

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., November: Bonabza Restaurant, Yankton, 605-665-5956.
Catholic Daughters (Court Willard 967), 7 p.m., at Sacred Heart Catholic Church/Community Gathering Space, Yankton (September through June).

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

FOURTH FRIDAY

Scrapbooking, 10 a.m.-3 p.m., The Center, 900 Whiting Drive, Yankton.

SATURDAY

Yankton Toastmaster Club 1294, 7:30 a.m., Fry'n Pan Restaurant. Open session; call 605-665-8448.
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, 605-760-7082.
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, 8:30 p.m., First United Methodist Church, 11th and Cedar, 605-661-7162
Daily Reprieve, 7 p.m., closed meeting non-smoking, 1019 W 9th St.

FOURTH MONDAY

NARFE (National Active and Retired Federal Employees Association) Chapter 1053, 10 a.m. at The Center, 900 Whiting Drive. (2014: Meetings in April, August and November.)

Dave Says

Protecting Her From Herself

Dear Dave,
My mother-in-law is in poor health and doesn't have a lot of money. She has been giving us a lot of her earnings over the last couple of years as a kind of early inheritance, because she's afraid she'll spend it all. We're setting it aside in a savings account in case she needs it, but I still feel strange about the situation. What do you recommend we do?

—Andrew

Dear Andrew,
This is an odd scenario. It's like taking donations from poor people because they refuse to address their own issues.

My recommendation is pretty simple. She needs to learn how to properly handle her own money. Obviously, it wouldn't be a good idea for you to say that to your mother-in-law, so your wife should be the one who at-

tempts to lovingly and carefully deliver the message. The conversation still may not be pleasant, but there's a better chance she'll listen to a daughter than to you.

I appreciate the fact that you and your wife aren't being greedy or opportunistic about this situation. Setting the money aside and earmarking it for your mother-in-law later on is an honorable thing. If your wife can't convince her mom to start taking care of her own finances, at least you can protect her from herself.

You'd still be treating the symptom instead of the problem, but if she won't listen it may be the best you can do.

—Dave

WEDDING BELLS TIMES THREE!

Dear Dave,
We have three daughters under the age of 5, so we may be spending quite a bit on

things like weddings in the years to come. Is there a Baby Step for weddings? If not, during which Baby Step do you recommend setting aside money for this?

—Carrie

Dear Carrie,
I don't have a Baby Step for weddings, but in my mind it would come after Baby Step 5, which is putting aside a college fund for your children. Once you have education savings, retirement and extra house payments underway, then you could start putting aside a little extra for weddings.

This may not make me popular with some young ladies or their moms, but an education is more important than a wedding. Maybe this is the dad in me coming out, but if I had to choose between paying for college educations and paying for big weddings, I'm going to pay for school. In

my mind, anyone who disagrees with that is kind of a twit.

Weddings are wonderful, and you should mark these kinds of milestones with celebration. But a wedding is only a one-day event. Plus, there's absolutely no statistical correlation between the size and expense of the wedding and the success of the marriage!

—Dave

Dave Ramsey is America's trusted voice on money and business. He has authored five New York Times best-selling books: Financial Peace, More Than Enough and Smart Money Smart Kids. The Dave Ramsey Show is heard by more than 8 million listeners each week on more than 500 radio stations. Follow Dave on Twitter at @DaveRamsey and on the web at daveramsey.com.

New Neb. Tax Likely To Slow Revenue Growth

BY GRANT SCHULTE
Associated Press

LINCOLN, Neb. — Nebraska's state tax revenue likely won't grow as fast in the future because of a law passed earlier this year, a budget official told lawmakers Wednesday.

State officials generally assume revenue will increase at an average rate of 5 percent per year. Michael Calvert, director of the Legislature's Fiscal Office, told a committee that the new tax bracket-indexing law will reduce that rate over time.

The Legislature's Tax Rate Review Committee reviewed the state's finances as lawmakers prepare to write a new budget during the session that begins in January.

The law ensures Nebraska's income tax brackets automatically keep pace with inflation. Previously, taxpayers who received a cost-of-living increase would get bumped into a higher tax bracket. The law is expected to shave roughly \$100 million off the state budget over the next decade.

"That's an ongoing tax cut, year after year after year," Calvert said.

Nebraska lawmakers will face a relatively small projected shortfall of \$50.1

million next year, according to a report presented to the committee. The state is on course to collect about \$9 billion during the upcoming two-year budget cycle, which ends in June 2017.

Gov. Dave Heineman, a Republican who leaves office in January, has said lawmakers should concentrate on additional tax cuts next year. He noted that the state's economy is holding strong and tax revenue is still expected to grow. Gov.-elect Pete Ricketts has said lowering property taxes is his top priority.

Sen. Heath Mello of Omaha said he expects lawmakers will strike a balance between measures designed to lower property taxes and spending on key priorities.

But Mello, chairman of the Appropriations Committee, said the budget estimates don't yet account for major expenses that lawmakers are expected to debate next year.

"Any time you want to make revenue reductions, you've got to find a way to pay for them," Mello said.

The Department of Correctional Services has submitted budget requests totaling nearly \$23.2 million, primarily to ease overcrowding. The Department of Health and Human Services has requested \$19 million to reimburse the

federal government for child welfare expenses that weren't properly documented.

Nebraska also owes Kansas about \$5.5 million as part of a legal dispute over water from the Republican River.

In addition, Mello said state officials don't yet know the total cost of settlements from major lawsuits, including those filed by relatives of Nikko Jenkins' victims. Jenkins was released from prison in July 2013 despite his pleas for mental health treatment and went on a 10-day killing rampage in Omaha the following month.

