# the midwest

## OMMUCALENDA

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@vankton.net.

#### **THURSDAY**

Table Tennis, 8:30 a.m., The Center, 605-665-4685 Ladies Pool, 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;

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 be-

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., April, Wiebelhaus Recreation, Crofton,

Catholic Daughters (Court Willard 967), 7:30 p.m., at Sacred Heart Catholic Church/Community Gathering Space, Yankton. (January through

#### **FRIDAY**

Line Dancing, 9:30 a.m., The Center, 605-665-4685 Cardio 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 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 Štreet

#### **SECOND FRIDAY**

Parkinson Support Group, 1:30 p.m., Benedictine Center.

### **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

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 a.m., non-smoking, 1609 Laurel St.,

Vermillion Unity Alcoholics Anonymous, 7:30 p.m., closed meeting, Trinity Lutheran Church, 816 E. Clark, Vermillion

# **Parent's Plan Worth** Thinking About

**BY DAVE RAMSEY** 

Dave Says

Dear Dave, My husband works two hours away from home. He gets up at 3 a.m. and doesn't get home until 7 p.m. We have a fully funded emergency fund, and he makes \$95,000 a year. My parents' place is an hour from his job, and they've offered to let us live with them. What do you think of this idea? —

Dear Jessica,

Why don't you just sell the house and move closer to where he works? If he makes that kind of money and you've got your emergency fund in place, you should be able to handle moving costs. I've got to be honest, I'd do the two hours to work and two hours home drive maybe once before I'd begin seriously looking for a place much

Right now, you guys don't have a life. And moving in with your parents wouldn't be much better. That poor guy practically lives on the road, and I'm sure you both want more quality time together. He sounds like a great guy, though, to be willing to go through all that. He's busting his tail and doing what it takes to provide for his family, but there's just no reason for either of you to go through this kind of pain and inconvenience.

Get your house on the market, and find a little rental near his job for now. You can rebuild part of your emergency fund if necessary, but if I'm in your shoes, I'm going to fix this logistical nightmare as fast as humanly possible! — Dave

### **TEACHING AND TOUGH LOVE**

**Dear Dave,** My husband and I need to update our will, but we're not sure how to divide the money. All of our





Dave **RAMSEY** 

cluding my three stepsons. The problem is that two of my stepsons are irresponsible with money and are drug users. Do you have any advice? —

olleen Dear Colleen,

Typically, if you give money to a drug user they'll use it for one thing: drugs. Your goal as a parent is to love them and teach them to the best of your ability. Buying

their drugs upon your death doesn't fall into either of those categories. There's absolutely nothing wrong with you deciding not to leave them any money as long as they're involved in this kind of activity.

If it were me, I'd have a reading of the will when the changes are made. Then, I'd sit down with the family members and explain why you've updated the will in this manner. Let them know you love them and want what's best for them, but you and your husband have decided you're not going to take a chance on funding any misbehavior on their

Make sure you let them know, too, that things can change if they change. They might be mad and fuss about it, but that's okay. Let them be mad. It's perfectly all right for you to attach stipulations to any inheritance they might receive, especially when it's for their own good! — Dave

For more financial help, please visit daveramsey.com.

# **Lawsuit Seeks Records On UNO Decision On Football**

BY ERIC OLSON

**Associated Press** 

OMAHA, Neb. — Thirteen students who had planned to play football at the University of Nebraska at Omaha in 2011 have asked a judge to order the university to release records related to the decision to drop the

Attorney Mike Degan said he filed the lawsuit in Douglas County District Court on Wednesday after an exchange of 19 letters with university officials since last June produced none of the documents they're seeking.

The university, athletic director Trev Alberts and chancellor John Christensen are listed as defendants.

This should have been handled with one letter to the university, and we should have had the information a long time ago," Degan said at a news conference.

The crux of the matter, Degan said, is whether UNO officials knew they would drop the football program before they signed recruits to letters of intent in February 2011. The decision to drop football and wrestling

as part of the school's move from NCAA Division II to Division I was announced a month

"All we're looking for at this stage is answers," Degan said.

If documents were to show the decision was made prior to signing day, Degan said, more legal action could follow because that would indicate UNO officials intentionally misled the football recruits "to their detriment." Had recruits been told it were possible or likely the program would be dropped, they could have gone to other schools to play football, Degan said.

In a joint statement, Alberts and Christensen said they believe the university has responded appropriately to the public records requests.

Most of the 13 plaintiffs are members of the 2011 football recruiting class. Degan said a few are students who were existing team members who would have been in better position to find new schools if they had been given notice of the decision earlier. No wrestlers are involved in the lawsuit.

UNO officials have said football was a drain on the athletic budget and that it, along with wrestling, had to be cut to keep the athletic department viable as it moved to Divi-

The university has honored any grant-inaid packages promised to the students in the affected sports, including the 2011 football

and wrestling recruits. Degan said the university has set unreasonable conditions for the release of records that, he said, are open to the public under state law. The plaintiffs are especially interested in correspondence between Alberts, Christensen and other people involved in the decision to drop football.

