

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 36, Yankton, SD 57108, or email 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.
Sertoma, noon, Watertown.
Alcoholics Anonymous Daily Reprieve, noon, 12-24 Club, 1019 W. 9th.
Toastmasters Club No. 6217, noon, Sacred Heart Hospital, (605)668-8326.
Thursday cards, 12:45 p.m., The Center, 900 Whiting Drive.
Dominos, 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, Croton (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)260-1980.
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, noon, 12-24 Club, 1019 West 9th.
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 Group, 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, 6:45 p.m., 12-24 Club, 1019 W. 9th.
Sunday
Alcoholics Anonymous Daily Reprieve, 8 a.m., 12-24 Club, 1019 W. 9th.
Alcoholics Anonymous Alano, 8 a.m. and 8 p.m., 12-24 Club, 1019 W. 9th.
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.

April 1 Deadline For Property Tax Assessment Freeze Program Nears

PIERRE — Elderly and disabled South Dakotans have until April 1 to apply for property tax relief under South Dakota's Assessment Freeze for the Elderly and Disabled Program.

Under the program, for tax purposes, the homeowner's property assessment is prevented from increasing. If the actual value of the home increases, the homeowner still pays property taxes on the former (lower) value.

To be eligible for the Assessment Freeze for the Elderly and Disabled Program, individuals must meet the following qualifications:

- Have incomes of less than \$24,599.44 for a single-member household (only one individual in the household) or less than \$30,749.30 for a multiple-member household
- Have owned or retained a life estate in a single-family dwelling, in fee or by contract to purchase, for at least one year and have been a resident of South Dakota for at least one year
- Have resided for at least 200

days of the previous calendar year in the single-family dwelling

- Be 65 years of age or older OR disabled (as defined by the Social Security Act).

Un-remarried widow/widowers of those who were previously qualified may still qualify in some circumstances. The valuation limit for the program is \$168,855.21 or more of full and true value, meaning that property valued above those limits is not eligible unless the applicant has previously qualified.

Deadline to apply for the program is April 1, 2010, and applications must be submitted to the county treasurer. Applications are available from local county treasurers' offices or by contacting the Department of Revenue and Regulation, Property and Special Taxes Division in Pierre at 605-773-3139 or 1-800-829-9188 (ask for the Property and Special Taxes Division). Information is available online at <http://www.state.sd.us/drr2/propsectax/property/relief.htm>.

Publication Examines Cold Weather Safety

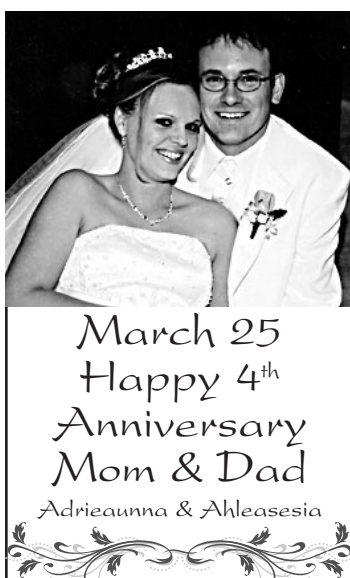
BROOKINGS — A newly released South Dakota State University publication examines safety precautions that should be taken during cold weather conditions.

SDSU Extension Extra 1051, "Cold Weather Safety" is available at <http://agbiopubs.sdstate.edu/articles/ExEx1051.pdf>. Or ask for it at your county Extension office.

Extension Farm Machinery and Safety Specialist Dick Nicolai, Extension Family Resource Management Specialist Elizabeth Gorham, and Extension Family and Consumer Sciences Educator Donna Bittiker wrote the publication.

It looks at how to prevent frostbite and hypothermia and the best ways for people to face winter weather conditions.

The publication's topics also include cold weather risks, clothing for farm safety, and cold weather protection for children.

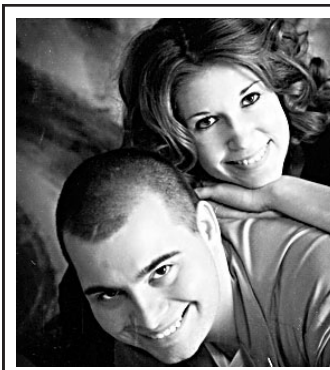


March 25
Happy 4th
Anniversary
Mom & Dad
Adrianna & Aleksia



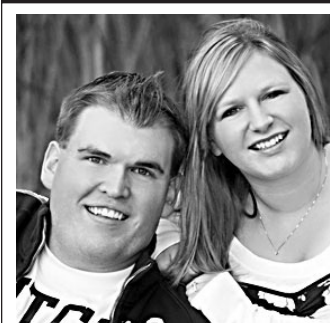
Nelson-Miller

Ed and Sue Nelson of Watertown, S.D., and Michael and Karen Miller of Yankton, S.D., are pleased to announce the engagement of their children, Samantha Nelson and Matthew Miller.



Auch-Snearely

A Saturday, April 17, 2010, wedding at St. John's Lutheran Church in Yankton.



Neugebauer-Steffen

Sara Neugebauer and Brandon Steffen are pleased to announce their engagement and upcoming marriage.

DAVE SAYS:

Deciding Between A Will Or A Trust

Dear Dave,
Can you please explain the difference between a will and a trust? Which do you recommend? — Mark

Dear Mark,
Everyone needs a will, but not everyone needs a trust. A trust is something you put money into after your death by virtue of your will. A will, on the other hand, tells everyone what to do with your stuff when you die. One of the things it could instruct people to do is put some of your money into a trust for your kids. It would become their money when they grow up, but until then it would be managed for them in a trust account.

