

## C O M M U N I T Y

## 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](mailto:news@yankton.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, Pizaza Ranch, 605-661-7159  
**Daily Reprieve**, noon, non-smoking open meeting, 1019 W 9th street.  
**Avera Sacred Heart Hospital Toastmasters**, 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**, 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 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  
**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

## FRIDAY

**Line Dancing**, 9:30 a.m., The Center, 605-665-4685  
**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 Street.

## FOURTH FRIDAY

**Scrapbooking**, 10 a.m.-3 p.m., The Center, 900 Whiting Drive, Yankton.

## 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 W 9th Street  
**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., Tyndall  
**Vermillion Unity Alcoholics Anonymous**, 7:30 p.m., closed meeting, Trinity Lutheran Church, 816 E. Clark, Vermillion

## SCHOLASTICS

## CHLOE CORNEMANN

**BROOKINGS** — Chloe Cornemann of Yankton was awarded the Jake and Phyllis Krull Scholarship in Support of the Jackrabbit Guarantee 2006 Challenge for the 2012-2013 academic year at South Dakota State University.

Cornemann is an incoming freshman majoring in dietary science at SDSU, the daughter of Dave and Alicia Cornemann and is a 2012 graduate of the Yankton High School, where she was a 4-year letter winner in volleyball, basketball and track, Miss Basketball candidate, SD Elite 15 candidate and participated in the National Honor Society.

Jake Krull of Watertown is the former president and chief executive officer of the National Farmers Union Insurance Co. in Denver. While in college, he was a three-letter in football and baseball. After graduating from SDSU in 1960 with a degree in economics, he was commissioned a second lieutenant and served in the U.S. Army from 1961 to 1963. He continued to serve his country through the S.D. Army National Guard. The Watertown native retired in 1989 as a brigadier general and the assistant adjutant general. In 1963, he became an insurance agent in Watertown. In 1984, he became the S.D. manager for Farmers Union Insurance. In 1989, Jake was named the president and CEO of the national organization. He retired in 2001, but remains on the board of directors. He is a former S.D. legislator having represented Codington County in the Senate from 1973 to 1983. Jake is currently a board member with the SDSU Foundation. His wife Phyllis (Skillman) is a 1981 SDSU history graduate. They have two grown children: Kevin, Rapid City and Tom, Sioux Falls.

## NORTHEAST COMMUNITY COLLEGE

**NORFOLK, Neb.** — Officials in the Financial Aid Office at Northeast Community College in Norfolk recently announced the names of scholarship recipients for the 2012-2013 academic year.

Area first-year student winners and their scholarships are:

- Creighton — Whitney Fritz: Affiliated Foods, McIntosh Family Endowed; Brock Hamilton: Security National Bank
- Fordyce — Mitchell Heine: Arlo and Anne Wirth
- Hartington — Josh Anderson: Norfolk Area Rod & Custom; Dani Huss: McIntosh Family Endowed; Jason Kruse: McIntosh Family Endowed; Tyler Loberg: Harold Martindale Memorial/Cedar Knox, Arlo and Anne Wirth
- Niobrara — Andrea Svatos: Dr Patrick Keating Memorial
- Ponca — Nathan Gill: Dan Loberg Memorial; Cody Peterson: Carl and Catherine Wellenstein
- Randolph — Meghan Rohde: Lee D. Rawhouser
- Verdigris — Michael Jedlicka: Scott Haselhorst Memorial; Leann Skokan: Marcia Pankaskie Drafting, John and Eileen Doherty Merit
- Wynot — Timothy Pinkelman: Arlo and Anne Wirth

These area second-year students have also been awarded scholarships:

- Center — Taylor McManigal: Nebraska Trucking Foundation - Diesel Tech Truck
- Creighton — Jill Wagner: Nebraska Public Power; Derek Tyler: Nebraska Trucking Foundation - Diesel Tech Truck
- Fordyce — Adam Neuhalen: Elkhorn Valley Antique Power Association
- Hartington — Melissa Thoen: Arlo and Anne Wirth
- Laurel — Cheri Duff: William & Charmagne Gaines Business
- Wausa — Peyton Swanson: Marianne Thoendel Memorial
- Wynot — Devin Wieseler: Century Lumber Center

