

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.O. 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.
Billiards, 9 a.m., The Center, 900 Whiting Drive.
Ladies Billiards, 10 a.m., The Center, 900 Whiting Drive.
Sertoma, noon, Waterfront.
Alcoholics Anonymous Daily Reprieve, noon, 12-24 Club, 1019 West 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.
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.
SECOND THURSDAY ONLY
Yankton Classic Cruisers 7:30 p.m., 308 N. Summit Ave., Harrington, Neb. (605) 463-2660.
THIRD THURSDAY ONLY
HSC Friendship Club, 5 p.m., CJ's, (605) 665-5956.
Game Night, 6-9 p.m., The Center, 900 Whiting Drive.
Catholic Daughters of America, 7 p.m. rosary, 7:30 p.m. meeting, Sacred Heart Cafeteria, (605)665-2795.
Lewis and Clark AARE, 7 p.m., The Center, 900 Whiting Drive (605)665-2609.
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.
Instructed cardio class, 11-11:45 a.m., The Center, 900 Whiting Drive.
Alcoholics Anonymous Daily Reprieve, 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 Group, 8:30 p.m., 12-24 Club, 1019 W. Ninth.
SECOND FRIDAY ONLY
Parkinson Support Group, 1:30 p.m., Benedictine Center, (605)665-7158 or (605)668-8326.
Town & Country Garden Club, 1:30 p.m., Community Library.

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, 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.
FIRST SATURDAY ONLY
Friends of the Yankton Community Library Book Sales, 10 a.m.-1 p.m., Enter by west door off alley.
SECOND SATURDAY ONLY
La Leche League of Yankton, 10:30 a.m., Yankton Community Library, (605) 260-2538.
A.L.S. (Lou Gehrig's disease) Support Group for patients and care givers, 11 a.m., Sanford Hospital, Sioux Falls, 665-5883.
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.
THIRD SUNDAY ONLY
Yankton Jaycees, 7 p.m., Chamber of Commerce meeting room.

STUDY

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contentious issue between upper basin and lower basin states, particularly during drought years. Upper basin states want rising or stable water levels for fish reproduction and summer recreation in the reservoirs. Lower basin states want flood control and a steady flow for barges and municipal or commercial water uses.

Mark Harberg, the corps' project manager for the study, said eventually the study could help determine benefits beyond the river system's eight authorized purposes, Harberg said.

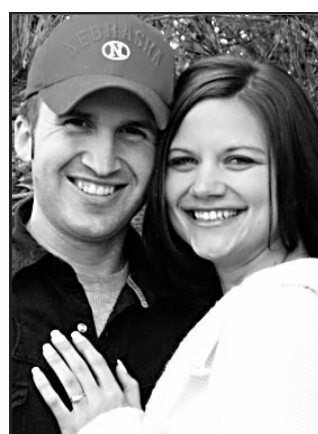
"We're kind of looking at how things have developed, what is out there now, existing conditions of these purposes and other current needs in the basin to see if there are changes that might be warranted," Harberg said.

Garland Erbele, chief water rights engineer for South Dakota's Environment Department, said the state wants the corps to pay particular attention to water supplies, power generation, sedimentation and recreation. More than half the state's population gets its drinking water from the Missouri River, he said.

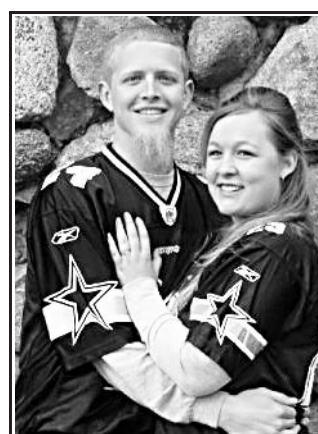
Tribal officials at Wednesday's meeting discussed erosion, sediment and water supply problems. Silt and fluctuating water levels have caused problems for several water systems run by tribes.

Joseph Smith, land management director for the Standing Rock Sioux, said Lake Oahe — which stretches from central South Dakota into North Dakota — has gone from full to very low to full again in just a dozen years. The reservoir is now full, but water levels were 30 feet below normal just a few years ago.

