

COMMUNITY
CALENDAR

THURSDAY

Table Tennis, 8:30 a.m., The Center, 605-665-4685
Wii Bowling, 9:30 a.m., The Center, 605-665-4685
Billiards, 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; 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.
Partnership 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

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.

FIRST SATURDAY

Bingo, Yankton Moose Lodge, 7 p.m. (through May)

SUNDAY

Alcoholics Anonymous, 8 a.m., closed meeting, 1019 W. 9th Street
Tyndall Alcoholics Anonymous, 8 p.m., non-smoking, 1609 Laurel St., Tyndall
Vermillion Unity Alcoholics Anonymous, 7:30 p.m., closed meeting, Trinity Lutheran Church, 816 E. Clark, Vermillion

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
Exercise, 11 a.m., The Center, 605-665-4685
Daily Reprieve, noon, open meeting non-smoking, 1019 W 9th St.
Interchange, noon, Minerva's Bar and Grill, 605-660-8849.
Cribbage, 1 p.m., The Center, 605-665-4685
Pinochle, 12:45 p.m., The Center, 605-665-4685
Whist, 12:45 p.m., The Center, 605-665-4685
Hand & Foot Cards, 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
Divorce Care, 7 p.m., Calvary Baptist Church
Divorce Care For Kids, 7 p.m., Calvary Baptist Church
Daily Reprieve, 7 p.m., closed meeting non-smoking, 1019 W 9th St.

FIRST MONDAY

Yankton Republican Party Executive Meeting, 5:30 p.m., 2507 Fox Run Parkway, 605-260-1605
Yankton Lions Club, 11:30 a.m. lunch, noon meeting, JoDeans, 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

NPR Coming To
Vermillion For Live
Broadcast

VERMILLION — The National Music Museum is celebrating its 40th anniversary with a live taping of NPR's hit radio show, "From the Top," at 3 p.m. Sunday, Sept. 15, at Aalfs Auditorium on the University of South Dakota campus.
"From the Top" will feature a talented young pianist, violinist, saxophonist, guitarist, and string quartet — as well as a surprise visit by one of the National Music Museum's historic pianos.
The popular NPR program hosted by acclaimed pianist Christopher O'Riley will feature the amazing performances and captivating personal stories of extraordinary young classical musicians from across the country.
The show will also showcase 13-year-old violinist Maya Anjali Buchanan from Rapid City. She travels monthly to Rice University to take lessons with Paul Kantor, and also studies privately with Nicolette Solomon at the Suzuki Music Institute of Dallas. She recently attended the Aspen Music Festival in the summer of 2013.

Dave Says

Bankruptcy Just For Her?

BY DAVE RAMSEY

Dear Dave,
My husband and I would like to buy a home in the next year or so. My credit is in pretty bad shape, so we've decided to work on getting his credit in better shape in order to qualify for a mortgage loan. I have \$104,000 in debt, and \$92,000 of that is in student loans. He has \$13,000 in debt, with \$7,000 of that a repossession on a car for which he was a co-signer. Can I file bankruptcy on my debts only?

— Latrell

Dear Latrell,
You can't file bankruptcy on certain, specific items. By the way, student loans are not bankrupttable. Even if you filed, you would still have all that debt hanging around your neck.

I want you to own a home, but I don't want your home to own you. Neither one of you have done very well with money so far, and at this point I'm afraid a house would be a curse instead of a blessing in your lives. I would encourage you to build a stronger financial foundation before you buy a house. In short, this means you need to get out of debt, save money, and start living on a budget.

Latrell, buying a house when you're broke and deeply in debt is never a good idea. I'm not trying to be mean, but I



Dave
RAMSEY

really think you're asking the wrong question. I don't want you to try and use bankruptcy as some kind of escape from this situation. Right now, I want you to change your behavior with money and get things cleaned up with a good, organized financial plan in your lives.

— Dave

THE EVER-CHANGING BUDGET

Dear Dave,
Should a budget change every month?

—Anonymous

Dear Anonymous,
Yes, it should. Your life changes every month, and your budget should reflect the ebb and flow of your life.
Now, some things will stay the same. Your house payment or rent should fall into this category. If you have a car payment, which I hope you don't, that would be the same too. There shouldn't be a big difference in the amount you spend on food most months though. You might spend more in this category during November and December thanks

to the holidays, but overall it should remain pretty steady.
The biggest fluctuation you may see is in your utilities. I heat my house with natural gas, so the bill is much higher during the winter months. It's just the opposite during the summer. We burn electricity to run the air conditioner, so the electric bill is higher in summer.
This is part of the reason I urge people to do a budget on paper, on purpose before the next month begins. You may look at the upcoming month and realize the kids have soccer pictures scheduled. There may be a school trip planned, or they may need back-to-school clothes and supplies.
When it comes to a budget, there's no easy out. Things change from month to month, and you need to think, plan ahead, and itemize so your budget is an accurate reflection of your life!

— Dave

Dave Ramsey is America's trusted voice on money and business. He's authored four New York Times best-selling books: Financial Peace, More Than Enough, The Total Money Makeover and EntreLeadership. The Dave Ramsey Show is heard by more than 6 million listeners each week on more than 500 radio stations. Follow Dave on Twitter at @DaveRamsey and on the web at daveramsey.com.

Senior Companions



SUBMITTED PHOTO

Senior Companions serving Yankton pictured with Sioux Falls Mayor Mike Huether (from left to right): Jeanette Novak, Betty Berry, Aves Sejnoha and Nona Bitsos. (Not pictured: Ellie McGregor and Helen Patterson.)

