

COMMUNITY
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.

FRIDAY

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

SECOND FRIDAY

Parkinson Support Group, 1:30 p.m., Benedictine Center.

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

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
Cardio Exercise, 11 a.m., The Center, 605-665-4685
Daily Reprieve, noon, open meeting non-smoking, 1019 W 9th St.
Interchange, noon, open meeting, Minerva's Bar and Grill, 605-660-8849.
Weight Watchers, 12:30 p.m., BC Conference Room.
Cribbage, 1 p.m., The Center, 605-665-4685
Pinochle, 1 p.m., The Center, 605-665-4685
Whist, 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, 6 p.m. dinner, 6:30 p.m. 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

Fight Higher Fuel Prices With AAA's Gas-Saving Tips

Retail gasoline prices have hit an all-time February high, according to AAA. The current South Dakota average price for a gallon of self-serve regular gasoline now stands at \$3.498, up 27 cents over the last two months, making many motorists uneasy about what to expect in the coming months.

"Every driver is impacted by the increased cost of fuel" said Marilyn Buskohl, spokeswoman for AAA South Dakota. "But there are several easy things we can do to stretch each tank of gas and to find the lowest fuel prices when it's time to fill up."

PROPERLY INFLATE TIRES

Only 17 percent of cars have all four tires properly inflated, yet the U.S. Department of Energy reports that proper tire inflation can improve fuel economy by up to three percent. It's important not only to check tire pressures at least once a month, but also to make sure it's done correctly. A recent survey found that 85 percent of motorists don't know how to properly check tire pressures. It's best to check the pressures when the tires are cold and have not been driven recently. Tires should be inflated to levels recommended by the vehicle manufacturer, not the pressure levels stamped on the tire sidewall. The proper pressure levels can be found on a sticker on the driver's side door jamb or in the owner's manual.

BE GENTLE ON THE GAS AND BRAKE PEDALS

One of the easiest and most effective ways to conserve fuel is to change driving styles. Instead of making quick starts and sudden stops, go easy on the gas and brake pedals. If there is a red light ahead, ease off the gas and coast up to it rather than waiting until the last second to brake. Once the light turns green, gently accelerate rather than making a quick start. The U.S. Department of Energy reports aggressive driving can lower a car's fuel economy by up to 33 percent.

LET AAA FIND LOWEST GAS PRICES

Click on Fuel News & Tools in the AAA News & Safety section of AAA.com to: check gas prices station-by-station with AAA's free Fuel Price Finder, check national, state and city average prices via www.AAAFuelGaugeReport.com, and access AAA's Fuel Cost Calculator, which can figure your total fuel bill for your particular trip based on your particular vehicle.

AAA's TripTik smartphone app provides motorists with the most current and accurate gas price data available, by drawing on credit card transactions at more than 100,000 stations nationwide. Drivers can find the lowest gas prices close to home or on the road. The AAA app's GPS technology enables users to quickly locate stations on a map and see the price for all available grades of gasoline. Visit AAA.com/Mobile.

DRIVE THE SPEED LIMIT

Slowing down to observe the speed limit is safer and can conserve fuel. The U.S. Department of Energy reports that each 5 mph driven over 60 mph is like paying an additional 24 cents per gallon for gas. Leave yourself plenty of time to reach your destination to avoid feeling rushed so you can arrive safely and with a little more fuel in the tank.

PLAN ERRANDS IN ADVANCE

When running errands, try to combine multiple tasks into one trip. Several short trips starting with a cold engine each time can use twice as much gas as a longer multipurpose trip covering the same distance when the engine is warm. Also, plan the route in advance to drive the fewest miles. Online mapping tools such as AAA's TripTik Travel Planner are available to help plan routes and are free to all motorists at AAA.com.

LIGHTEN THE LOAD

A heavier vehicle uses more fuel. Lighten your vehicle by cleaning out the trunk, cargo areas and passenger compartments. Also try to avoid using a car's roof rack to transport luggage or other equipment — especially over long distances on the highway. A loaded roof rack affects the vehicle aerodynamics and creates extra drag that reduces fuel economy.

KEEP UP-TO-DATE ON VEHICLE MAINTENANCE

Keeping a car running properly helps achieve maximum fuel economy. Be sure to follow the vehicle manufacturer's recommended maintenance schedule, and do not ignore vehicle warning lights that indicate something is wrong. Warning lights can signal problems that will greatly decrease a car's fuel efficiency. Check and replace air filters. Clogged filters can cause up to a 10-percent increase in fuel consumption.

Dave Says

Is It Time To Sell The Cycle?

Dear Dave,
My husband and I have been through Financial Peace University. I've always been the numbers nerd, although he's catching on and doing pretty well. He has a motorcycle he bought a few years ago before we got married, and still owes \$7,000 on it. My common sense says we need to sell it, but he doesn't want to, even though we haven't been riding in over a year. What should I do?
— Gina

Dear Gina,
It sounds like he's making progress, so we don't want to ruin that. Here's the question: if you win the bike battle, do you lose relationship war? In other words, if you force him to give up the motorcycle, will it damage the marriage and the progress he's made toward getting out of debt and learning how to handle money?