## Dave Says

## Are Coupons A Waste Of Time?

BY DAVE RAMSEY

**Dear Dave,**

Is it worth the time and effort to use coupons, or are they just a waste of time and a ploy to get you to buy things? —**Tammy Dear Tammy,**

Coupons are definitely a ploy to entice you to buy something you may not have purchased otherwise. But that doesn't mean they're bad things. The practical and sensible application of coupons can definitely help you save money.

The main things to watch out for when using coupons are over-buying and spending your money on things you don't really need. Seriously, you don't need to hit Sam's or Costco and walk out with nine gallons of mustard. I've even heard of people buying things they know they don't like just because it was on sale or they had a coupon. I mean, how

dumb is that?

I guess there is a time factor involved in collecting coupons, especially if you still like to clip them from the newspapers or flyers that come in the mail. Plenty of folks still do that every week. I think online coupons are a lot easier to search for and save though. There's a company I love called eMeals that will work with you to plan recipes and also give you information on coupons and sales in your area to make the meals.

I'm definitely not anti-coupon, but at the same time couponing alone won't change your family tree. It's like any other tool. If used in a smart way, it can help you save money. And that's not a bad thing! —**Dave**



Dave  
**RAMSEY**

**Dear Dave,**

What's the best way to save or use money given to a baby as a birthday present?

—**Ron**

**Dear Ron,**

I think it depends on your financial situation along with your plans and goals. If you're at a place where you can't afford necessities, then there's absolutely nothing wrong with using birthday

money for food, diapers or clothes. That's not a fun answer, but sometimes you have to do whatever it takes to properly care for your family.

If money isn't a big issue though, you're left with figuring out a plan. In our case, we invested lots of it toward their college funds. Then we taught them to save for other things them-

selves. For instance, we didn't buy any of our kids their first cars. But we did agree to match whatever they saved when it came to this purchase.

There's also nothing wrong with just setting up a simple savings account and watching it grow. As they get older, you can involve them in the process and begin to teach them about the three uses for money: spending, saving and giving. And if you start something like this when they're really little, chances are they'll already have a nice pile of money already stashed away when they become old enough for those teachable moments.

The point is to have a plan. Once you have a definite idea in mind, it's a lot easier to achieve the goal! —**Dave**

Follow Dave on Twitter at @DaveRamsey and on the web at [daveramsey.com](http://daveramsey.com).

## AAA Projects Strong Labor Day Travel Numbers

**SIoux FALLS** — AAA South Dakota projects 69,000 South Dakotans will journey 50 miles or more from home during the Labor Day holiday weekend, a 3 percent increase from the 67,000 South Dakotans who traveled last year.

Nationwide, the total number of expected travelers — 33 million — is a 2.9 percent boost over year ago numbers and the strongest Labor Day travel period since 2008, marking a new post-recession high.

It's the third increase in holiday travel this year, according to the AAA/IHS Global Insight. AAA's Memorial Day and July 4 holiday travel forecasts projected increases of 1.2 percent and 4.9 percent, respectively.

"Despite the rather feeble national economy and recent rises in South Dakota's pump prices, consumer confidence appears to be driving this increase in holiday travel compared to Labor Day, 2011," said Marilyn Buskohl, spokeswoman for AAA South Dakota. "Plus, the enticing prospect of one more road trip before winter is apparently proving too alluring to resist."

Across the U.S., about 28.2 million people (85 percent of all holiday travelers) will make their Labor Day holiday journey by automobile. This is a 3.1 percent in-

crease over the 27.3 million people who took to the nation's roadways in 2011. This year's Labor Day holiday travel period runs from Thursday, Aug. 30, through Monday, Sept. 3.

