

## 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.

### Thursday

**Youth Alive**, 7:45 a.m., YHS Library.  
**Table tennis/darts**, 8:30 a.m., The Center, 900 Whiting Drive.  
**Wii bowling**, 9 a.m., The Center, 900 Whiting Drive.  
**Ladies Billiards**, 10 a.m., The Center, 900 Whiting Drive.  
**Sermon**, noon, Waterfront.  
**Alcoholics Anonymous Daily Reprieve Group**, noon, 12-24 Club, 1019 West Ninth.  
**Toastmasters Club No. 6217**, noon, Sacred Heart Hospital, (605)668-8326.  
**Thursday cards**, 12:45 p.m., The Center, 900 Whiting Drive.  
**Dominoes**, 1 p.m., The Center, 900 Whiting Drive.  
**Cribbage**, 1 p.m., The Center, 900 Whiting Drive.  
**Senior Bowling**, 1:30 p.m., Centennial Lanes, Crofton, Neb. (402) 388-4640.  
**Weight Watchers**, 5:30 p.m., 23rd St. Suites, 904 W. 23rd. 1-800-651-6000.  
**TOPS No. SD 45**, 5:30-6:30 p.m. weigh-in; 6:30 p.m. meeting, RTEC, Room 134, (605)665-3738 or (605)667-9274.  
**Yankton Area Banquet**, 6 p.m., United Church of Christ, Fifth and Walnut.  
**Celebrate Recovery**, 7 p.m., Calvary Baptist Church, 2407 Broadway, (605)665-5594.  
**Alcoholics Anonymous ALANON**, 8:30 p.m., 12-24 Club, 1019 W. 9th.  
**Overeaters Anonymous**, Thursday Evening, (605)665-0443.  
**FOURTH THURSDAY ONLY**  
**Connecting Artists**, 7 p.m., GAR Hall, 508 Douglas, Yankton. (605)286-3957.

### Friday

**Exercise & Current Events**, 8:30 a.m., Pine Lane Estates, 2905 Douglas Ave.  
**Line Dancing**, 9:30-11 a.m., The Center, 900 Whiting Drive.  
**Foster Rehabilitation Support Group**, 10-11 a.m., Trinity Lutheran Church, Room 105, (605)280-1990.  
**Exercise & Current Events**, 10:15 a.m., Pine Lane Estates West, 2903 Douglas Ave.  
**Instructed cardio class**, 11-11:45 a.m., The Center, 900 Whiting Drive.  
**Alcoholics Anonymous Daily Reprieve Group**, noon, 12-24 Club, 1019 West Ninth.  
**Contract bridge**, 1 p.m., The Center, 900 Whiting Drive.  
**Parent's Night Out**, 5:30 p.m., Calvary Baptist, By Reservation Only (605)665-5594.  
**Bingo**, 7-9 p.m., The Center, 900 Whiting Drive.  
**Billiards/Snooker**, 7-9 p.m., The Center, 900 Whiting Drive.  
**Porchlight Alcoholics Anonymous**, 8 p.m., United Church of Christ, 210 W. 5th St.  
**Alcoholics Anonymous Alano**, 8:30 p.m., 12-24 Club, 1019 W. Ninth.

### Saturday

**Speaker's Voice Toastmasters**, 7 a.m., Fryn' Pan Restaurant.  
**Yankton Toastmasters**, 7:30, Fryn' Pan Restaurant.  
**Weight Watchers**, 9 a.m. (weigh-ins 30 minutes before meeting time), 904 W. 23rd. 1-800-651-6000.  
**Alcoholics Anonymous Daily Reprieve Group**, noon, 12-24 Club, 1019 West Ninth.  
**Non-smoking meeting**.  
**Games of Choice & Socializing**, 2 p.m., 2905 and 2903 Douglas Ave.  
**Alcoholics Anonymous Daily Reprieve Group**, 6:45 p.m., 12-24 Club, 1019 West Ninth.