Walters said tribes had little say in the decision to build the reservoirs, yet they lost huge areas with cottonwood trees, crops, valuable medicinal plants and homes. Fluctuating water levels have exposed burial grounds, he said.



Rebecca Rennich and Aaron Schoenfelder announce their engagement. Parents of the couple are Steve and Marcia Rennich of Harrisburg, SD, and Dean and Donna Schoenfelder of Crofton, NE. Rebecca graduated from Harrisburg High School in 2003. She is a December 2009 graduate of USD with a bachelor's in Health Services Administration. She now works at Avera Sister James Care Center as Activities/Social Services. Aaron graduated from Crofton High School in 1998. He works at Lewis and Clark Hydraulics. The couple is planning a June 19, 2010, wedding.



Kyna Kay Nelson and Andrew James Schmidt announce their engagement. Parents of the couple are Kay Nelson of O'Neill, NE, James and Sara Nelson of Verdigris, NE, and Dennis and Bev Schmidt of Yankton, SD. Kyna is a 2005 graduate of O'Neill High School, O'Neill, NE. She attended Northeast Community College in Norfolk, NE, for Early Childhood Development. She currently is a stay-at-home mom. Andrew is a 2003 graduate of Yankton High School, Yankton, SD. He served in the U.S. Marine Corps from 2003-2007, serving in Operation Iraqi Freedom for two terms — 19 months. He attended Colorado Technical University in Sioux Falls majoring in Criminal Justice with concentration in Human Services. He is employed full-time at McCrossan's Boys Ranch in Sioux Falls, SD, as a youth counselor. The couple is planning a June 5, 2010, in Yankton, SD.

DAVE SAYS:

Is Filing For Bankruptcy The Correct Choice?

Dear Dave,
 My husband is in the middle of serving a five-year prison sentence. We have a nine-year-old son, and we've sold our home and everything else of value just to get by and pay off debts. I've managed to pay off almost everything, but we still have about \$20,000 in debt from credit cards and a car note. Our rent is \$375 a month, and the car payment is \$400. We was making about \$100,000 a year before he was incarcerated, and the only income we have now is my monthly disability check of \$1,478. Should I file Chapter 13 bankruptcy?
 — Samantha

Dear Samantha,
 I'm really sorry you and your family have been put through all this. You've endured a real mess the last few years, and I know you've fought like crazy to keep things afloat the entire time.

First, there's no reason for you to file bankruptcy. Chapter 13 is a payment plan, and right now you can't make payments, keep your lights on, and feed your child. The credit card companies can wait. I'm not going to beat you up over those last two debts, especially after all the stuff you've been through and done, but there's no way a car payment fits into your life, kiddo. You need a little \$1,000, paid-for car, not a car payment. You can't raise a nine-year-old on \$1,478 a month when more than half of that



by Dave Ramsey www.davesays.org

goes out the door for rent and a car payment. I want to get you back on solid ground so you can start growing again. I don't have a magic wand that will turn \$1,400 into \$14,000, but I do want to pierce through your pain and love you enough to help you realize that you need to look at the figures and do some math. You're not stupid, Samantha. You're an amazingly courageous person. But you do need to sell that stupid car!

—Dave

SELL THE HOUSE TO GET OUT OF DEBT?

Dear Dave,
 Do you ever recommend someone selling their house to get out of debt?
 — Andrea

Dear Andrea,
 The only time you'll ever hear me tell someone to sell their house to get out of debt is as

an absolute last resort. If there's just no other way to turn a corner, then it might be an option. Another would be if you don't really like the house, and you've considered selling it anyway. The third situation would be if the house is just too darn expensive. If you're sending half of your monthly income to the bank to make house payments, then you've got way too much house!

But most of the time the house is not the problem in these kinds of situations. There's usually lots of other stuff, like credit card debt and \$700 car payments. I'd sell a car in a heartbeat before I'd ever consider giving up my home. Think about it, Andrea. Being forced to sell your home in a case like that would be an emotionally devastating experience. I mean, it's your home.

