

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 P&D Calendar, PO Box 56, Yankton, SD 57078, or e-mail to newsroom@yankton.net.

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
 Cardio Exercise, 11 a.m., The Center, 605-665-4685
 Daily Reprieve, noon, open meeting non-smoking, 1019 W 9th St.
 Interchange, noon, open meeting, Minerva's Bar and Grill, 605-660-8849.
 Cribbage, 1 p.m., The Center, 605-665-4685
 Pinochle, 1 p.m., The Center, 605-665-4685
 Whist, 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
 DivorceCare, 7 p.m., Calvary Baptist Church Chapel, 2407 Broadway, Yankton, 605-665-5594
 DivorceCare4Kids, 7 p.m., Calvary Baptist Church Youth Theater, 2407 Broadway, Yankton, 605-665-5594
 Daily Reprieve, 7 p.m., closed meeting non-smoking, 1019 W 9th St.
 Men's Fraternity, "The Quest for Authentic Manhood," 7 p.m. Calvary Baptist Church, 2407 Broadway, Yankton, West Conference Room

FIRST MONDAY

Yankton Republican Party Executive Meeting, 5:30 p.m., 401 Capitol, 605-260-1605
 Yankton Lions Club, 6 p.m. dinner, 6:30 p.m. meeting, Bonanza, 605-665-4694
 Heartland Humane Society Board Meeting, 6:30 p.m., 601 1/2 Burleigh
 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., Yankton Library, 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

THIRD MONDAY

Yankton Golf Advisory Board Meeting, noon, Fox Run Golf Course, 600 W. 27th Street, 605-668-5205
 Friends Of The Yankton Community Library, 5:30 p.m., Yankton Library, 515 Walnut

Yankton Lions Club, 6 p.m. dinner, 6:30 p.m. meeting, Bonanza, 605-665-4694.
 Yankton American Legion Auxiliary, 7:30 p.m., VFW Building, 209 Cedar Street

FOURTH MONDAY

NARFE Chapter 1053, 10 a.m. at The Center, located at 900 Whiting Drive.

TUESDAY

Table Tennis, 8:30 a.m., The Center, 605-665-4685
 Yankton Community Forum, 8:30 a.m. coffee, 9 a.m. meeting at Hillcrest 605-664-5832
 Ladies Pool, 10 a.m., The Center, 605-665-4685
 Weight Watchers, 10:30 a.m., 413 W. 15th Street. Weigh in 1/2 hour before.
 Yankton Alanon, noon, non-smoking session, 1019 W 9th Street
 Nurse, 12:30-3:30 p.m., The Center, 605-665-4685
 Open Cards, 12:45 p.m., The Center, 605-665-4685
 NAMI (National Alliance on Mental Illness) Connections Support Group 7-8:30 p.m. 301 Capitol Street, 605-661-4434.
 Bingo, 7-9 p.m., The Center, 605-665-4685
 Open Billiards, 7-9 p.m., The Center, 605-665-4685
 Yankton Alcoholics Anonymous STEP Sessions, 7 p.m. and 8:30 p.m., 1019 W. 9th St.
 Vermillion Unity Alcoholics Anonymous, 7:30 p.m., closed session, Trinity Lutheran Church at 816 E Clark St. Vermillion.
 Vermillion Alcoholics Anonymous, 8 p.m., non-smoking closed session, 16 1/2 Court St. Vermillion

FIRST TUESDAY

Yankton Area Banquet, 6 p.m., United Church of Christ, Fifth and Walnut

SECOND TUESDAY

VFW Auxiliary, 7:30 p.m., 209 Cedar Street

THIRD TUESDAY

Yankton Area Banquet, 6 p.m., United Church of Christ, Fifth and Walnut

WEDNESDAY

Line Dancing, 9:30 a.m., The Center, 605-665-4685
 Quilting, 9:30 a.m.-3 p.m., The Center, 605-665-4685
 Nurse, 10 a.m.-noon, The Center, 605-665-4685
 Cardio Exercise, 11 a.m., The Center, 605-665-4685
 Daily Reprieve, noon, non-smoking open session, 1019 W. 9th St.
 Whist, 1 p.m., The Center, 605-665-4685
 Yankton Alcoholics Anonymous, 7:30 p.m., non-smoking session, 1019 W. 9th St.
 Springfield Footprints, 7:30 p.m., non-smoking open session, Catholic church, Springfield

