

COMMUNITY NOTEBOOK

The Community Notebook 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 FR&D Calendar, PO Box 56, Yankton, SD 57078, or email to newsroom@yankton.net.

THURSDAY

Youth Alive, 7:45 a.m., YHS Library.
Table tennis/darts, 8:30 a.m., The Center, 900 Whiting Drive.
Wii Bowling, 9 a.m., The Center, 900 Whiting Drive.
Ladies Billiards, 10 a.m., The Center, 900 Whiting Drive.
Sertoma, noon, Waterfront.
Alcoholics Anonymous Daily Reprieve Group, noon, 12-24 Club, 1019 West Ninth.
Toastmasters Club No. 6217, noon, Sacred Heart Hospital, (605)668-8326.
Thursday cards, 12:45 p.m., The Center, 900 Whiting Drive.
Dominoes, 1 p.m., The Center, 900 Whiting Drive.
Cribbage, 1 p.m., The Center, 900 Whiting Drive.
Senior Bowling, 1:30 p.m., Centennial Lanes, Crofton, Neb. (402) 388-4640.
Weight Watchers, 5:30 p.m., 23rd St. Suites, 904 W. 23rd. 1-800-651-6000.
TOPS No. SD 45, 5:30-6:30 p.m. weigh-in; 6:30 p.m. meeting, RTCC, Room 134, (605)665-3738 or (605)667-9274.
Yankton Area Banquet, 6 p.m., United Church of Christ, Fifth and Walnut.
Celebrate Recovery, 7 p.m., Calvary Baptist Church, 2407 Broadway, (605)665-5594.
Alcoholics Anonymous ALANON Group, 8:30 p.m., 12-24 Club, 1019 W. 9th.
Overeaters Anonymous, Thursday Evening, (605)665-0443.
HSC Friendship Club, 5 p.m., Waterfront
Game Night, 6-9 p.m., The Center, 900 Whiting Drive.
Catholic Daughters of America, 7 p.m. rosary, 7:30 p.m. meeting, Sacred Heart Cafeteria. (605)665-2795.
Lewis and Clark AARP, 7 p.m., The Center. 900 Whiting Drive. (605)665-2609.

FRIDAY

Exercise & Current Events, 8:30 a.m., Pine Lane Estates, 2905 Douglas Ave.
Line Dancing, 9:30-11 a.m., The Center, 900 Whiting Drive.
Foster Rehabilitation Support Group, 10-11 a.m., Trinity Lutheran Church, Room 105, (605)260-1980.
Exercise & Current Events, 10:15 a.m., Pine Lane Estates West, 2903 Douglas Ave.
Instructed cardio class, 11-11:45 a.m., The Center, 900 Whiting Drive.
Alcoholics Anonymous Daily Reprieve Group, noon, 12-24 Club, 1019 West Ninth.
Contract bridge, 1 p.m., The Center, 900 Whiting Drive.
Parent's Night Out, 5:30 p.m., Calvary Baptist, By Reservation Only (605)665-5594.
Bingo, 7-9 p.m., The Center, 900 Whiting Drive.
Billiards/Snooker, 7-9 p.m., The Center, 900 Whiting Drive.
Porchlight Alcoholics Anonymous, 8 p.m., United Church of Christ, 210 W. 5th St.
Alcoholics Anonymous Alano Group, 8:30 p.m., 12-24 Club, 1019 W. Ninth.

SATURDAY

Speaker's Voice Toastmasters, 7 a.m., Fryn' Pan Restaurant.

May 1 Deadline Looms For Scholarships

PIERRE — The Associated General Contractors of South Dakota is again offering scholarships to students interested in a construction career.
 "The AGC is committed to providing scholarships for students pursuing a career in a construction-related field. We have greatly increased the amount of money available for scholarships, and encourage all eligible students to apply," said Darby Warne, AGC Communications & Marketing Director.
 "We help our members find good employees by offering scholarships to students attending a technical education school to study a construction-related topic or those attending a college to earn a construction management or engineering degree," Warne

said. She added that workforce development is critical, since AGC members employ tens of thousands of workers across the state.
 AGC scholarships include:
 • AGC Associate Division Scholarship — \$2,500
 • Sioux Falls Contractors Association Scholarship — \$2,000
 • AGC Scholarship — \$1,000
 • Floyd Knight Memorial Scholarship — \$1,000
 And many other scholarships
 Applications are available from high school and college guidance counselors, or by contacting the AGC at 1-800-242-6373. Applications can also be downloaded at www.sdagc.org. The application deadline is May 1, 2010.

