

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.

THURSDAY

Table Tennis, 8:30 a.m., The Center, 605-665-4685
Wii Bowling, 9:30 a.m., The Center, 605-665-4685
Quilting, 9:30 a.m.-3 p.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

THIRD THURSDAY

HSC Friendship Club, 5 p.m., March: Fleeg's Riverside Roadhouse on Old Highway 50, 605-665-5956.
Catholic Daughters (Court Willard 967), 7 p.m., at Sacred Heart Catholic Church/Community Gathering Space, Yankton.

FRIDAY

Line Dancing, 9:30 a.m., The Center, 605-665-4685
Quilting, 10 a.m.-3 p.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 to the public)
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.

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

FOURTH SUNDAY

PFLAG (Parents, Families and Friends of Lesbians and Gays), 3 p.m., Peace Presbyterian Church, 206 E. 31st St.

MONDAY

Line Dancing, 9:30 a.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.

Nebraska

Lawmakers Won't Expand Medicaid

BY CHRISTINE SCALORA
 Associated Press

LINCOLN, Neb. — A proposal to expand health care coverage to low-income Nebraskans won't make it out of the Legislature this year. Lawmakers fell six votes short of stopping the filibuster on the bill Wednesday after debating the measure for eight hours. It will not be taken up again in this legislative session.

The "Wellness in Nebraska Act," laid out a plan to help cover health care costs for about 54,000 residents by mid-2015 through a combination of Medicaid and subsidized private health insurance. It would cost an estimated \$62 million between July of this year and June 2020.

Sen. Jeremy Nordquist, a supporter of the bill, said Tuesday the projected expenses will amount to less than a quarter of 1 percent of Nebraska's general-fund spending between now and 2020. Supporters of the bill also argued that it would benefit the state's rural hospitals and low-income workers.

"Uninsured Nebraskans are more likely to seek care when their disease is more advanced and less treatable," the bill's lead sponsor, Sen. Kathy Campbell of Lincoln, said Tuesday. "Uninsured Nebraskans are six times more likely to go without health care, due to the cost. Even those uninsured with cancer are five times more likely — five times more likely — to delay care than those who have insurance."

Sen. Tommy Garrett of Bellevue, who did not vote to end the filibuster, said he was concerned about the federal debt.

"We have got to do our part and our part is to be responsible to taxpayers and say no to this," he said.

Sen. John Murante of Gretna, who also did not support the expansion, said opponents are just not convinced the bill would do the most good for the most people. The federal government is already making a lot of decisions in the health care field, he said.

"At some point I think we have to examine how well that is working for us," he said.

SD Capitol Glass Repairs Are On Track

PIERRE (AP) — Crews are back in the state Capitol to dismantle and repair its century-old stained glass windows. A state official says the project is moving as expected and has been "fascinating."
 A crew from Wisconsin is now removing 60 out of 90 panels from the barrel vaulted skylight over the main marble staircase. The remaining 30 panels with a corn motif will be cleaned in place.
 Mike Mueller with the Administration Department says the project has been fun. It combines art, history and architecture.
 The full project includes glass from the dome and the Senate and House chambers and will cost about \$3 million.
 Mueller says it will be complete in time for the state's 125th anniversary.

Ticket To Be Issued To Trooper In Crash

OMAHA, Neb. (AP) — A state trooper will receive a traffic ticket in connection to a vehicle collision that Omaha police say happened after he ran a red light.
 Omaha City Prosecutor David Smalheiser said Wednesday that 43-year-old Jason Morris will get a citation for violating a traffic signal.
 Police say Morris was driving when he ran a red light in the early morning hours of Feb. 23. He collided with another vehicle. Two adults and three children went to the hospital but were not seriously hurt. Morris was not injured.
 The Omaha World-Herald reports an investigation of the crash remains ongoing. Patrol spokeswoman Deb Collins says an internal review or investigation will not be public information because it is a personnel issue.

Mattress Pad Catches On Fire At Store

SIoux FALLS (AP) — Officials with the Sioux Falls fire department say a mattress pad that caught on fire at the Macy's store in the city's mall forced the store to close for about an hour.
 Authorities say Wednesday's blaze started after the material was pushed up against a fluorescent light. No injuries were reported.
 Macy's employees initially knocked down the fire using an extinguisher. Firefighters removed the mattress pad from the building and ordered shoppers and employees to evacuate the store.
 Large fans were set up to clear the smoke from the building and everyone was allowed back inside about an hour later.
 Five fire trucks, two support vehicles and 21 firefighters responded to the scene.