And the truth is that in some places it would be a pretty good idea to hang on to a house. A lot of markets are already recovering at a rapid pace, and the real estate market in America — with the exception of a few trouble spots — is a lot more alive, dynamic and fluid than many people in the news media would have you believe. There are some seriously good real estate situations out there right now!

* For more financial help, please visit daveramsey.com.

SAFETY

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immeasurably the chances of people arriving safely wherever they are going.

Travelers also need to watch for construction sites, Woster said.

"We are beginning to see the season for orange cones," he said. "When you are in a hurry, it's really important to watch out for those people who are working. Even when crews aren't working, they may leave up their construction sites over the weekend."

More South Dakotans are expected to be on the move this Memorial Day weekend. AAA South Dakota forecasts an 8.5 percent increase in highway travel compared to last year and a 5.2 percent increase in air travel.

Spokesman Mark Madeja said continued economic uncertainty might prompt more people to use the long weekend for a mini-vacation. The AAA Fuel Gauge Report shows average prices for regular unleaded gasoline in South Dakota are about 31 cents a gallon higher than a year ago. Like its South Dakota counterparts, the Nebraska State Patrol (NSP) will step up its traffic enforcement efforts.

One promotion is already under way, as the NSP is taking part in the national "Click It or Ticket" campaign that began Monday and runs through June 6. The effort seeks to get motorists to buckle up.

"As we head toward the first holiday of the summer travel season, the state of Nebraska is poised to record one of the fewest annual traffic fatality totals since 1937," said Colonel

Bryan Tuma, superintendent of the Nebraska State Patrol.

A comparison of traffic statistics shows a dramatic drop in fatalities since the 1937 period cited by Tuma.

According to the state Office of Highway Safety, Nebraska recorded 93 fatalities from January-May 1937. In contrast, the Cornhusker State recorded 54 fatalities from January through May 18 of this year.

The 54 fatalities recorded in the first five months of 2010 is a 24 percent reduction from the 71 fatalities during the same time period in 2009 and a 34 percent reduction from the 82 fatalities in 2008.

The Nebraska "Click It or Ticket" effort involves 57 different law enforcement agencies expected to provide an unprecedented 14,000 hours of traffic enforcement, said Fred Zwonechek, the Nebraska highway safety administrator.

The 14,000 hours will emphasize seat belt and child restraint use, Zwonechek said. "Our rising seat belt use coincides with the declining vehicle injuries and fatalities," he said.

Nebraska's observed seat belt usage rate has risen from a low of 68 percent in 1999 to a high of 85 percent in 2009.

The "Click It or Ticket" campaign is not limited to state patrols. In South Dakota, the Vermillion Police Department is taking part in the effort.

Vermillion Police Chief Art Mabry cited statistics by the National Highway Traffic Safety Administration, showing seatbelts saved more than 13,000 lives nationwide in 2008. From 2004 to 2008, seatbelts saved more than 75,000 lives — enough people to fill a huge sports arena, he said.

"Buckling up is the single most effective thing you can do

to protect yourself in a crash," Mabry said.

Vermillion police are practicing 24-hour enforcement, he said.

"Local motorists should be prepared for stepped up 'Click It or Ticket' activities that will take place around the clock," he said. "If law enforcement finds you on the road unbuckled anytime or anywhere, you can expect a ticket — not a warning. No excuses and no exceptions."

Because seat belt usage saves lives, the Vermillion Police Department will continue strictly enforcing seatbelt and child passenger restraint violations after the "Click It or Ticket" campaign is completed.

"We have always had a no-tolerance policy toward seatbelt violations. We enforce the law year-round," Mabry said. "This ('Click It or Ticket') is more about awareness. It's more of an educational period than any change in enforcement."

People tend not to wear seatbelts in town, or they feel they don't need seatbelts because their cars are equipped with airbags, Mabry said. Both are dangerous attitudes that can produce serious injury, he said.

Seatbelts also help save lives by keeping a vehicle's occupants from ejection, the police chief said.

Seatbelt violations remain a secondary offense in South Dakota, Mabry said.

"The fine is not the issue," he said. "You're not going to make a lot of money on the tickets. It's the principle."