These days there's also an animal running around called a living trust. This is a document that will cost you anywhere from \$1,500 to \$4,000 to have drawn up, and it's really overdone in the estate planning world. It's not needed nearly as much as some people would have you think. To tell the truth, it's more of a gimmick than anything else. The idea is that you put everything you own in trust now, and when you die you save on



by Dave Ramsey www.davesays.org

probate taxes.

It's a good theory, but the downside is that once you do it you have to operate your life in a trust. And that's a real pain in the butt!

—Dave

TESTING THE CAREER WATERS

Dear Dave,
I'm applying for a new job. I like my current job, but the other position would be ideal. Should I tell my boss that I'm applying for the job? — Anonymous

Dear Anonymous,
I think it has a lot to do with your situation at work, and if your integrity comes into play. There's nothing wrong with looking at

Teacher-Ranger-Teacher Positions Available

Have you ever dreamed of being a park ranger? Do you want to have your own ranger hat? If so, there are opportunities right here in Yankton! Keep reading to learn how to become part of our team.

The National Park Service at Missouri National Recreational River is still accepting applications for Summer 2010 Teacher-Ranger-Teacher positions. The new deadline for applications is April 2.

Teacher-Ranger-Teachers (TRTs) are just that and can have the best of both worlds. They continue their regular classroom teaching jobs during the school year and work as National Park Service Rangers

for part of the summer.

Teacher-Ranger-Teachers will receive professional development hours plus \$300 per week. The park seeks and very much values the input of local teachers in the planning and design of the new education program that will meet their professional development needs as well as the academic needs of their students.

The application and more information can be found on the park's Web site at <http://www.nps.gov/mnrr/forteachers/professionaldevelopment.htm>. For questions or more information, visit the Web site or call Anne Doherty-Stephan, Chief of Interpretation and Education at 605-665-0209, ext. 29.

Grants Available To Community Organizations

South Dakota Community Investment Fund (NCUF Partner) has grants available to community organizations and credit unions affiliated with Mid-America Credit Union Association.

The Community Investment Fund is funded by participating South Dakota Credit Unions. It funds projects in the areas of access to financial services, financial education, savings and asset accumulation, and small credit union development. Those interested in applying must:

- Clearly demonstrate how the project will impact credit unions and their members.
- Involve partner organizations (other credit unions, credit union foundation, community based organizations, local non-profits, churches, universities, local government entities, and/or groups with access and resources that will strengthen the project).
- Be able to leverage funds from the community, philanthropic organizations, government, or other sources to maximize benefit and ensure sustainability at the

conclusion of funding from this grant.

- Have tangible, achievable goals and objectives.

The South Dakota Credit Union Grant Committee will consider grant proposals throughout the year. Interested parties should submit applications by Thursday, April 1. Interested organizations can obtain a grant application by contacting Karla Clark at 800-279-6328 ext. 3926 or kclark@midamerica.coop.

Law Students Assist Indian Wills Project

VERMILLION — Several students from The University of South Dakota School of Law spent spring break traveling to Indian reservations in South Dakota drafting wills for the Indian Wills Project.

Hoping to draft 40 wills in four days, students James Berreth and Carrie Gonsor of Pierre; Janet Jessup of Jerome, Idaho; Bethany Erickson of Watertown; Chris Hamze of Hartford; Sarah Harris of Martin; Lonnie Wright of Ridgeview; Amy Thompson of Flandreau; Andrea Rosenberg of North Tonawanda, N.Y.; and Kellen Willert of Lafayette, Colo., opened 71 will preparation cases on the Rosebud, Pine Ridge, Cheyenne River and Standing Rock Sioux Reservations.

"This project would not have

been possible without support from so many, especially law students who donated their time and sacrificed their spring break to help these clients get some peace of mind," stated JR LaPlante, Equal Justice Works, AmeriCorps Legal Fellow and 2009 graduate of the USD School of Law.

The project, dubbed the "Defractionation Tour," was a collaboration among Dakota Plains Legal Services, Equal Justice Works/AmeriCorps and the USD School of Law. While the goal of the project was to write 40 wills during a span of four days, the project also raised public awareness that Indian Estate Planning services remain available through Dakota Plains Legal Services on all nine reservations in South Dakota.

80TH BIRTHDAY!

An "Antique" that's "Unique"

- Mechanic
- Garage Sale Master
- #1 Dad, Grandpa, Great-Grandpa
- House Mover
- Cancer Survivor

Edward "Red" Nelson

Come Celebrate Red's 80th Birthday on

March 27, 2010 VFW, 209 Cedar St., Yankton

Open House: 4:00 to 6:00 • Free Dance: 8:00 Gullickson Bros. or send cards: 1307 Eastside Drive, Yankton, SD 57108

\$100,000 WILD GAME GIVEAWAY

Get to Winn Vegas today and every day to register for the \$100,000 Wild Game Giveaway!

On Saturday, April 24th, \$200 cash prizes will be awarded every 20 minutes from 2:00 pm - 9:40 pm.

Then, at 10:00 pm, a \$100,000 prize!

Register even more than once daily by playing!

BIG GAMES BIG SHOWS BIG FUN

WINNAVEGAS! CASINO

I-29 • EXIT 127 • Sloan, IA winnavegas.biz

You must be present to win. Winners will be responsible for any taxes, fees and license. If you choose cash, the cash value is less than the advertised jackpot, which is based on a 20 year annuity. See Guest Services for full details.