of South Dakota. She completed her undergraduate work at Augustana College in Sioux Falls. Dr. Willman will join Yankton Medical Clinic, P.C. September 22, 2015. She specializes in pediatric care for newborns and children up to 18 years and has expertise in caring for premature babies, providing support for parents and children to develop healthy lifestyles, and cares for acute and chronic illnesses in children. Part of her practice is the evaluation and care for physical and emotional development, including ADHD.

She is a Fellow of the American Academy of Pediatrics.

Dr. Willman and her husband, Dave, are the parents of two children and reside in Yankton.

Dr. Willman will begin seeing patients at the Yankton Medical Clinic, P.C. September 22, 2015.