FIRST WEDNESDAY

Partnership Bridge, 1 p.m., The Center, 605-665-4685

SECOND WEDNESDAY

Duplicate Bridge, 1 p.m., Partnership Bridge, 1 p.m., The Center, 605-665-4685

THIRD WEDNESDAY

Partnership Bridge, 1 p.m., The Center, 605-665-4685

THURSDAY

Men's Fraternity, "The Quest for Authentic Manhood," 6 a.m., Calvary Baptist Church, 2407 Broadway, Yankton, West Conference Room
 Table Tennis, 8:30 a.m., The Center, 605-665-4685
 Ladies Pool, 10 a.m., The Center, 605-665-4685
 Daily Reprieve, noon, non-smoking open session, 1019 W 9th street.
 Avera Sacred Heart Hospital Toasmasters: 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, 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
 GriefShare Support Group, 7-8:30 p.m. Sept. 9 to Dec. 9 & Feb. 3 to May 5, Calvary Baptist 2407 Broadway, Yankton, 605-665-5594 or 605-660-6176
 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., February: Mexico Viejo, Yankton, 605-665-5956

FRIDAY

DAVE SAYS

What Is A Managed Futures Fund?

Dear Dave,

My broker has recommended a managed futures fund. I've never heard of these, and I got the feeling she doesn't know much about them, either. She's always been very conservative and reliable before, so we're concerned. Can you explain something about them?

Krista

Dear Krista,

It sounds a little like she jumped off the cliff and became a roulette dealer. The term "managed futures" is virtually an oxymoron. I think she needs to explain her behavior and the investment after this stunt!

With managed futures you're basically betting on the future price of a commodity. What's the price of gold, or oil, or wheat going to be somewhere down the road? You're guessing as to what the future will bring, and managing a group of those guesses. What a joke!

People in the brokerage business represent dumb things every day. The sad thing is this is someone you thought you could trust.

—Dave



Dear Dave,

I know you usually recommend having eight to 10 times your income in life insurance. I'm 25, single, and I have no kids. Do I still need that much life insurance?

Anonymous

Dear Anonymous,

The need for life insurance is very low in situations like yours. All you really want is enough to cover burial expenses, and clean up any mess you may leave behind. If you own a home you may not have to worry about any remaining debt, because the sale of the house might cover it.

Many times an employer will furnish you with life insurance equal to your yearly salary, or maybe twice that amount. In lots of cases, that alone will take care of things

for young singles. Check into it!

—Dave

Dear Dave,

I'm 19 and about to start college. Thanks to my part-time job and generous parents, I'll be able to pay for college without student loans. Since I won't be borrowing money, what's my next financial step?

Patrick

Dear Patrick,

Stay away from the free t-shirt tables. Those things always have credit cards hiding behind them. Remember, if it seems too good to be true, it probably is. But since the money is already there for school, the only thing you really need to do is save all the cash you can for after graduation.

The first couple of years after college may be the most life-changing, and volatile period of your life. If you keep working and saving like you have already, you'll have cash on hand for an emergency fund and to start your new life. Plus, you'll be able to plan for the future by investing in good, growth stock mutual funds, and maybe a Roth IRA after that!

—Dave

TRIP

From Page 1

Yankton, he sidestepped answering the question directly, but did say that he is in favor of FQHCs generally.

"I think community health centers are a concept that has been pretty sound," he said. "It helps address the issue of people who can't afford the full cost of treatment. There is a need out there that has been met by community health centers."

When questioned about the future of ethanol, Thune said the political dynamic of the issue has changed.

"We have to figure out how to adapt to that new environment," he said. "We're trying to come up with a plan that will put resources where they can really make a difference, like blender pumps. That's a real key to providing Americans more access to ethanol. But the tax credit's days are probably numbered. We have to be looking at ways to reform that."

After City Manager Doug Russell briefed Rep. Kristi Noem on bright spots in Yankton's manufacturing sector, she said she hoped the budget impasse wasn't having a negative effect on business. Noem said it would be important for Congress to finalize spending for the coming years.

"That's what we need to do to make sure we have real economic development," she said. "People need to feel confident enough to go out and start those kinds of projects and invest."

Noem also offered her support for the local effort to get Yankton designated as a Community Olympic Development Program by the United States Olympic Committee.

"We'll do whatever we can to be helpful," she said.

MEETING WITH NATIONAL TRUST FOR HISTORIC PRESERVATION

During a meeting with members of the National Trust For Historic Preservation, the delegation discussed efforts to rehabilitate the Mead Building on the

historic Human Services Center (HSC) campus, as well as the future of Yankton's downtown post office.

Representatives of the agency were very familiar with Yankton and excited to find ways to help preserve the historic legacy of one of the oldest communities in what was once Dakota Territory.

