

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.
Billiards, 10 a.m., The Center, 605-665-4685.
ASHH Toastmasters Club 6217, noon, Avera Sacred Heart Pavilion, conference room no. 2, Yankton, 605-665-6776.
Pinochle, 12:45 p.m., The Center, 605-665-4685.
Dominos, 1 p.m., The Center, 605-665-4685.
Love Addicts Anonymous, 7 p.m., for women, 120 West Third Street, Yankton, 605-760-5307.
AA, Alano Group, 8:30 p.m., speaker, 1019 W. 9th St, Yankton.
Weight Watchers, 5:30 p.m. (weigh-ins 30 minutes prior), 413 W. 15th Street. For more information, call 605-665-2987.
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.
Yankton Area Banquet, 6-7 p.m., United Church of Christ, Fifth and Walnut.
English as a Second Language classes, 6:30-8 p.m., United Church of Christ, Fifth and Walnut (entrance in the alley), Yankton. (605) 660-5612.

FRIDAY

Alanon, 8 p.m., open meeting for all newcomers, Riverview Reformed Church, 1700 Burleigh, Yankton.
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.
Partnership Bridge, 1:30 p.m., The Center, 605-665-4685.
AA, Alano Group, 7 p.m., Big Book Study, 1019 W. 9th St, Yankton.
Bingo, 7-9 p.m., The Center, 605-665-4685 (open to the public).

SECOND FRIDAY

Parkinson Support Group, 1:30 p.m., Avera Professional Pavilion, Room III. (No meeting in December). For information, call 605-665-7158.
Yankton Town & County Garden Club, 1:00 p.m. Library meeting room. For information, call 712-629-0904 or 605-661-9215.

SATURDAY

Yankton Toastmaster Club 1294, 7:30 a.m., Fry'n Pan Restaurant. Open session; call 605-665-8448.
Yankton Alcoholics Anonymous, 10 a.m., Women's meeting, non-smoking session, 1019 W. 9th Street.
Narcotics Anonymous "Road To Recovery" Group, 8 p.m., open meeting, First United Methodist Church (northeast door), 207 W 11th St, Yankton.
AA, Alano Group, 7 p.m., discussion, 1019 W. 9th St, Yankton.
Weight Watchers, 9 a.m. (weigh-ins 30 minutes prior), 413 W. 15th Street. For more information, call 605-665-2987.

SUNDAY

AA, Alano Group, 7 p.m., discussion, 1019 W. 9th St, Yankton.

MONDAY

Line Dancing, 9:30 a.m., The Center, 605-665-4685.
Exercise, 11 a.m., The Center, 605-665-4685.
Interchange, noon, Minerva's Bar and Grill, 605-760-7082.
Whist, 12:30 p.m., The Center, 605-665-4685.
Pinochle, 12:45 p.m., The Center, 605-665-4685.
Cribbage, 1 p.m., The Center, 605-665-4685.
Hand & Foot Cards, 1 p.m., The Center, 605-665-4685.
English as a Second Language classes, 6:30-8 p.m., United Church of Christ, Fifth and Walnut (entrance in the alley), Yankton. (605) 660-5612.
English as a Second Language classes, 6:30-8 p.m., United Church of Christ, Fifth and Walnut (entrance in the alley), Yankton. (605) 660-5612.
Narcotics Anonymous "Road To Recovery" Group, 8 p.m., open meeting, First United Methodist Church (northeast door), 207 W 11th St, Yankton.
Meditation Sessions, Olde Rectory at Christ Episcopal Church, 513 Douglas, Yankton, 7-8:30 p.m. 665-3344 or 665-2456.
Sweet Adelines, First United Methodist Church, 207 W. 11th, Yankton, Anyone interested in singing is welcome. Call 605-661-3029 or 605-668-0659 for more information.

THIRD MONDAY

Servant Hearts Clinic, a free, Christ-centered medical clinic, 5:30-8 p.m., 232 Capital St., Yankton.
Yankton Lions Club, 6 p.m. dinner, 6:30 p.m. meeting, JoDeans, 605-665-4694.
Yankton American Legion Auxiliary, 7:30 p.m., VFW Building, 209 Cedar Street.

Storm Brings Winds, Reports Of Midwest Tornadoes

BY BARBARA RODRIGUEZ
Associated Press

DES MOINES, Iowa — A fast-moving storm system dropped both snow and rain over portions of the Midwest on Wednesday, packing strong winds that flipped semitrailers, damaged industrial park buildings and downed power lines in parts of Iowa and Nebraska.

National Weather Service officials said the system, which began Tuesday around Utah and moved eastward into the country's midsection, dumped more than a foot of snow on the Rockies before creating conditions ripe for tornadoes. But they said the weather wasn't quite as warm as it could have been, so the threat decreased.

"Probably the worst has passed," said Stephen Corfidi, a meteorologist at the Storm Prediction Center in Norman, Oklahoma. By Wednesday night, remnants of the system were reported in eastern Iowa, northeast Missouri and western Illinois. Winds between 25 and 35 mph were expected into early Thursday, with wind gusts of up to 60 mph in some spots.