### Sunday

**Alcoholics Anonymous Daily Reprieve Group**, 8 a.m., 12-24 Club, 1019 West Ninth.  
**Alcoholics Anonymous Alano Group**, 8 a.m. and 8 p.m., 12-24 Club, 1019 West Ninth.  
**Marian Prayer Group**, 1 p.m., Adoration of the Blessed Sacrament, Chapel of St. Joseph, House of Mary Shrine, Lewis and Clark Lake. 665-1119.  
**Coffee Time and Visiting**, 2 p.m., 2905 and 2903 Douglas Ave.  
**VFW Auxiliary Bingo**, 6:30 p.m., VFW Club.  
**One Hour Experience**, 6:30 p.m., MUC building USD campus. 712-251-8860.

## Yankton Co. Red Cross To Offer Community Classes On March 20

Yankton County Red Cross will be offering Community Classes on March 20. The classes offered will be Adult CPR, First Aid and Babysitter Training. Adult CPR will be held from 9 a.m.-noon and First Aid from 12:30-3 p.m. The Babysitter Training Course will be held from 9 a.m.-2:30 p.m. Class size is limited.

Certification will be dependent on completion of the skills performance and a written test.

Pre-registration is required for these courses. A minimum of five participants is required per course. Contact the Yankton Red Cross office at (605) 665-7572 or e-mail yanktonrc@iw.net for information about the classes and fees.

## FORUM

From Page 1

he said. "Those ice caps are now expected to be gone this decade. Once they are gone, there will be no water for the people."

He said that since 1912, 85 percent of the ice caps have melted away — 26 percent of that since the year 2000. He added that in the area where he grew up, there once was a running creek and a natural spring and now there is no surface water. The two largest lakes have dried up so suddenly that it has caused entire ecosystems to be lost because the animals did not have time to migrate.

"(Here's) something I want you to consider when you look at the ethical dimensions of global warming," Ikiugu said. "Kenya produces less than 1 percent of the overall global emissions of carbon dioxide. However, they suffer with 9/10 of the burdens of the results of all the emissions worldwide."

Looking at how to limit and even reverse the carbon emissions globally, is what Bursleson (who recently attended the latest UN international Climate negotiations and participated via video link) and Johnson focused on.

Bursleson said the scientific community at the negotiations did not think there had been nearly enough accomplished to

mitigate the effects of global warming. However, no one was saying that it is too late.

"The scientists are saying we cannot exceed 1.5 degrees Celsius above the pre-industrial levels," she said. "At present, the best authors on the table show that we are currently at a 3.9-degree increase. That is going to have, according to the scientific community, catastrophic impacts across Africa and everywhere."

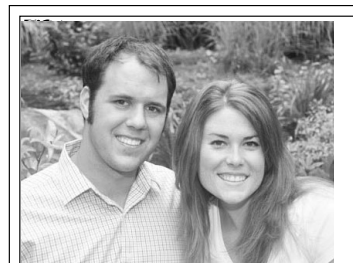
Bursleson added that the political and scientific communities need to find a collective process in which to mitigate the effects.

"There are three ways to limit carbon emissions," Johnson said. "You can tax all carbon emissions, you can reduce through cap and trade, or, you can use direct governmental regulation."

Johnson added that before any of that can be done, scientists must first determine what the optimal level of pollution would be. He later added that even if that level is determined, it needs to be a worldwide effort and agreement, that the United States cannot do it alone.

He also acknowledged that global warming is a controversial topic, but said it is one that is critical it be discussed.

The next international climate negotiation will take place in Mexico. Bursleson hopes that as the groups meet more often, familiarity with other countries will open the doors to negotiation and possible solution.



Thomas-Bienert

Jessica Thomas and Carl Bienert would like to announce their engagement.

Jessica is the daughter of Jay and Vicky Thomas of Duluth, MN.

Carl is the son of Cliff and Debra Bienert of Great Barrington, MA.

Jessica is a 2006 graduate of the University of Minnesota-Carlson School of Management with a degree in Marketing and Supply Chain Management. She is currently employed as a sales representative for Johnson & Johnson in Milwaukee, WI.

Carl is a 2007 graduate of the University of Minnesota-Twin Cities with a degree in Chemistry and is employed with Nestle as an Operations Manager in Haverhill, MA. An August 7, 2010, wedding is planned.