Labor Day holiday air travel nationally has been fairly consistent since the recession bounce-back began for the travel industry in 2010. About 2.55 million leisure travelers (eight percent of holiday travelers) will fly during the Labor Day weekend, a 3.7 percent increase over 2011 when 2.46 million traveled by air. In 2010, 2.6 million chose to fly to their Labor Day vacation destinations, which began the steady recovery from the decade-low 1.5 million air travelers in 2009. Airfares decreased four percent compared to last year with an average lowest round-trip rate of \$197 for the top 40 U.S. air routes, according to AAA's Leisure Travel Index.

The remaining 7 percent of U.S. Labor Day holiday travelers are expected to use other modes of transportation, including cruise ship, rail, multi-modal and bus travel, accounting for 2.3 million Americans — a 0.2 percent decrease from last year.

According to a survey of intended travelers, the average distance traveled by Americans during the Labor Day holiday

weekend is expected to be 626 miles, up slightly from last year's average 608 miles. Despite the longer average travel distance, about half of holiday travelers (54 percent) will be taking shorter-distance trips, between 100 and 400 round-trip miles. The increase in expected air travel is a contributing factor to the slight lift in the average travel distance as air trips typically span longer distances than automobile trips, many more than 1,500 round-trip miles.

Median spending is expected to total \$749, a small increase over the \$702 median spending of intended holiday travelers in 2011.

National gas prices have been particularly sensitive to regional variations throughout much of the year. On April 5 and 6, motorists experienced a year-to-date peak national average price of \$3.94 per gallon for regular gasoline. The current national average price of regular gasoline (Aug. 21, 2012) is \$3.717 per gallon, which is 22 cents below the April peak and 15 cents more than last year's price on Aug. 21. South Dakota's statewide average today stands at \$3.747, which is 18 cents above the price average one month ago and 15 cents above the year-ago average.

Gasoline purchases are criti-

cal expenditures in most household budgets, yet 66 percent of intended holiday travelers said their current household finances would not negatively impact their Labor Day holiday weekend travel plans. As the Labor Day holiday weekend approaches, increases in gas prices could cause some travelers to alter their plans. Conversely, falling prices could spur last-minute travel increases.

Barring any significant unforeseen events such as severe hurricanes, geopolitical incidents or dramatic nationwide price increases, gas prices are not expected to have a major impact on Labor Day holiday weekend travel. Historically, incidents that impact regional gas prices and regional travel have not impacted nationwide holiday travel.

Labor Day travel projections are based on economic forecasting and research by IHS Global Insight. The Boston-based economic research and consulting firm teamed with AAA in 2009 to jointly analyze travel trends during major holidays. AAA has been reporting on holiday travel trends for more than two decades. The complete AAA / IHS Global Insight 2012 Independence Day Holiday Travel Forecast can be found at [NewsRoom.AAA.com](http://NewsRoom.AAA.com).

## New Technology Can Help Track Down Lost Pets

BY WILLIAM HAGEMAN

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You come home and glance out the back door. Your dog is gone. How he escaped is a mystery. The more pressing question: How do you get him back?

A little foresight, of course, could have prevented the crisis. For starters, have your pet microchipped. And because microchips can migrate in a dog's body, always back that up by keeping little Scruffy collared and have an ID, vaccination tags and license attached.

Beyond that, technology has given pet owners some amazing options \_ GPS collars, lost-pet Internet networks and other wizardry \_ to facilitate a reunion.

With the Lost Pet Tracker iPhone app ([lostpettracker.com](http://lostpettracker.com)), for example, anyone who finds a lost animal can open the free app on their iPhone, photograph the animal, provide some details and hit send. Owners of missing pets in the area then get an email showing the photo and details, as well as a map that shows the GPS location where the animal was located.

There are many strategies, organizations and cool products to help reunite a lost pet with its owner. Here are a few:

Internet help: The Web is chockablock with sites to help. Some examples: Flealess Market's Lost Pets International page ([flealess.org/lostpets](http://flealess.org/lostpets)) lets owners post missing pet information on a state-by-state basis. At FidoFinder.com, owners and finders of lost dogs can post the animals on a lost-dog database. The volunteer-run Missing Pet Network ([missingpet.net](http://missingpet.net)) and The Center for Lost Pets ([thecenterforlostpets.com](http://thecenterforlostpets.com)) both give owners a place to list animals. Twitter, Facebook and Craigslist can also help you get the word out. All are free.