If I were you, I'd first sit down with him and tell him how proud I am for the way he's trying to improve the financial situation in your home. Then, I'd suggest that the motorcycle is a stumbling

block to your shared financial goals. Ask him what he'd be willing to do to get the motorcycle paid off more quickly. Would he pick up a part-time job, or maybe sacrifice something else he's spending money on?

But let him know the motorcycle isn't really the issue. The issue is that you guys need a plan to get this \$7,000 debt out of your life!

SINGLE AGAIN ...

Dear Dave,
I got divorced recently, and have custody of our children who are 12 and 17. I'm lucky enough to be debt-free, and I own the house we're living in, which is worth about \$350,000. I also have \$160,000 in savings, and we receive \$1,200 in child support every month. People are all telling me I should be investing, but each



Dave **RAMSEY**

— Dave

one tells me to do a different kind of investing. What do you suggest?
— Mary

Dear Mary,
I know going through a divorce has got to be hard on you and your kids. Make sure you spend lots of time hugging on them and letting them know they're loved. Fortunately, things are still pretty good in your world in a financial sense. Your net worth is a half-million dollars, plus you have no debt. Most ladies don't find themselves as lucky money-wise after a divorce.

Don't do too much with the \$160,000 right now. Just park \$100,000 of it in a CD for a year until you get over the shock of everything that has happened. You won't make much money, but you won't lose anything, either. Then, take the remaining \$60,000, and invest it in good growth stock mutual funds - ones that are very

conservative and have at least a 10-year track record of success.

You've also got to take a look down the road and decide what you want to do with the rest of your life. You're going to be an empty-nester in a few years. Do you want to go back to school or maybe start your own business? You've got a little learning to do about investing, too. Taking a year or so will allow for education and thinking about what you want out of life. Knowledge has a way of erasing fear. Plus, you've got a responsibility to your kids to invest this money wisely.

When everything settles down a bit, just take your time, find a good investment professional with the heart of a teacher, and make sure you don't put money into anything you don't understand. Spend lots of time loving on your kids, too. That'll help with the healing process as much as anything.

— Dave

For more financial help please visit daveramsey.com.

Community Connections

Annual Meeting Showcases Appreciation

BY PAM KETTERING

Yankton Area United Way

THANK YOU!
Annual meetings provide the venue for saying "THANKS!" At the annual meeting this past Tuesday, that is exactly what was said over and over again. When people give their PRICELESS time, talents and treasures to an organization, "Thank You" seems to be an inadequate means of expression. However, that expression is packed with appreciation.

The United Way & Volunteer Services of Greater Yankton would be hard pressed to exist without people with passion to serve on boards and committees, people to work at the agencies delivering services day in and out, volunteers to continue the outreach to meet needs, and especially the people that generously contribute to make it all possible!

Elected leadership roles for 2012 include Brad Dykes as President, Sr. Denette Leifeld as President Elect, Denny Fleer as Past President, Jay Gravholt as Allocation Chair and Lindsay Hovden as Co-Chair, David Becker as Campaign Chair and Jeff May as Co-Chair, and Larry Young as Finance Chair and Terry Steichen as Co-Chair. Incoming board members are Carolyn Becker, Sarah Mannes-Homstad and Barb Olson with Chad Bent, Will Eideless, Patti Eisenbraun (also Allocations Chair), Doug Russell, Pam VanMeeteren and Kathy Wagner completing the board membership. We gave heartfelt thanks to retiring board members Bob Cappel (also Past President), Rick Duimstra (also Campaign Chair), Gary Dybsetter and Linda Johnson. All of the individuals' dedication in implementing the organization's mission of "promoting voluntary giving and services to support human needs in the greater Yankton community" is PRICELESS.

Each of the partner agencies also attended the annual meeting with one-third of them sharing a summary of their year's accomplishments. This year we had the pleasure of the following reports:

Big Friend Little Friend — Director Stacy Starzl stated the organization has been working with mentoring youth for 35 years! The program not only matches mentors with youth but it also acts as a resource for the families. Character Counts is a primary focus in their monthly functions activities. To date, there are 32 youth



Pam **KETTERING**

continued to compete in the regional contest. There were 200 youth attending the before and after school academy and Club activities this past year.

Family Education and Counseling Center — Director Rod Veldhuizen and Intern Darla Huffman related the service has been in operation for 10 years offering counseling services on a sliding pay scale. They conduct anger management classes, support groups and fulfilled a request for a teen grief group.

Family Visitation Center — Director Alicia Knigge expressed the appreciation of families as their children have a neutral, safe site to interact with parents in supervised visits and exchanges. They also work in conjunction with families referred by Department of Social Services and court ordered situations.

Literacy Council — Board member Loretta Sorensen shared the program has seen tremendous growth the past three years especially in tutoring English As A Second Language. Their main focus is improving reading skills and also provides some math instruction. Currently there are 18 tutors volunteering 669 hours of tutoring this past year.