## DAVE SAYS:

# Automatic Online Bill Pay Is Great

**Dear Dave,**  
 What do you think about online bill payments or automatic monthly deductions to pay for everyday bills? — Jay

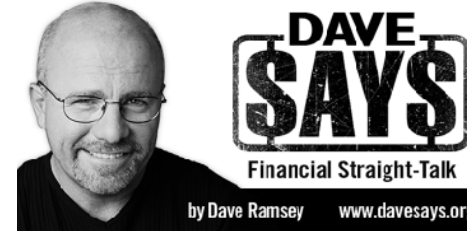
**Dear Jay,**  
 I love them, and I have tons of them. I've got mutual funds that automatically tap my checking account, and all of my utilities are set up to be automatically zapped. This way, I never miss the early payment discounts, and I don't have to worry about payments being late. It's like automatic discipline!

But never, ever allow anyone you're fighting with—like a collector if you're trying to settle a disputed credit card account—to have automatic access to your account. They'll clean you out! I don't have a problem with paying for things like your electric bill, water, cable television or investments this way, though. It's just a good, consistent way to take care of business! —Dave

### DO I NEED ACCIDENTAL DEATH INSURANCE?

**Dear Dave,**  
 My wife and I have accidental death and dismemberment insurance through our workplace. Do we also need level term life insurance policies? — Anonymous

**Dear Anonymous,**  
 You definitely need good level term life insurance policies. You do not need accidental death and dismemberment. Think about it, dude. You're not more dead if you die by



accident. Dead is dead! You need to make sure your family is taken care of in the best way possible, no matter how you die.

Don't buy gimmick insurance. Stick with 15- to 20-year level term life insurance, and make sure you have coverage that's separate from anything provided by your employer. You don't want to suddenly lose your life insurance if you're diagnosed with something awful like cancer and have to leave your place of work—and your life insurance—behind.

Each one of you needs about 10 times your yearly incomes wrapped up in your policies. That means if you make \$40,000 a year, you need a \$400,000 level term policy. The idea of life insurance is to take the place of income. If you died, then your wife could invest the \$400,000, make 10 percent on that money over time, and replace your income.

Make sure you take care of your family. Term life insurance is very inexpensive. For next to nothing, you can ensure that your

family will get a million bucks when you die. —Dave

### EMERGENCY FUND IS NOT AN INVESTMENT!

**Dear Dave,**  
 Is a balanced mutual fund a good place to put your emergency fund? — Anonymous

**Dear Anonymous,**  
 Absolutely not! You should never put your emergency fund into anything that can go down in value. Also, never put it into anything that will charge you a penalty for early withdrawal, like a CD. Or as I like to call it, a Certificate of Depression.

I recommend putting your emergency fund into a good money market account with check-writing privileges. Your emergency fund is not an investment. It's insurance, and the money you have sitting in it has one purpose—to protect you, your family, and your stuff when Murphy comes knocking.

That's one of the reasons an emergency fund is so important. If you don't have one, and something unexpected happens, you'll end up borrowing the money from the bank or cashing out your 401(k) to fix things. So don't worry about investing this money. Just park it, and think of it as an insurance policy against all the junk life will throw at you! —Dave

\* For more financial help, please visit [daveramsey.com](http://daveramsey.com).

## COMMUNITY CONNECTIONS:

# March Is A Busy Time For United Way Organizations

**BY PAM KETTERING**  
 United Way & Volunteer Services of Greater Yankton

March is bursting with activity. Board members are planning their yearly course after the Annual Meeting which placed them in new leadership positions. Agencies are putting the final touches on their 2011 funding requests before submission. Applications to participate in the Smile Mobile are filling the IN box. Plans are being made for the Community Volunteer Celebration. Committee meetings, volunteer interviews, sharing resource information, networking with other community agencies are all part of our community involvement.

Leading the way this year is our newly elected President, Bob Cappel. Complimenting the leadership team are Denny Fleer – President Elect, Gary Dybseter – Past President, Sr. Denette Leifeld – Allocations Chair, Pam VanMeeteren – Campaign Chair, Patti Eisenbraun – Allocations Co-Chair and Rick Duimstra – Campaign Co-Chair. Joining the Board are Brad Dykes, Dr. Will Eidsness, Jay Gravholt and Jeff May. Continuing on the Board are Chad Bent, Lindsay Hovden, Linda Johnson, Terry Steichen, Kathy Wagner, Gary Wood and Larry Young. The Finance Committee was established at the Annual Meeting with Brad Dykes, Terry Steichen and Larry Young elected to serve as well as determine the on-going duties and responsibilities.