Corfidi called the system a "classic mid-November storm."

"Basically there's a warm side and a cold side to these systems and the unifying threat is a very strong wind field all the way around it," he said. "So on the cold side, you have a chance for snow or freezing precipitation accompanied by very strong winds and occasionally blizzard conditions... On the warm side, the thunderstorms that grow in the strong wind environment tend to rotate. And if they rotate long enough, and if the moisture is great enough, they can produce tornadoes."

"So usually you kind of get a one-two punch with this type of event."

Portions of Utah, New Mexico, Wyoming, Colorado, Nebraska and Kansas saw blizzard-like conditions. Some of those same states and others were hit with thunderstorms as well.

Authorities on Wednes-

day received reports of damage to buildings in southwest Iowa, flipped semitrailers on Interstate 80 in western Iowa and power outages in central Iowa.

"The driver says all he remembers is a dark cloud," Iowa State Patrol Sgt. Mike Wesack said about a semitrailer that flipped just west of Avoca. "Next thing he knows, (the vehicle) was on its side on the (other) lane."

Kara Kelly, a regional spokeswoman with the American Red Cross Serving Greater Iowa, said the agency was assisting residents in Melrose, Knoxville and Des Moines in central and southern Iowa.

Officials were investigating several possible tornadoes in Iowa and severe weather with similar potential in Nebraska, but they said the reports could not be verified until survey teams examined any damage.

At one point, a tornado watch including sections of Nebraska, Iowa, Kansas and Missouri had been issued. Weather officials eventually downgraded the threat and issued various severe weather warnings for south-central Iowa and northern Missouri. The system was expected to bring high winds to portions of Illinois and Wisconsin during the overnight hours.

The system had been expected to affect more than 36.5 million people from Colorado through Ohio, and from Texas north through Michigan. It dropped up to about 5 inches in parts of the Denver area on Wednesday, and Colorado highway patrol troopers reported several crashes north of the city on windy, icy Interstate 25 near the Wyoming border before the sun came out. Wyoming authorities also shut down large sections of roadways.

The Nebraska State Patrol reported several minor accidents involving vehicles sliding off icy or slushy roadways, but no injuries were reported.

Alan Salyards said truckers coming through his Flying J Travel Plaza near Big Springs, a Nebraska town along the Colorado border, didn't seem especially concerned. He said plow trucks were working all morning to keep the roads passable.

"The drivers are just doing their normal thing," he said.

Shooting Death Treated As A Homicide

RAPID CITY (AP) — Rapid City police are treating the shooting death of a man as a homicide.

Officers responding to a report of a disturbance about 11 p.m. Tuesday found 56-year-old Michael Crawford, of Rapid City, with a gunshot wound lying in a yard. He was taken to a hospital, where he died.

It's the seventh homicide in Rapid City this year.

Authorities on Wednesday did not immediately say if they have a suspect in the shooting. They are asking anyone with information about the incident to call police.

Abduction Arrest Of Woman, Baby Made

OMAHA, Neb. (AP) — Omaha police say a person has been arrested on suspicion of abducting a 20-year-old woman and a 10-month-old baby at gunpoint.

The Omaha Police Department says officers received a report early Wednesday of shots fired in a northern part of the city. Witnesses told officers a suspect had entered a residence and left with a woman and baby.

Witnesses say the suspect had a gun and fired several shots before leaving the scene.

Officers located the suspect's vehicle outside another residence and safely removed the woman and baby. The suspect, whose name has not been released, was detained without incident.

Authorities say charges are pending. Additional information was not released.

Leaders Vote To Continue Event Center

PIERRE (AP) — Pierre's City Commission has decided to continue developing an event center and schedule meetings for public input.

Architects earlier proposed a \$14.5 million facility that would have seating for 4,000 people. Mayor Laurie Gill says the commission on Tuesday night voted to continue moving forward, but she says many decisions need to be made before a final design is authorized and the project is approved.

An event center would replace the old downtown City Auditorium, which hosted everything from sporting events to governor inaugurations. It was closed in 2010 because of structural issues and demolished last year.

The city plans to schedule three event center public input meetings by next spring.

Omaha TD Ameritrade Names New CEO

OMAHA, Neb. (AP) — TD Ameritrade has chosen a new CEO to replace the retiring executive who led the online brokerage through the Great Recession.

Fred Tomczyk, who has been the Omaha-based company's top executive since 2007, plans to retire next September at the end of TD Ameritrade's next fiscal year.

The company's board again turned to its largest shareholder, TD Bank Group, to find a CEO.

Tim Hockey will be TD Ameritrade's next chief executive. He is currently head of TD Canada Trust and oversees Canadian banking and wealth management.

The 60-year-old Tomczyk had also been a TD executive before joining TD Ameritrade.

The 52-year-old Hockey will become TD Ameritrade's president in January and join the company's board. Then Hockey will become CEO at the end of next September.