Retired & Senior Volunteer Program — Director Deb Overseth praised the 225 volunteers with their totaling 41,500 plus hours that equates the monetary value to the recipient agencies to \$623,190! In the 10 years of service in Yankton the number of volunteers has increased as well as their service to critical issues. Two areas of attention in 2011 were tutoring and reading with 2,362 volunteer

matches with 22 waiting for mentors. (Are you a potential Mentor?)

Boys & Girls Club — Director Devin Warren shared that the three pillars of education, character and leadership are the basis of all their programs. He shared the story of a young man that with his involvement in the Club in a leadership program, tutoring, building confidence and self-esteem was awarded Youth of the Year and

hours and food and meal programs with 8,000 volunteer hours.

Sack Pack — Director Jill Wermers applauded the community support for supplying weekend food to elementary students that greatly impacts their learning capacities for the upcoming week. They sack 350 meals each week for students in Webster, Lincoln and Stewart Elementary Schools. Their annual budget is \$50,000 with a goal for next year to include Beadle Elementary School. She also expressed great appreciation to the very generous gift from Mike and Cindy Huether, former Yankton students.

Women's/Children's Center — Director Desiree Warren related those seeking shelter from domestic violence stay an average of three weeks while getting their life in order. They have a 24 hour hot line and work very closely with community resources. In 2011 907 shelter nights were provided with an alarming 155 nights already provided in January 2012! There is now a Sexual Assault Response Team in Yankton with 20 team members that provide seamless response to domestic violence calls.

The Center — Director Tamela Matuska explained the new Swipe Card program is now facilitating tracking of 15 activities. They have numerous health preventative opportunities for the members and are currently working with USD in a balance assessment and screening program. Immediate plans are to begin a weekly evening Center and Meals On Wheels meal to increase nutritional and socialization options for day-time working members.

Yankton Transit — Staff Lynette Hansen related the program has grown to include 14 buses making 20 scheduled runs accommodating 400 — 500 rides daily. The transit program provides services not only shopping needs but also programs such as Sack Pack, Family Visitation Center, Ability Building Services, The Center, Boys & Girls Club, and the schools.

Outgoing President Denny Fleer summarized the reports of the agencies with ACTION. 2011 was packed with action — from the agencies that gave reports AND all of the other agencies that reach out to a multitude of people addressing a multitude of issues. Networking, sharing resources, sharing volunteers, sharing goals — building brighter futures is PRICELESS! THANK YOU!

IRS Has \$2.2M For 2,300 South Dakota Workers Who Haven't Filed A 2008 Tax Return

ST. PAUL, Minn. — Refunds totaling more than \$2.2 million may be waiting for 2,300 South Dakota taxpayers who did not file a federal income tax return for 2008. The Internal Revenue Service estimates that half of these potential 2008 refunds are \$669 or more.

"Some people may not have filed because they had too little income to require filing a tax return even though they had taxes withheld from their wages or made quarterly estimated payments," said IRS spokesperson Carrie Resch.

Nationwide, refunds totaling more than \$1 billion may be waiting for nearly one million people who did not file a federal income tax return for 2008. The IRS estimates that half of these potential 2008 refunds are \$600 or more.

Resch said in cases where a 2008 return was not filed, the law provides most taxpayers with a three-year window of opportunity for claiming a refund. That window closes on April 17, 2012 and if no return is filed to claim a refund, the money becomes property of the U.S. Treasury. There is no penalty for filing a late return qualifying for a refund.

By failing to file a return, taxpayers may lose more than a refund of taxes withheld. Low-and-moderate income workers may not have claimed the Earned Income Tax Credit, which in 2008 could have been worth as much as \$4,716 for those with two or more qualifying children.

The IRS reminds taxpayers seeking a 2008 refund that their

"Some people may not have filed because they had too little income to require filing a tax return even though they had taxes withheld from their wages or made quarterly estimated payments."

CARRIE RESCH

checks will be held if they have not filed tax returns for 2009 and 2010. In addition, the refund will be applied to any amounts still owed to the IRS and may be used to offset unpaid child support or past due federal debts such as student loans.

Current and prior year tax forms and instructions are available on the Forms and Publications page of IRS.gov or by calling toll-free 1-800-TAX-FORM (1-800-829-3676).

Taxpayers who are missing Forms W-2, 1098, 1099 or 5498 for 2008, 2009 or 2010 should request copies from their employer, bank or other payer. If these efforts are unsuccessful, taxpayers can get a free transcript showing information from these year-end documents by ordering online at www.irs.gov, calling 1-800-908-9946 or by filing Form 4506-T. Request for Transcript of Tax Return, with the IRS.

Relay For Life Bowling Tourney In Tyndall

TYNDALL — The "Strike Out Cancer" Relay for Life Bowling Tournament will be held at the Tyndall Laners in Tyndall on March 4 and March 11. Play will be held from 1-8:30 p.m. both dates.

This will be a 9-Pin mulligan

bowling tournament. Get a strike on a colored head pin and receive a mulligan as a do-over any time during your series.

For more information, contact Tyndall Laners at 605-589-4737.

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