

Fall Library Programs Are In The Air

BY KATHY JACOBS

Yankton Community Library

School has begun and the library has spent the month of August planning its fall/winter programs for children and teens. We will begin those programs the first full week after Labor Day. While some of our programs will remain the same, you will see changes and additions to other programs as we strive to serve a broader audience. Music will continue to be a strong component of all of the children's program.

Story times, which will begin on Monday, Sept. 12, will be held on Mondays at 6:30 p.m., and Wednesdays and Thursdays at 10:15 a.m. The formats for these will be the same but the themes, stories and activities will be new.

The first session of Baby and Me Lapsit, an interactive program for infants birth through twelve months and their parent or caregiver, will run from October 12-November 17 with twenty minute sessions on Mondays at 5:30 p.m. and Wednesdays at 11 a.m.

Our new program, Toddler Time, is designed for children ages one to three and their parent or caregiver and is a bit more sophisticated than the lapsit program with activities and stories designed for this age group. The first session of Toddler Time runs from October 12-November 17 and will be held on Thursday mornings at 11 a.m.

After school movies will be the second and fourth Thursdays of each month, beginning at 3:45 p.m. Watch for press releases and posters to see what our September 8 and 22 features will be.

The library has partnered with the Yankton County Youth Development Program Assistant Lauren Fosheim Yankton County Extension, to provide programs for our teens. Each of these programs will be different and many will have a food theme. Teens will need to register for these programs in advance and, if they register, they will be expected to participate. Each program has a limit of twenty seats and teens will be accepted on a first-come, first-serve basis. The September 13 program is "Pizza Farm" and September 27's is "Yucky Dirt."

If you have questions about any of the children's or teen programs, please contact Becky Pittenger, Children's Librarian, at bpittenger@sdl.net, or call the library and ask for Becky.

Monday, Sept. 19 is "Talk Like A Pirate Day!" and of course we'll observe it! You'll see lots of lively mates dressed in pirate attire, and you are invited to join in the fun. Start

practicing today!

Our September 14 Brown Bag is "Our Tax \$\$\$ @ Work: Planning and Zoning/Building Services." All Brown Bags are the second Wednesday of each month beginning at 12:10.

Readers Anonymous will discuss Eat Pray Love by Elizabeth Gilbert on September 13. This club, which is always open to new members, meets the second Tuesday of each month, at 1 p.m.

Between the Lines will meet September 20 to discuss I Am Hutterite by Mary-Ann Kirkby. This club meets at 5:30 p.m. on the third Tuesday of each month and also welcomes new members.

September is Library Card Sign-up Month. Parents and students should remember that a library card is the most important school supply of all! Prizes will be awarded to one adult, one teen and one child who sign up for a Yankton Community Library card during the month of September.

We are planning a new community read with the Stephen E. Ambrose book *The Wild Blue: The Men and Boys Who Flew the B-24s Over Germany* as our discussion piece. On Tuesday, October 11, South Dakota Humanities Scholar Jamie Sullivan will lead our discussion. Books will soon be available at the library, so watch for further details.

Don't miss the new titles icon on our web site that takes you to a page of new materials we have received. This list also appears in the *Yankton Daily Press and Dakotan's* River City section each Friday. The list changes weekly so be sure to check often.

We collected 49 packages of cereal for our August Food for Fines. We will collect peanut butter and jelly/jam from September 10-18, with all donations going to the Contact Center.

Friends of the Library will hold their monthly book sale on Saturday, Sept. 3, from 10-12:30 p.m. Friends is happy to accept gently used books for their sales.

The library will be closed on Monday, Sept. 5, for Labor Day. On Tuesday, Sept. 6, fall and winter hours begin. They are: Monday through Thursday, 10 a.m. to 9 p.m.; Friday and Saturday, 10 a.m. to 5 p.m.; and Sunday, 1-5 p.m.

Did you know that in 2010, the library added 1,607 new items for teens and children!

You can contact the library at 605-668-5275 or e-mail me at kjacobs@sdl.net. View us online at

<http://www.yanktonsd.org/yankton/library/index.php> or visit us on Facebook by searching Yankton Community Library.



Jacobs

Carving Out The Future Through Service

John and Shona Jussel are active community volunteers. They have carved out a plan for incorporating their commitment to community service into the education of their children.