SD Farmers Produce More Soybeans '15

SIOUX FALLS (AP) — South Dakota farmers this year produced more soybeans and sorghum, thanks to record-high yields.

The Agriculture Department in its latest crop production report forecasts the state's soybean crop at 802 million bushels. That's up 2 percent from last year thanks to a record average yield of 162 bushels per acre.

South Dakota's sorghum production is pegged at 18.1 million bushels, up 91 percent from 2014. The yield of 86 bushels per acre is the highest on record.

NE Collision Claims Life Of 2nd Driver

WILBER, Neb. (AP) — Authorities say a second person has died after a collision between a minivan and car on a south-east Nebraska highway.

The accident occurred just before 6 a.m. Tuesday on Nebraska Highway 103, about two miles north of Wilber. The Saline (suh-LEEN') County Sheriff's Office says the southbound car driven by 21-year-old Nestor Godoy crossed into the northbound lanes, striking the minivan driven by 42-year-old Kevin Schroeder.

The Sheriff's Office says Schroeder died at the scene and Godoy died later in Lincoln. Both men were from Wilber.

The crash is being investigated.

Suspect Pleads Guilty To Manslaughter

RAPID CITY (AP) — A man accused of beating and strangling another man in Rapid City last year has pleaded guilty to manslaughter.

Nineteen-year-old Michael Hand earlier had pleaded not guilty by reason of insanity to murder in the July 2014 death of 47-year-old Myron Rock, whose body was found in an alley.

Hand was to stand trial next week, but he pleaded guilty to the reduced charge on Tuesday in a deal with prosecutors that caps his prison time at 25 years. He could have faced life behind bars had he been convicted of murder. He's to be sentenced Dec. 16.



AM 1450
MORNING COFFEE
WEEKDAYS MONDAY-FRIDAY

Thursday, November 12

7:40 am Yankton Chamber

(Carmen Schramm)

8:20 am Yankton Conv/Vis

Bureau (Stephanie Moser)

Friday, November 13

7:40 am SD Magazine

(Bernie Hunhoff)

8:20 am Greater Yankton

Living (Rita Nelson)

Thank you to the generous person that paid for our meals at the Fryn' Pan on Sunday. We have a very good idea who that person is! We enjoyed visiting while waiting to be seated.

Thank you
Mr. B.!!!

The Three Sisters

Dave Says

Here's A Hiring Predicament

BY DAVE RAMSEY

Dear Dave,

I work as the executive director of a nonprofit charitable organization. Lately, I've been wondering if I should hire an employee as a development person. I don't want to damage the work we do, and I can't help but look at bringing in someone new as a gamble. Do you have any suggestions? How do you handle situations like this? —Denise

Dear Denise,

Over the years, I've found that you can reduce a lot of the fear when it comes to hiring simply by doing your due diligence — and then some — during the hiring process. I get what you're saying, though. It's kind of a gamble anytime you hire someone. But if you do your job during the hiring process, I've found that in most cases it turns into an investment rather than a gamble. Even then, some investments are better than others.

In your line of work, you need a lot more than a warm body in a chair. You need someone who really cares about your cause and is really gifted when it comes to physically, mentally and spiritually involving people in the commu-

nity. In a sense, a development person is kind of like a salesperson. A good one is worth their weight in gold, while a bad one will only cost you a ridiculous amount of time and money, while potentially tarnishing your good name.

Look for the best of the best, and don't rely on résumés to tell you the whole story. At my office, we always have numerous interviews, and the process can go on for months. We're also okay with not hiring someone and putting the position on hold for a while if we can't find the person who is an exact fit professionally and personally. And remember, Denise. Like with all things, it never hurts to ask God for a little guidance! —Dave

SELL AS-IS

Dear Dave,

My husband and I are about to relocate to another part of the country. We'd like to sell our house, but we're thinking about taking out a small loan to have some work done first. We could get in the \$180,000 range selling it "as-is" but closer to \$200,000 if we installed new roof, carpeting, exterior paint and concrete work. I know how you feel about debt, but what

are your thoughts in this scenario? —Kim

Dear Kim,

From what you just described, and assuming the concrete work wouldn't be too extensive, you looking at going into debt probably \$12,000 to \$15,000 in order to get \$20,000 more out of the deal. I'd just sell it. I wouldn't go to all that trouble for \$5,000.

Every piece of debt you take on compromises your financial security and robs you of your largest wealth-building tool—your income. Even if you guys are in good shape, you've got a lot of uncertainty and the potential for unexpected expenses in the months ahead. Just sell the house and get on with your lives. It's not worth the hassle. —Dave

Dave Ramsey is America's trusted voice on money and business, and CEO of Ramsey Solutions. He has authored five New York Times best-selling books. The Dave Ramsey Show is heard by more than 8.5 million listeners each week on more than 550 radio stations. Dave's latest project, EveryDollar, provides a free online budget tool. Follow Dave on Twitter at @DaveRamsey and on the web at daveramsey.com.

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