Property Tax Breaks Available For Paraplegics

PIERRE — Eligible paraplegics in South Dakota can get a break on property taxes through two programs offered by the Property and Special Taxes Division of the Department of Revenue and Regulation.
 Applications for the Property Tax Reduction for Paraplegics Program and the Property Tax Exemption for Paraplegic Veterans Program are now available.
 Under the Property Tax Reduction for Paraplegics Program, qualified applicants can have their property taxes reduced on a graduated scale, based on their incomes.
 The Property Tax Exemption for Paraplegic Veterans Program completely exempts a qualified individual's property from taxes. There are no income limits for this program, and the accident or injury causing the paraplegia does not have to be related to the veteran's military service.
 For both programs, paraplegics are defined as those with the loss of both legs or loss of use of both legs. Unremarried widows or widowers of paraplegics also qualify for the programs.
 Property that will receive a break on taxes is defined as a house, garage, and the lot upon which they are located — or one acre — whichever is less. The property must also be specifically designed for wheelchair use within the structure.
 Paraplegics may apply each year with their county treasurer for either program. Applications are available at county courthouses, from the Department of Revenue and Regulation's Property and Special Taxes Division, or from the

Department's Web site at <http://www.state.sd.us/drr2/forms/propertytaxforms.htm>.
 For more information, call the Department's toll-free helpline at 1-800-829-9188 and ask for the Division of Property and Special Taxes.



Studebaker-Sayler
 Clayton and Judy Studebaker announce the engagement of their daughter, Kaylynn Marie Studebaker to Matthew Terry Sayler, son of JoAnn and Lyle Ireland and Terry and Kristy Sayler.
 A May 15th, 2010, wedding is planned.



Jenna Stark and Andrew Crider announce their engagement. Parents of the couple are James and Janet Stark of Utica, SD, and Ron and Patty Crider of Sioux Falls, SD.
 Jenna is a 2002 graduate of Yankton High School and a 2006 graduate of Minnesota State University, Mankato. She is currently employed at Wells Fargo Financial Cards in Sioux Falls, SD.
 Andrew is a 2003 graduate of Washington High School in Sioux Falls, SD. He is currently employed as a Realtor with Larsen Real Estate Services in Sioux Falls, SD.
 The couple is planning as May 15, 2010, wedding in Sioux Falls, SD.

DAVE SAYS:

Say No To Credit Counseling Services

Dear Dave,
 I have a friend with \$30,000 in credit card debt, an \$80,000 second mortgage, and a car loan. She makes about \$70,000 a year, and is considering using a credit counseling service to help. They say they can negotiate her credit card debt down to almost half of what it is now, but there's an 18 percent fee attached for their services. What are your feelings about this?
 —Frank

Dear Frank,
 This is a bad idea for several reasons. For one thing, it will virtually destroy her credit with regard to buying a home. Almost every lending institution will look at using a credit counseling service as if she had filed Chapter 13 bankruptcy.

Here's something else to think about. Some of these "counseling" companies withhold credit card payments until the account is three to six months past due. Then, they contact the lender and negotiate to settle the bad debt. See where I'm going? That's how they get negotiated discounts on credit card debt. Card companies don't settle on your debts when your payments are on time.

These services are always a bad idea, and sometimes they're a complete scam. Some of them will go as far as to request power of attorney. Believe it or not, many



by Dave Ramsey www.davesays.org

people who are in debt are either naïve or desperate enough to sign this control over to them!

Your friend needs to handle this herself, and the best way to do that is by making her money behave, and creating and living on a monthly budget. Tell her to sell some stuff, or pick up an extra job on weekends. It would probably be a good idea to sell that car she's financing, and find a cheap, little beater to drive around, too. Regardless, she's got some tough decisions and hard work ahead if she wants to free up her cash flow, and clean up this mess the right way!

— Dave

LOW-LIMIT CARD THE ANSWER?

Dear Dave,
 A while back I filed Chapter 7 bankruptcy. Then, not long ago I saw an article saying the best way to re-establish credit after

a bankruptcy is to find a low-limit credit card, make small purchases, then pay it off early each month. I'd like to buy a home in a few years, so what do you think of this advice?
 — Kim

Dear Kim,
 That's just about the worst advice I've ever heard. People file bankruptcy because they got themselves so far into debt they couldn't get out. If debt has already pushed you into bankruptcy, then don't you think debt is something you should avoid?
 Whoever wrote that article is a real bozo!

First of all, don't worry about re-establishing your credit. If you go three or four years after bankruptcy without borrowing a dime, then you'll add no new entries to your credit bureau report. This will help show a potential mortgage lender that you learned from your mistakes the first time around. The definition of insanity is doing the same thing over and over and expecting different results. Getting another credit card after all you've been through would be really dumb.