John is originally from Wagner, and Shona grew up near Irene, South Dakota. Having lived in Yankton since the early 1990's, both admit that their faith is deeply rooted in their foundation, their family, and in their future.

As members of St. Benedict's Catholic Parish, the Jussels made the decision to enroll their children at Sacred Heart School. That decision helped their entire family grow in their faith and in their opportunities to serve their community.

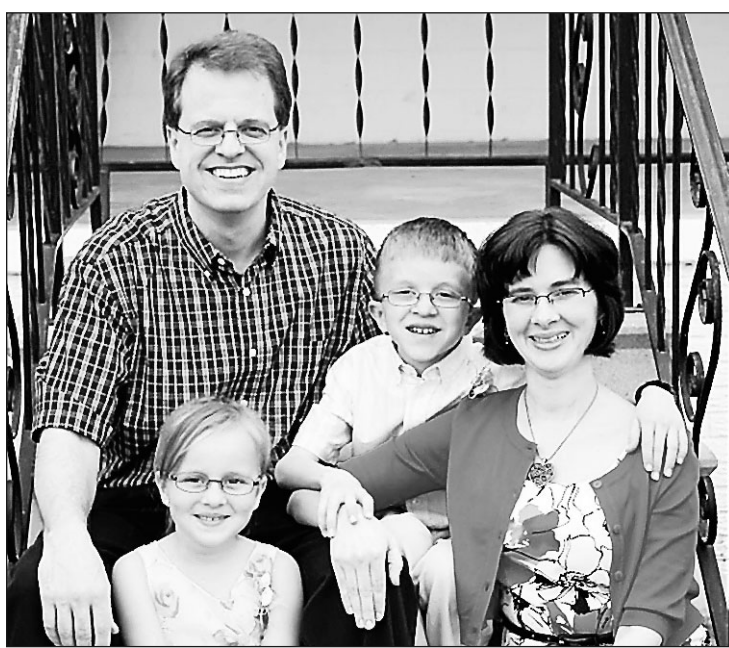
"Our faith is very important to us. We feel blessed that Yankton has this wonderful school. It helps us teach our children about our faith, to help them understand what we believe is important," said John.

The philosophy of Sacred Heart School in part reads that the school "seeks to help children become aware of their obligations to God, the Church, the physical world, their neighbors and to themselves."

Shona cites the following example of their son's first day of school homework assignment: List 5 things that money cannot buy. "It just feels good to know our children are asked to think about these things," she says.

"We both grew up in devout, faith-filled families and are thankful for the examples set by our parents and grandparents. As Shona and I go on with our lives, we want our children to have that same type of example of faith and community service within our family," John added.

John has been a member of the Knights of Columbus (KC), a Catholic fraternal service organization since 2003. John explained, "My father was a very



The Jussel Family — John, Shona, Son Jess and Daughter Hannah — are active community volunteers that have carved out a plan for incorporating their commitment to community service into the education of their children.

devout Catholic man. Seeing that as I was growing up impressed me. He was a Fourth Degree Knight and I watched his work with the Knights of Columbus in Wagner, and I always wanted to become a member. When somebody asked me to join, I willingly did. The Knights of Columbus is a great organization."

John has served the Knights as past chair of the Family Youth Committee, organizing many different events throughout the year which promote faith-filled family-oriented activities including: the House of Mary Shrine Fall Kick-Off for religious education, the annual Halloween Party held for children at the Knights' Hall, a youth retreat at Broom Tree for kids completing confirmation lessons, support for Special Olympics events — and much more. In 2009, John, together with fellow Knight Jason Ravensborg, then stationed in Afghanistan, helped to organize a school supply drive for the

Afghan children.

The Jussels were honored to receive the KC "2008 Family of the Year" award, as well as John received the "Knight of the Year" award in 2010. The Knights' serve the Yankton community in many ways, which the Jussels appreciate, especially in their support for Sacred Heart School.

The Jussel's devotion and dedication are examples of faith-filled families in action. Yet, the Jussels humbly state that their service is nothing out of the ordinary. "There are many other parent and non-parent volunteers who serve our school and community on a daily basis. We are fortunate to live in such a community."

John is also the incoming Treasurer of the Friends of Sacred Heart School (FOSH). Like many Parent-Teacher organizations, the FOSH leadership is primarily comprised of moms, but Jussel is one dad who is glad to volunteer his support for his children's school.

His service just might provide a memorable example for the Jussel children to carve out their future plans for service within their faith.