Electronic magic: Technology is now a dog's best friend. Among the advances are pethub.com and getpetshome.com, where a pet owner registers an animal and stores its vital information. If your lost dog is found, the finder can access its information by scanning its tag with a smartphone or by going online. A scan or a click lets the pet owner know Fido has been found. Basic packages for each is free; upgrades available.

GPS: There are a host of GPS-based systems, ranging from the RoamEO ([pettronix.com/products.php](http://pettronix.com/products.php)), which uses a handset to track your pooch, to the Garmin GTU 10 ([buy.garmin.com](http://buy.garmin.com)) and the Tagg Pet Tracker ([pettracker.com](http://pettracker.com)), which link to cell-phone networks. Prices start at around \$100, with additional charges for the cellphone systems. A good tutorial on dog-tracking collars is at [mydogtrackingcollars.com](http://mydogtrackingcollars.com).

Neighborhood alert: Lost Pet Cards ([lostpetcards.com](http://lostpetcards.com)) is a mailing service that sends out 1,000 postcards (\$480 to \$550) around the neighborhood, with the pet's photo and description. More immediate is findtoto.com, which takes the location where the dog was last seen, maps it and automatically calls all phones in a given radius from the starting point. Prices begin at \$85 for 250 neighbors. Petambalert.com has three levels of searching, sending posters to animal control facilities, vets and other locations (\$39.96), making phone calls to homes in the area (\$59.95), and a third level that combines the first two (\$99.95).

## LCTC To Hold "Dial 'M' For Murder" Auditions

Lewis and Clark Theater Co. auditions for "Dial 'M' for Murder" have been scheduled for 3 p.m. Sunday, Aug. 26, and 7 p.m. Monday, Aug. 27, at the Dakota Theatre in downtown Yankton.

The cast for this classic mystery includes 5-6 men and one woman. Performance dates are Oct. 25-29.

If you can not make it for the scheduled times, call 660-4555 for a special audition.



**Koch - Papenhausen**

Randy and Mary Koch of Bow Valley, NE and Randy and Lisa Papenhausen of Coleridge, NE would like to announce the

engagement of their children Mandy Koch and Marcus Papenhausen.

Mandy is a graduate from Wynot High School in 2002, and from Briar Cliff University in 2006, also from Northeast Community College in 2008. She currently is a Physical Therapy Assistant at Spier Physical Therapy in Norfolk, NE.

Marcus is a 2004 graduate from Coleridge High School and graduated from the University of Nebraska-Lincoln in 2008. He is currently farming at Papenhausen Farm.

The couple are planning a September 22, 2012 wedding in Bow Valley, NE at the St. Peter & Paul Catholic Church.

## 50th Anniversary



**Mr. & Mrs. Jim Balfany**

Mr. and Mrs. Jim and Linda Balfany, Yankton, celebrated their 50th wedding anniversary with a family trip to

Big Cedar Lodge, Branson, MO.

They were married on August 26, 1962, at Trinity Lutheran Church in Yankton.

They are the loving parents of two children: David (Carolyn) of Lake St. Louis, MO, and Anne (Rick) Nolan of Sioux Falls, SD.

They also are the proud grandparents of 6 wonderful grandchildren.

Please help us celebrate and honor their love with a card shower.

Cards may be sent to: 2009 Bradley, Yankton, SD 57078.



## YANKTON AREA 1st & 2nd GRADERS

**Registration is going on NOW  
for a NEW 1st and 2nd Grade  
Flag Football league starting this fall**

**REGISTRATION FORMS AT  
[yanktonyouthfootball.com](http://yanktonyouthfootball.com)**

**SIGN UP DEADLINE  
AUGUST 24, 2012**

**FLAG ONLY, PLAYERS WILL NOT USE  
SHOULDER PADS OR HELMETS**