Part of that familiarity was due to the fact that the former HSC campus on Yankton's northern edge was named by the National Trust in 2009 as one of the 11 Most Endangered Historic Places in the nation. It also helps that Yankton native Kathryn O'Leary Higgins served as vice president for public policy at the National Trust from 1999-2004 and is remembered fondly by her former co-workers.

Kathie Gerstner, who is playing a leading role in raising money for the Mead Building project, said the undertaking has been discussed with Gov. Dennis Daugaard's office, and Lt. Gov. Matt Michels has been very supportive.

"We have lots of interest in the building, but we can't do a \$5 million project on \$25 contributions," she said.

In order to reduce the cost of the project, Gerstner said part of the conversation with state officials is to use prison labor.

Patrick Lally, the director of congressional affairs for the National Trust, also suggested that Gerstner attempt to assemble a coalition of business interests who would perhaps be willing to provide matching funds for money raised.

On the issue of the downtown post office, which will be closed later this year once an addition is completed on the Fox Run Carrier Annex, Lally and Susan West Montgomery, the associate director for statewide and local partners, suggested working closely with South Dakota's congressional delegation.

"There is some argument that Postal Service can't just leave a building in poor shape," Montgomery said, responding to concerns that the facility may need some restoration work. "It is a quasi-U.S. government agency, and they should take responsibility. I would use that card with your elected officials."

"The senators and congress-

men are very interested in making a process that works for local communities and ensuring the Postal Service does its due diligence," she continued. "You have friends in Congress, so I would keep them very regularly informed. What you don't want to happen is for the Postal Service to leave the post office in bad shape and then try to attract a developer to rehabilitate it. As long as it is in good shape and doesn't sit for too long, hopefully you can find a tenant."

REFLECTIONS ON TRIP

Members of the Yankton delegation thought the trip was effective in developing relationships with allies at the federal level.

"The annual trip is a great way to stay in front of our leaders, visit with agencies, and receive updates from other groups that represent small business," said Carmen Schramm, director of member services for the Chamber and the organizer of the annual fly-in. "We received comments during a few of the visits where they stated that they were impressed that Yankton makes this annual trip and shares updates and concerns. Many welcome the information, since they have never been to our area, and it is our opportunity to sell the need we have and say thanks when they have worked with us on projects and funding."

Russell said that during the meetings with the state's representatives, he stressed expansion projects that involved partnerships with federal funding and agencies, and how those programs are having an impact on the local economy.

"Moreover, we continually stressed the approach that Yankton was taking at this time by continuing to invest in itself to prepare us to fully take advantage of future opportunities when the national economy rebounds," he said.

Schramm said meetings with the National Park Service and

the U.S. Fish & Wildlife Service were highlights during the trip.

"These two groups are a great source, due to the outdoor recreation and natural resources that the Yankton area enjoys," she said. "The conversations with these groups yielded discussion of funding programs that we could qualify for at a time when most departments are talking of having no money."

Russell said he enjoyed branching out and meeting with agencies he had not met with in the past, such as the National League of Cities.

"We were able to have thorough discussions related to their organization and look at opportunities they are involved with for community sustainability, building governance capacity and efficiency in operations," he said. "This meeting provided some specific take-away initiatives that may be implemented within our organization."

"We also met with one of the research experts at the Brookings Institution this year to discuss policy-related matters and how the interaction between theory and practice gets defined at the local government level," Russell added. "It was a good discussion that centered around cost-benefit aspects of local infrastructure and quality of life investments."

Schramm said that she was once again impressed with the interest shown by the Yankton delegation in advancing Yankton's interests at the federal level.

"The group was a good cross-section of businesses and individuals that brought a lot of expertise to these meetings, and I would like to thank them all for agreeing to make this trip and give of their time and resources," she said.

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May HerVoice Issue.....Grilling/BBQ...Deadline April 15

Recipes can be entrée's, drinks, appetizers, desserts or side dishes.
 Please include baking/cooking times and number of people the recipe will serve.

Send Recipes To: Press & Dakotan HerVoice Recipes
 Attn: Cathy Sudbeck
 319 Walnut, Yankton SD 57078
 or email to: cathy.sudbeck@yankton.net

A magazine by women, about women...for women!
her•voice

River Walk

FIRST ANNUAL GALA & AUCTION

*Riverfront Event Center
 Friday, April 29, 2011
 6:30 p.m.*

Enjoy music and hors d'oeuvres while celebrating the arts.
 Silent and live auction.

Tickets: \$30 each or 2/\$50

Tickets are available at the Yankton Chamber & Visitor's Center, Yankton Area Arts, online at www.YanktonRiverWalk.org or by calling Michelle at (605) 665-3636.