Senior Companions
Are Recognized

Senior Companions of South Dakota celebrated 35 of years of service recognizing the Senior Companions that serve in Bon Homme, Charles Mix, Clay, Lincoln, Minnehaha, Turner, Union, and Yankton counties. A program done in "Mardi Gras" style was held at The American Legion on Wednesday, August 7th in Sioux Falls. A Mardi themed dinner, games, greetings from political leaders and music provided by Mac and the Ringbinders were among the highlights for the day.

The Senior Companions from Yankton that were recognized were: Betty Berry (10 years), Fernande Bitsos (5 years), Jeanette Novak (4 years), Helen Patterson (3 years), Aves Sejnoha (1 year) and Betty Adam (2 months).

Senior Companions provide in-home services to older persons and other adults in need.

They assist others with grocery shopping, meal

preparation, light housekeeping, transportation to doctor appointments, and various daily tasks necessary to maintaining independence. This service is provided free of charge. Without the help of Senior Companions, many older adults would not be able to continue living in their own home and might require placement in a nursing home or assisted living facility. In 2012, 125 Senior Companions throughout South Dakota provided 70,215 hours of companionship for their 541 clients. These Senior Companions are the foundation of one of South Dakota's most positive programs. Their dedication to the clients they serve is a blessing to the clients, their families and communities.

If you are interested in learning more about Senior Companions of SD, call 1-888-239-1210 or visit the website at: <http://www.good-sam.com/scpsd/>.

Governor's Awards Ceremony
To Be Held Sept. 9

PIERRE — Gov. Dennis Daugaard will recognize individuals and employers for their contributions to the rehabilitation and employment of South Dakotans with disabilities during a ceremony next month at the Capitol.

The South Dakota Board of Vocational Rehabilitation and the Department of Human Services announced the Governor's Awards will be held Monday, Sept. 9, at 10 a.m. in the Rotunda of the State Capitol, 500 E. Capitol Ave. The Capitol Lake Visitor Center, 650 E. Capitol Ave., will be the alternative location if the restoration work in the Rotunda has not been completed.

Daugaard will present the awards to the following 2013 recipients:

- Daniel Hammett of Box Elder — Outstanding Employee with a Disability
- Lori Kober of Vermillion — Outstanding Citizen with a Disability
- KFC/A&W (Dee Jay's QSR, Inc.) of Sioux Falls — Outstanding Private Employer (Small Employer)
- Burger King, Dakota King, Inc., of Sioux Falls — Outstanding Private Employer (Large Employer)
- Mount Rushmore National Memorial, National Park Service of Keystone — Outstanding Public Employer
- Maria Jongbloed of Watertown — Outstanding Award in Transition Services
- Lyle Cook of Eagle Butte — Distinguished Service Award

The Governor's Awards ceremony is co-sponsored by the Boards of Vocational Rehabilitation and Service to the Blind and Visually Impaired, the Statewide Independent Living Council and DHS.

For more information about the ceremony or to request accommodations, contact Board of Vocational Rehabilitation staff at (800) 210-0143 or (605) 945-2207.

SCHOLASTICS

JORDAN KOCH

Jordan Koch of Yankton has been selected to receive the University Honors Scholarship at the University of Nebraska at Omaha for the 2013-2014 academic year.

This scholarship is awarded to the top academic students in each college and grade level. It provides payment of tuition for 12 to 15 credit hours.

Jordan was nominated by the College of Education as

she is pursuing a degree in Elementary Education and a minor in Spanish.

MITCHELL YAGGIE

FLAGSTAFF, Ariz. — Mitchell Yaggie, a Northern Arizona University Forestry (BSF) major and resident of Yankton, was among more than 4,500 students who made the Dean's List for the spring 2013 semester.



Baumgartner-Kennedy
Lea Baumgartner and Michael Kennedy of

Minneapolis, MN, are pleased to announce their engagement and upcoming marriage.
Parents of the couple are Sharon Baumgartner of Fly Creek, NY, and Dave Baumgartner of Tucson, AZ, and Gail and Craig Kennedy of Yankton, SD.
The couple is planning a September 28, 2013, wedding in Yankton, SD.



Water Damage?
We Offer 24 Hour
Emergency Service

Call The Professionals at 605-665-4839
FloorTec
PROFESSIONAL Cleaning Services



PUBLIC NOTICE

VEGETATION CONTROL ON
MISSOURI RIVER SANDBARS BETWEEN
PICKSTOWN, SD AND PONCA, NE
SEPTEMBER 3 - 20, 2013

Beginning September 3, the U.S. Army Corps of Engineers will be spot spraying vegetated portions of sandbars in the Missouri River to restore emergent sandbar habitat for the endangered least tern and threatened piping plover. Approximately 10 sandbars will be treated in the Pickstown to Niobrara reach (river miles 870.0 to 846.0) and 30 sandbars will be treated in the Yankton to Ponca reach (river miles 805.0 to 754.0). Certified applicators on all terrain vehicles will be using aquatically-approved herbicides glyphosate (trade name Rodeo) and imazapyr (trade name Habitat). Spraying may occur on weekends and will take place only when environmental conditions allow, such as little to no wind and no rainfall in the immediate forecast. For additional information, please contact the U.S. Army Corps of Engineers, Public Affairs Office, at (402) 995-2417.

Ansonylon
GREEN by nature • fashionable by design™

Carpet and Color Selection Made Simple!



Our new Ansonylon® color display makes choosing the right carpet for your home a cinch! Select from 6 different styles: loop, textures, or frieze in 48 colors. We've got berber flecks, too. These beautiful styles feature Ansonylon®.

Green by nature,
fashionable by design.



**Brunick Furniture
& Flooring**

207 W. 3rd Street, YANKTON • 665-5625 1100 W. Cherry St., VERMILLION • 624-8688