Mello said lawmakers may have to tap the reserve to pay some of those expenses.

The reserve is projected to hit a record-high \$769 million if current revenue estimates turn out as expected. Mello said lawmakers need to stay mindful of the recession, which forced them to withdraw \$259 million to cover regular expenses. The state also received about \$650 million in federal stimulus money and still ended up cutting services.

"I don't like to make bets, but I suspect the federal government's not going to ride to our rescue the next time that happens," Calvert said.

Air Force Airspace Training Decision Close

BY JAMES NORD
Associated Press



Thune

PIERRE — The U.S. Air Force is in its "final step" of deciding whether to move forward with an expansion of a bomber training area over the Northern Plains that would help solidify Ellsworth Air Force Base's future in the region, South Dakota U.S. Sen. John Thune said Wednesday.

Thune said Air Force officials will make a decision late next month about expanding the Powder River Training Complex, which spans portions of Wyoming, Montana and the Dakotas. It would be used by B-1 bombers at Ellsworth Air Force Base in South Dakota and B-52 bombers at Minot Air Force Base in North Dakota. Although Thune remained cautious about declaring victory on a project he's worked on for eight years, he said there's a "degree of certainty" about the expansion now. A spokesman for the base didn't immediately comment.

The expansion would

quadruple the training airspace, making it the largest over the continental United States. Thune said it would also help stabilize the future of

Ellsworth — it was on the closure list as recently as 2005 — by addressing the lack of training opportunities that officials identified then. Thune said the training expansion would provide an additional layer of "BRAC-proofing," or protection against Base Realignment and Closure, for the Rapid City-area base that is a significant economic driver for the region.

Air Force officials have said the expansion of the training airspace to about 28,000 square miles is needed to keep its force ready for combat. It also would save the military roughly \$20 million a year in fuel costs by reducing the number of sorties now being sent to Utah and

Nevada for exercises. Thune said training in the expanded airspace could begin in the spring or summer, pending necessary approval.

The Air Force will publish a final environmental impact study on Nov. 28, which will trigger a 30-day waiting period until a final decision is made. The Federal Aviation Administration also must approve the long-delayed plan, which has been under environmental review for years.

"Until it's done and the ink's dry we're not taking anything for granted," said Thune, who began preliminary work on the expansion in 2006. "I'm not going to get too overly excited, but this ... is a very important step forward and an indication that we're nearing the end."

The project has faced significant opposition. Critics argue that it could interfere with aircraft traffic, endanger other small and large aircraft and have a negative impact on businesses in the area of the expansion. A B-1B from Ellsworth crashed in August

of 2013 in southeastern Montana near Broadus, Montana — within the existing bounds of the training area. Four crew members ejected from the high-speed aircraft and survived.

U.S. Sen. Jon Tester, D-Montana, said in a statement on Wednesday that he's pleased the Air Force has addressed some of the objections that Montanans raised about the initial proposal, but said he still has concerns about how the expansion will affect ranchers, tribal lands and regular pilots.

Montana Department of Transportation Aeronautics Division Administrator Debbie Alke said though Montana supports the military, the Dakotas will see much of the benefit from an expanded training airspace.

"If they need more (space), expand to the east instead of the west," Alke said. "The bases aren't located in Montana. We get none of that economic impact."

S.D. Joins Effort To Improve Distance Ed.

MADISON (AP) — South Dakota is joining a national effort to make distance education more accessible to college students across state lines.

The program is called the State Authorization Reciprocity Agreement, or SARA. *The Daily Leader* in Madison reported. It also makes it easier for higher education institutions to take part in interstate delivery of distance education and for states to regulate the process, according to South Dakota Board of Regents executive director and CEO Jack Warner.

The board will manage South Dakota's SARA agreement on behalf of all participating public and private schools, which can start applying to be part of it next month.

"As distance delivery of post-secondary education grows, we must help students gain access to these opportunities, ensure that the programs are of high quality, and help resolve any complaints on behalf of consumers,"

Warner said. "This SARA agreement helps to make all of that possible."

The program will allow local schools to provide "distance education to a broader market," said Annette Miller, senior secretary with the Extended Programs Department at Dakota State University. It will also provide the opportunity for South Dakota to work with other states that have implemented SARA, she said.

But the new agreement won't replace the presence of physical universities, according to DSU director of extended programs Sarah Rasmussen, because they're two distinct markets.

"You will always need the traditional brick and mortar," she said.

In 2012, data supplied to the U.S. Department of Education indicated there are 31 post-secondary institutions in South Dakota serving a full-time equivalent of 43,000 students.

Congratulations



Hoffner Aviation Ribbon Cutting

The Yankton Area Chamber of Commerce hosted a Ribbon Cutting for Hoffner Aviation located at 700 E. 31st St. Hoffner Aviation prides itself in meeting your flying needs whether you're getting into your first plane of advancing to another aircraft. Owner and pilot Jake Hoffner's years of flying experience give him a keen insight into the needs of today's pilots. With 37 years of flying, 15,000 hours of flight time and 28 years of crop dusting, Jake has made a few trips around the patch. His time and experience with Cessna singles and twins, turbine ag planes, Piper singles an Aztec, and Cirrus gives him a familiarity with some of the most in-demand aircraft out there. For more information go to the website at www.hoffneraviation.com or email Jake at jcbhoffner@gmail.com.

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PRESS&DAKOTAN

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Love, Mom and Dad

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