Degan said the university requested a deposit of \$9,000 to cover the costs of compiling the records, an amount he called exorbitant. The university also suggested that Degan provide "search terms" that would narrow the scope of the records

UNO provided to the media copies of opinions from the state Attorney General's office that supported the university's request for the \$9,000 deposit, citing the extensive work required to locate and copy the requested documents.

## New Site To Calculate Potential Student Loan Debt

BY KIMBERLY HEFLING AND **KRISTI EATON** 

**Associated Press** 

SIOUX FALLS — Want to calculate how much you could owe in student loans after graduating from a particular college? A new government website provides tools to help with the math.

The site, by the Consumer Financial Protection Bureau, is in the testing phase, but already includes information from 7,500 colleges and universities.

Users can plug in details such as grant and scholarship offers to compare what they might owe after attending different schools. The site also offers information on graduation and student loan default rates.

A "military benefit calculator" function allows the nation's more than 2 million Iraq and Afghanistan veterans to determine what they could owe after using their GI Bill benefits. It can be found at

http://www.consumerfinance.gov

/payingforcollege/costcompari-The site is the latest effort by

the federal government to make colleges and universities more open about costs.

A separate Education Department web site — http://collegecost.ed.gov — also addresses college cost, with information such as the rate of tuition increases at colleges.

"Choosing a school is a big responsibility — one that is too often made difficult by an

inability to determine the impact of student loan debt," said Richard Cordray, director of the Consumer Financial Protection Bureau, at a news conference in Sioux Falls, S.D., with Sen. Tim Johnson, D-S.D., and a gathering of local high school students.

The bureau says student loan debt has reached \$1 trillion, surpassing credit card and auto-loan debt. Graduates owe on average about \$25,000.

## Tax Agency Says 911 Fee Collections Changing

PIERRE (AP) — South Dakota's Department of Revenue says the state's emergency service tax on phone service will be changing. The agency says it's doing an information campaign to tell phone and

wireless companies about the changes. For individual phone service lines, the charge is going up to \$1.25 per month, starting July 1. The charge affects all cell phone and land line

South Dakotans who use prepaid cell phone service will have to pay a 2 percent charge on their service amount. For example, someone who

buys \$100 worth of service will owe a \$2 tax. The Revenue Department says companies that provide prepaid cell phone service must collect the tax and turn it in to the revenue agency.

## **Farmers In N. D., Minn. Create Farming App**

BISMARCK, N.D. (AP) — Two farmers have developed a smartphone application to help manage their farms even while they're sitting on

Jacob Fannik of Max, N.D., and Ryan Raguse of Wheaton, Minn., developed Virtual Farm Manager to keep notes, store yield records and sync information with web accounts for computer access. Raguse tells the Bismarck Tribune that the app will keep farmers more organized by

eliminating the need for "running around with notebooks."

The app uses the phone's GPS to track and map equipment that goes up and down fields planting or spreading fertilizer. It's set for an April 15 release for Android phones. The newspaper reports that an iPhone version will follow. The cost will be \$65 a month, after an introductory rate.

## **Corn Palace Could Be Improved Without Taxes**

MITCHELL (AP) — Officials in Mitchell say the city could invest a significant amount of money in an improved Corn Palace without asking for a tax increase from residents.

The *Daily Republic* reports that council members were told this week that the city has more than \$70 million in bonding capacity remaining. And it has an additional \$1.7 million in cash to be dedicated to a project such as improving the Corn Palace. Finance Officer Marilyn Wilson says Mitchell has an assessed value

Wilson says the city could still borrow more than \$17 million for capital improvement and other projects and bond more than \$55 million for water and other basic infrastructure projects.

The council says it has no intention to go that far in debt.

### S.D. Among 15 States Suing **Apple over E-Book Pricing** SIOUX FALLS (AP) — Attor-"The actions of these compa-

nev General Marty Jackley said Wednesday that the antitrust lawsuit South Dakota and 14 other states filed against Apple Inc. and major book publishers over the pricing of electronic books "seeks to restore the free market for e-book sales.

Jackley joined more than a dozen state attorneys general to charge three of the country's largest book publishers with colluding to fix the sales prices of e-books. The Justice Department is a plaintiff in the suit along with the states. The case accuses the defendants of violating state laws and the federal Sherman Antitrust Act.

nies to control the price of ebook sales violate antitrust laws at the expense of South Dakota consumers," Jackley said in a news release. He added that the suit will hopefully "return monies" to South Dakota consumers. U.S. Attorney General Eric

Holder announced the charges in Washington, D.C., on Wednesday. He said executives at the highest levels of the companies conspired to eliminate competition among e-book sellers. Authorities said that the total

cost to consumers was more than \$100 million since April 2010, when Holder said the alleged scheme took effect.



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Paid for by Kathy Greeneway for Yankton School Board

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## **Sioux Falls Voters Say Voting 'Centers' Handy**

SIOUX FALLS (AP) — Many Sioux Falls voters are happy with a new network of "voting centers" that gives them more choices for casting their ballots.

During Tuesday's municipal elections, city residents could vote at any one of 12 voting centers located throughout the city

no matter where they lived. Normally Sioux Falls residents have to vote at their neighborhood voting precinct. Tuesday's election consolidated the 59 precinct locations in favor of the voting centers.



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DEADLINE: Friday, April 27th

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