Next week the Delta Dental Smile Mobile will be sitting in front of Beadle Elementary



Kettering

School opening its doors to people ages 1 – 21 who will be "opening wide" to get their teeth cleaned, examined, treated and receive dental hygiene information. Entering with trepidation they leave with smiles knowing that their teeth are brighter and in improved condition and they have in their hands a few favors for daily dental reminders.

One of the very busy affiliated United Way agencies that assist our neighbors when faced with economic concerns is Lutheran Social Services Consumer Credit Counseling. Janette Ellis shares the following information:

According to the January 2010 Federal Reserve study on consumer credit, Americans are carrying \$874 billion in revolving debt, down from a high of \$975.2 billion in the third quarter of 2008.

Consumer Credit Counseling Service (CCCS) is a local, non-profit program of Lutheran Social Services of South Dakota. CCCS is dedicated to providing confidential and professional financial counseling including but not limited to: budgeting, debt management, and bankruptcy. The Housing Resource Center is a program of CCCS that provides pre and post purchase counseling as well as foreclosure prevention and mitigation approved by the Department of Housing and Urban Development. Homebuyer

Express, offered as a class or by appointment, provides free homebuyer education covering affordability, credit reports and scores, and comprehensive coverage of the home buying process.

"I am in the business of helping people reach their financial goals. For some people, they want to plump up their savings; some people have debt relief as their goal. Some people want to be successful homeowners. I'm pleased to be able to meet all of those needs. The key factor is for people to come in as early on as possible. The longer we wait, the harder it gets—but it is never too late to come in." — Janette Ellis Certified Credit and Housing Counselor.

"My outcome would have been drastically different if I would have only gotten up the courage to call them a couple years earlier. I would highly encourage anyone who is challenged with any credit card debt at all, to contact Janette, or CCCS to make an appointment to discuss how to stay out of my situation." — former client

"CCCS was a breath of fresh air when we needed it, (they) treated us with respect and gave us answers to our questions, guided us through our difficult problem and made us feel human!" — former client.

CCCS has been serving individuals, communities and families since 1983, and currently has offices in the communities of Aberdeen, Brookings, Mitchell, Huron, Sioux Falls, Watertown,

North Sioux City and Yankton. CCCS is a member of the National Foundation for Credit Counseling (NFCC). Accredited by the Council on Accreditation, and is a United Way agency in seven communities in South Dakota. Exemplary marks have been consistently maintained with the Better Business Bureau.

"CCCS is very compassionate and the service that [they] provide gives people hope in a time when they feel like there is none. I truly felt like [they] came alongside me to help and not judge me." — current client

Appointments are available in person, by phone, and via our website at [www.lsssd.org](http://www.lsssd.org). Free language translation is available. Appointments are offered days, evenings, and some weekends. Our financial education class series titled "Making the Most of... Your Dollars, Savings, and Credit" is provided free of cost to the public at the Yankton library. Please call (605)665-2106 or toll free 1-888-258-2227 or visit [www.lsssd.org](http://www.lsssd.org) for class dates, details and to pre-register.



Sometimes life can be overwhelming. If you need help coping... call us.

(605) 260-9284



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 (605) 260-9284 • [www.fecccinc.com](http://www.fecccinc.com)  
 A United Way & Volunteer Services Agency



### Mr. & Mrs. Duane Hill 45th Anniversary

Mr. and Mrs. Duane and DeAnna Hill of Custer, SD, celebrated their 45th wedding anniversary on March 14, 2010.

Their family requests a card shower. Cards may be sent to: 24925 Isley Dr., Custer, SD 57730.

Love,  
 Tina and family  
 Theresa and family  
 Todd and family

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## MARCH FOR MEALS

No senior should have to go to bed hungry.

All this month, programs across America are asking people just like you to contribute money—perhaps the cost of one lunch—or to volunteer your time to help fight senior hunger. Let's make sure no senior in our community goes to bed hungry. Log on to [www.marchformeals.org](http://www.marchformeals.org) or contact The Center at 665-4685.

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