The higher anticipated traffic volume for Memorial Day weekend makes safe driving even more important, Woster said. The forecast for good weather

should drive traffic numbers even higher, he said.

This year, people may be even more anxious than usual to reach their destination, Woster said.

"It seemed like winter lasted forever, and there is a pent-up feeling," he said. "I'm guessing there will be a lot of people trying to get to places that have picnicking or boating and camping, or they will go to family things. Either way, we want people to make smart choices."

Tabor To Observe Memorial Day In Sokol Park

TABOR — Members of the American Legion Post No. 183 and Auxiliary of Tabor will observe Memorial Day with a ceremony in Sokol Park at 10 a.m. Monday, May 31, with the Memorial Day address by James Black.

Members of the Kortan-Hatwan Post No. 183 salute the fallen comrades and ask all of the Tabor area citizens to pause and remember America's fallen sons and daughters. In case of rain the program will be in Beseda Hall.

The program will be preceded by Mass at 9 a.m. at St. Wenceslaus Catholic Church. Tabor Post and Auxiliary members will attend.

COUPON

8 Rides 1 Ticket Per Ride (except Zipper 2)

for \$10

Additional coupons available from mail merchants

YANKTON MALL
DC Lynch Shows
Spring Carnival
May 27 - June 2

Goeden-Loecker
 Tim and Jane Goeden of Yankton, SD, and Mark and Deb Loecker of Menominee, NE, are proud to announce the engagement of their children, Sarah Goeden to Troy Loecker, both of Sioux Falls, SD.

Sarah is a 2007 graduate of Yankton High School. She is pursuing her education at the University of Sioux Falls. Sarah will graduate in 2011 with a bachelor's degree in social work. She is currently employed at SD of Achieve in Sioux Falls, SD.
 Troy is a 2004 graduate of Crofton High School. Troy attended Northeast Community in Norfolk, NE. He graduated in 2006 with an Applied Science degree in automotive technology. He is employed at Billion Auto and O'Reilly's in Sioux Falls, SD.
 The couple will be married June 26, 2010, in Yankton, SD. They will reside in Sioux Falls, SD.

60th Anniversary
 Lester and Beverly (Oursland) Johnson will celebrate their 60th wedding anniversary with a family dinner.
 The couple was married June 4, 1950, at Volin Lutheran Church. They have four children, 13 grandchildren and six great-grandchildren.
 They are members of Pleasant Valley Lutheran Church, rural Vermillion, SD. Greetings may be sent to: 30819 462nd Ave., Wakonda, SD 57073.

Mr. & Mrs. Johnson

40th Anniversary
 Glenn and Mary (Ausdemore) Loecker of Fordyce, NE, will celebrate their 40th wedding anniversary on June 6, 2010.
 The couple was married June 6, 1970, at St. Rose of Lima Catholic Church, Crofton, NE.
 Their children include: Julie and Francis Fiegner of Dawson, NE, Amy and Steve Salzman of Ainsworth, NE, Chad and Kem Loecker of Syracuse, NE, Ryan and Janel Loecker of Fordyce, NE, Nathan and Kayla Loecker of Fordyce, NE, and Sheri and Tyler Goeken of Yankton, SD. The couple has 15 grandchildren.
 Greetings may be sent to: 89094 558 Ave., Fordyce, NE 68736.

Mr. & Mrs. Glenn Loecker

KYNT Yankton's Home Team!

AM 1450

MORNING COFFEE

WEEKDAYS 7:40 AM MONDAY-FRIDAY

Friday, May 28
 7:40 Mike Dellinger,
 Yankton Economic Development

Yankton's Home Team!

Yankton UCC and Christ Episcopal Church

invite all children Preschool through 5th Grade to

GALACTIC BLAST: A Cosmic Adventure Praising God!

Vacation Bible School

6:00-8:15 p.m.
June 21-24, 2010
Yankton UCC • 5th & Walnut

Registration deadline: June 6, 2010

Register online: www.cokesburyvbs.com/galactic-blast/cecyucc or call 665-7320 for a registration form