John and Shona are active volunteers with the Sacred Heart School Gala. Their son Jess, a fifth grade student, and daughter Hannah, a second grader, both attend Sacred Heart School. Since they were preschool age, both children have been singing along with their mother as she has shared her voice at the school's annual Mass of Thanksgiving. Shona cantors throughout the year at St. Benedict's Parish and serves as an officer of the local Catholic United Financial organization, which does service projects to aid the community as well. She is an assistant Girl Scout leader and plans to bring Chess Club back to Sacred Heart School this year.

John serves as President of the River City Area Wood Carvers, a club here in Yankton that promotes the skill of woodcarving. John has displayed his creative craft at the GAR Hall through the Yankton Area Arts Association. John is also a Cub Scout Den Leader for Pack 102.

The Jussels welcome everyone to pack into the Knights of Columbus Hall located at 2700 Broadway, Yankton, for the 14th Annual Back to School Breakfast on Sunday, August 28, 2011. Serving from 8:00am to 1:00pm, the menu includes eggs, ham or sausage, melon, toast, beverage, and Sr. Margo Tschetter's famous homemade cinnamon rolls.

While the breakfast is a fundraiser, and proceeds benefit Yankton's Sacred Heart School, the event primarily promotes family support for quality Catholic education. Co-sponsored by the Knights and FOSH, the breakfast is one more activity where dedicated volunteers like the Jussels — and everyone attending — can support the education of children in our community.

Only You Can Decide If Reusable Air Filters Are Worth It

BY TOM AND RAY MAGLIOZZI

King Features Syndicate, Inc.

Dear Tom and Ray:

I just found out that cars can use reusable air filters! But that's all I know about them, except that they're more expensive and claim to be more efficient. Do they improve mileage? I love a sensible opportunity to be green, but I wonder if reusable filters work on cars. I use washable filters at home, but my home doesn't go driving along dusty forest roads! I'd appreciate your thoughts or speculative dialogue. — Tom

RAY: Speculative dialogue? Is that just a nice way of referring to our usual, unsubstantiated BS?

TOM: Actually, reusable air filters are environmentally friendly, Tom. Instead of throwing out your air filter after 30,000 miles, tossing it in a landfill and buying a new one with its own, new set of packaging, you can install a reusable air filter, clean it yourself and use it again.

RAY: They do cost more than throw-away filters. But you can do the math. You figure out how often you normally change your air filter and how long you plan to keep your car,



CAR TALK

Tom and Ray Magliozzi

and see if that many throw-away filters cost more than one reusable filter and its cleaning supplies.

TOM: There's a company called K&N that's been making these for several decades. The quality of their filtration is supposed to be quite good.

RAY: With K&N, you remove the filter, spray it with the special air-filter cleaning solvent (by the way, we have no idea if THAT

stuff is environmentally friendly, and I'm not sure I'd bet on it), then you rinse the filter with a garden hose. You let it dry, spray some special oil on it, which helps capture dirt, let it dry again and then pop it back in the car.

TOM: FRAM also has come out with a metallic filter, called SynWash, that's even easier to clean. You fill up a bottle with dish-washing liquid, clean it off and pop it back in. And that's it. Unfortunately, we don't know how the FRAM compares with the K&N in terms of filtering ability.

RAY: There are some claims that these filters will increase your horsepower or gas mileage, but I'd take those with a large grain of filtered salt. Certainly, those aren't the main reasons to go this route. The main reason to get a reusable filter is so you can stop throwing away filters.

TOM: And so you have one more excuse on Saturdays to avoid a trip to your mother-in-law's. Now you can say, "Sorry, hon, I have to wash the air filter this weekend."

Get more Click and Clack in their new book, "Ask Click and Clack: Answers from Car Talk." Got a question about cars? Write to Click and Clack in care of this newspaper, or e-mail them by visiting the Car Talk Web site at www.cartalk.com.

IRS Offers Back-To-School Tips For Students, Parents Paying College Expenses

Whether you're going to college for the first time or a returning student, it's time to get to campus — and payment deadlines for tuition and other fees are not far behind. The Internal Revenue Service reminds students or parents paying such expenses to keep receipts and to be aware of some tax benefits that can help offset college costs.

Typically, these benefits apply to you, your spouse or a dependent for whom you claim an exemption on your tax return.