Dave Says

In Fact, You Don't Inherit Debt

BY DAVE RAMSEY

Dear Dave,
 My in-laws have lots of debt. In fact, they're always joking that the debt they'll leave us is more than the inheritance. How will this affect my wife and family if they die with all their debt still in place?
 — Matthew

Dear Matthew,
 You do not inherit debt. Either your in-laws are misinformed, or it's just a bad joke on their part. Now, if you were foolish enough to co-sign on a loan with them, then you'd be liable for the remainder of that loan. But if they ran up \$100,000 in credit card debt on their own before they died, then the credit card companies just don't get paid. It wouldn't cost you a dime, except that you might get no inheritance from them, because what they left behind would be sold to pay off as many creditors as possible.

Here's an even bigger example. Let's say they owned a home, and they're behind on the mortgage or upside down on the house-meaning that they owed more on it than it's worth. You can just hand it back to the mortgage company. You're not legally or morally obligated to accept the house and the situation surrounding it because it was left to you in a will. Just because it's family doesn't make it jump over onto your plate!



Dave
RAMSEY

Let me say it again, Matthew. You don't inherit debt. Don't let creditors, or anyone else, tell you differently.
 — Dave

INVESTING IN LAND
Dear Dave,
 What do you think about land as an investment?
 — Tara

Dear Tara,
 I'm okay with the idea of raw land as an investment. Someone has to buy the dirt that holds the earth together, right?
 The only problem with this kind of investment is that it doesn't really create cash flow, unless it's farmland. In the real estate world, we call raw land an alligator because it eats. You have to pay taxes on it every year, plus you have upkeep and maintenance of some form or fashion, and it doesn't create an income. The only time it creates income is on the back end, when you sell the land.

It's not a terrible investment, Tara. But it's not a great one, either. I buy pieces of raw land here and there, every once in a while. But mainly I stick with income-producing investment properties.
 — Dave

SAYING NO TO EXTENDED WARRANTIES

Dear Dave,
 I recently traded in my old truck for a much newer one. I purchased an extended warranty at the time, and now I feel like I was pressured into buying it and that it was a mistake. What do you think?
 — Laura

Dear Laura,
 Cancel it, if you still can. The reason you felt pressured is because you probably were pressured by a pushy salesman. Seventy-five percent of what you paid for that plan went straight into the dealership's or salesman's pocket as commission. There's even a chance they made more off the extended warranty than the sale of the truck!

Extended warranties are only about 12 percent actual, statistical risk. The other 12 to 13 percent goes to miscellaneous overhead and profit. On top of that, the company that wrote the warranty probably didn't make as much on it as the dealership did. It's weird, but that's how a lot of those models work.
 I don't buy extended warranties, Tara. In my mind, they're just crap. Besides, if you buy something and can't afford to fix it if something goes wrong, then you couldn't really afford the purchase in the first place!
 — Dave

KYNT
 AM 1450
MORNING COFFEE
 WEEKDAYS MONDAY-FRIDAY
Thursday, March 20
 7:40 am Yankton Chamber (Carmen Schramm)
 8:20 am Yankton Conv/Vis (Lisa Scheve)
Friday, March 21
 7:40 am Vermillion Chamber (Nathan Welch, Steve Howe)
 8:20 am United Way (Lauren Hanson)
YOUR NEWS!
 The Press & Dakotan

Cooper Tire Rebates up to \$80
 Goodyear Tire Rebates up to \$160
 No Interest till 2015 on qualified purchases
 ALL TIRES on Sale
 Authorized Distributor of Harper Brooms & Squeegees
Shamrock Savings
 March 17th-22nd Tire Sale
 \$44.95 Mobil Full Synthetic oil, lube & filter change exp. 3/31
 \$39.95 Alignment with Purchase of 4 Tires exp. 3/31
 Buy 3 Get One FREE Goodyear Assurance Comfortred 225/60R16
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 2704 Fox Run Pkwy Yankton, SD
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