You can't borrow your way out of debt or into wealth, Kim. If you want to see different results you'll have to change your behavior!
 — Dave

* For more financial help, please visit daveramsey.com.

Yankton Great American Cleanup A Great Success

BY JULIE PERKLASIS
 Keep Yankton Beautiful

This past week over 125 people gave their time, effort and energy to clean up well over 2,000 pounds (more than one ton) of litter and garbage for The Great American Cleanup: Yankton. This year's cleanup was dedicated to the soldiers of Charlie Battery, who just returned from a year-long deployment to Kuwait.

Cleanup teams included Walgreens, First Dakota National Bank, Home Federal Bank, Mount Marty Men's Soccer Team, Midwest Riders Motorcycle Club, Yankton Area Football Association, Dogs R Us (4H Club), Boys and Girls Club, Sapa Extrusions, Keep Yankton Beautiful Board, Payless Shoes, The Yankton Tobacco Education Coalition, and a number of dedicated individuals and families who gave their valuable time to this important community event.

Volunteers cleaned areas all over town including, but not limited to, the Lake Area, Alumax and Bill Baggs Rds, sections of East Hwy 50, N. Hwy 81, 23rd St., Ferdig, Peninah and 8th Street.
 Keep Yankton Beautiful has been hosting this nationally sponsored cleanup event for 10 years now and organizers are noticing a significant reduction in the amount of trash and debris littered on our streets. We want to extend our thanks and appreciation to all the



COURTESY PHOTO

The Great American Clean Up was held in Yankton last weekend where more than a ton of garbage was picked up in the community. This year the program was dedicated to the return of Charlie Battery Soldiers. Cleanup volunteers in this picture are: Cassandra Goeden, Connor Ridgway and Jaxsn Thoms

proud Yankton residents who have taken our vision for improving their community environment to heart, and to those dedicated community members who support us in our mission and who come-out and participate and make these events and litter-reduction initiatives possible. We also thank everybody who cleans up the street in front of their house, picks-up litter in the park or while walking their pet(s), everyone who chooses to properly dispose of their trash, and everyone who makes sure the



lids on their trash containers are tight and their trash is secure so it won't blow away in the South Dakota winds...all of you contribute to the reduction in litter we are seeing on our streets, and all of you deserve a hearty "thank you" on this Earth Day.

We have worked hard and had tremendous success over the last 10 years in working towards a cleaner more beautiful community. We are committed to doing even more. We could not accomplish our goals without our volunteers and without our mem-

bership supporters. We'd like to thank our most recent Keep Yankton Beautiful members who make our work possible: Legacy Level: Well Construction and First Dakota National Bank; Growth Level: Clark & Agnes Eide; Sustaining Level: Willcockson Eye Associates and Shur-Co, and Family Level: John & Lois Varvel. The commitment of all of our members and volunteers continues to make such a positive impact in this community. KYB also enjoyed local and national sponsors who made The Great American Cleanup event possible, including Hy-Vee, MidAmerican Energy, City of Yankton Street Department and the South Dakota Department of Transportation. Knology, in partnership with The Outdoor Channel, also sponsored Yankton's cleanup event, registering volunteers to win a digital photo frame, won by Cassandra Fiechuk, and an Outdoor Channel Survivor kit won by Stan Hoffart. Nationally, Glad, Nestle, Solo, Pepsi, o.b., Dow, WasteMangement, Wrigley and Scott's Miracle Grow all provided marketing and financial support and/or products for this event. TroyBill donated a leaf blower that KYB raffled off to volunteers. It was won by the Pavlish Family. What makes Yankton such a wonderful place to live is all of you who care so deeply and work so hard for our community. Happy Earth Day and we look forward to your participation in the Missouri River Cleanup on May 8th!

Know Your Numbers

State Of Your Health Screenings





HEALTH SCREENS AVAILABLE YEAR ROUND
8:00 AM-5:00 PM
WEEKDAYS
Avera Sacred Heart Hospital
These tests, formerly offered at reduced rates only in the month of March, are now available all year long at Avera Sacred Heart Hospital.

Tests available include:	
• Comprehensive Lab Profile* to measure the function of the body's organs.....	\$12
• Lipid Panel Screen* to detect cholesterol and heart disease.....	\$10
• CBC to measure oxygen-carrying capacity of the blood and for bone marrow cell production.....	\$6
• Thyroid Profile to determine thyroid function.....	\$18
• Hemoglobin A1c* to determine average blood glucose over past 3 months.....	\$15

* 12-hour fasting is required for these tests. Drinking water is fine.

Call
605-668-8169
 for more information



Avera Sacred Heart Hospital
 501 Summit St. • Yankton, SD 57078