AMERICAN OPPORTUNITY CREDIT

This credit, originally created under the American Recovery and Reinvestment Act, has been extended for an additional two years — 2011 and 2012. The credit can be up to \$2,500 per eligible student and is available for the first four years of post secondary education. Forty percent of this credit is refundable, which means that you may be able to receive up to \$1,000, even if you owe no taxes. Qualified expenses include tuition and fees, course related books, supplies and equipment. The full

credit is generally available to eligible taxpayers whose modified adjusted gross income is below \$80,000 (\$160,000 for married couples filing a joint return).

LIFETIME LEARNING CREDIT

In 2011, you may be able to claim a Lifetime Learning Credit of up to \$2,000 for qualified education expenses paid for a student enrolled in eligible educational institutions. There is no limit on the number of years you can claim the Lifetime Learning Credit for an eligible student, but to claim the credit, your modified adjusted gross income must be below \$60,000 (\$120,000 if married filing jointly).

TUITION AND FEES DEDUCTION

This deduction can reduce the amount of your income subject to tax by up to \$4,000 for 2011 even if you do not itemize your deductions. Generally, you can claim the tuition and fees deduction for qualified higher education expenses for an eligible student if your modified adjusted gross income is below \$80,000 (\$160,000 if

married filing jointly).

Student loan interest deduction Generally, personal interest you pay, other than certain mortgage interest, is not deductible. However, if your modified adjusted gross income is less than \$75,000 (\$150,000 if filing a joint return), you may be able to deduct interest paid on a student loan used for higher education during the year. It can reduce the amount of your income subject to tax by up to \$2,500, even if you don't itemize deductions.

For each student, you can

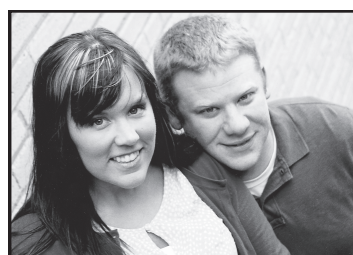
choose to claim only one of the credits in a single tax year. However, if you pay college expenses for two or more students in the same year, you can choose to take credits on a per-student, per-year basis. You can claim the American Opportunity Credit for your sophomore daughter and the Lifetime Learning Credit for your senior son.

You cannot claim the tuition and fees deduction for the same student in the same year that you claim the American Opportunity Credit or the Lifetime Learning

Credit. You must choose to either take the credit or the deduction and should consider which is more beneficial for you.

For more information, visit the Tax Benefits for Education Infor-

mation Center at www.irs.gov or check out Publication 970, Tax Benefits for Education, which can be downloaded at www.irs.gov or ordered by calling 800-TAX-FORM (800-829-3676).



Ramstad-Termansen

Ashley Ramstad and Matthew Termansen, Yankton, SD, announce their engagement. Parents are Kathy Sebbey Windom, MN, Glenn Ramstad, Ada, MN, and Kurt and Michele Termansen, Yankton, SD.

Ashley graduated from the University of Denver with a Master's degree in Social Work. She is a Psychiatric Social Worker at the Human Services Center in Yankton, SD.

Matthew graduated in 2006 from the University of Nebraska-Lincoln with a Bachelor's degree in Science Education. He is a Middle School Science teacher and head Golf coach for the Tripp-Delmont school district.

A September 17, 2011, wedding and reception is planned at the Avalon Events Center in Fargo, N.D.

Lindsay Livingston and Mark Murphy announce their engagement and upcoming wedding.

Parents of the couple are Alan and Gail Livingston of Yankton, SD, and Charles and Carolyn Murphy of Yankton, SD.

Lindsay is a graduate of Yankton High School and the University of South Dakota. She is a registered nurse at Sunrise Villa in Irene, SD.

Mark is a graduate of Yankton High School. He is self-employed for Murph's Carpet and bartends



Livingston-Murphy

part-time at O'Malley's. The couple is planning a September 24th wedding.



Eugene (Gene) & Joyce List of Yankton will celebrate their 50th wedding anniversary on Sunday, September 4th with an open house from 1 to 4 p.m. at The Center located at 900 Whiting St. in Yankton, SD. This event will be hosted by their children. Everyone is welcome and please, no gifts. For those who can't attend, greetings may be sent to 2303 Cedar Terrace, Yankton, SD 57078. Joyce Hladik and Eugene List were married August 28, 1961 at Saint Wenceslaus Catholic Church in Tabor, SD.