

# 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, PO Box 56, Yankton, SD 57078, or email to news@yankton.net.

## THURSDAY

**Table Tennis**, 8:30 a.m., The Center, 605-665-4685  
**Ladies Pool**, 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., October: Murdos, 605-665-5956

## 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.  
**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  
**Daily Reprieve**, 7 p.m., closed meeting non-smoking, 1019 W 9th St.

## FIRST MONDAY

**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

## SECOND MONDAY

**Yankton Diabetes Support Group**, 1 p.m., Benedictine Center, AVSHH, 605-668-8000 ext. 456  
**Yankton Republican Party Executive Meeting**, 5:30 p.m., 2507 Fox Run Parkway, 605-260-1605  
**Yankton School Board Meeting**, 5:30 p.m., YSD Administration Building, 2410 West City Limits Road, 605-665-3998  
**Yankton Area Writers Club**, 7 p.m., Books & Beans, downtown Yankton, 605-664-6582  
**Tri-State Old Iron Association Meeting**, 7 p.m., JoDeans Restaurant, 605-665-9785.  
**Yankton City Commission**, 7 p.m., RTEC, 1200 W. 21st Street  
**YHS Booster Club Meeting**, 7:30 p.m., Summit Activities Center Meeting Room, 605-665-4640

## THIRD MONDAY

**Yankton Golf Advisory Board Meeting**, noon, Fox Run Golf Course, 600 W. 27th Street, 605-668-5205  
**Friends Of The Yankton Community Library**, 5:30 p.m., Yankton Library, 515 Walnut  
**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

## FOURTH MONDAY

**NARFE Chapter 1053**, 10 a.m. at The Center, located at 900 Whiting Drive.

## TUESDAY

**Table Tennis**, 8:30 a.m., The Center, 605-665-4685  
**Yankton Community Forum**, 8:30 a.m. coffee, 9 a.m. meeting at Hillcrest, 605-664-5832  
**Ladies Pool**, 10 a.m., The Center, 605-665-4685  
**Weight Watchers**, 10:30 a.m., 413 W. 15th Street. Weigh in 1/2 hour before.  
**Yankton Alanon**, noon, non-smoking session, 1019 W 9th Street  
**Nurse**, 12:30-3:30 p.m., The Center, 605-665-4685  
**Open Cards**, 12:45 p.m., The Center, 605-665-4685  
**NAMI (National Alliance on Mental Illness) Connections Support Group**, 1:30-3:00 p.m. Enter main entrance on 3rd, of the former Sir Charles Hotel. Once inside take a right and enter the room which has the conference table in it. For further information or questions call 661-4434.

# Time To Break Out The Lunch Box

BY DAVE RAMSEY  
www.daveramsey.com

**Dear Dave,**  
I love your plan, but I think my husband is attached to eating out. Budgeting is very hard for him, and the cost of his fast food lunches is making it difficult for us. He's also taken a salary cut recently, and I'm working a part-time job to help us get by. Can you give him some tough love from a male perspective?

— Valerie

**Dear Valerie,**  
It sounds to me like you've been way too nice. You're acting like a mother dealing with little kid, and that's not a good way to relate to a husband. Plus, if you guys are having money problems, the only time either of you should see the inside of a restaurant is if you're working there!

A man has several jobs in life, and one of those is to take care of his wife and children. You're wife shouldn't have to work so

you can stuff your face with fast food. When you married him, you didn't want a little boy. You wanted a man. He needs to grow up and start acting like one!

That being said, my perspective probably won't help. There's a saying that goes, "Those convinced against their will are of the same opinion still." He needs a serious change of heart. You said you love my plan, right? Then sit down with this guy, and show him the numbers. Show him where all the money is going, and tell him it's just plain wrong for him to eat out all the time while you have to work just to make ends meet.

People can do all kinds of things when they're stressed out because of money problems. I'm sure taking a cut in salary was a blow to his self-esteem. However,



Dave RAMSEY

it's time for a strong wake-up call when these behaviors start to have a negative impact on family and finances!

—Dave

## LET'S WAIT A WHILE ...

**Dear Dave,**  
I'm a sophomore in college, and I earn about \$1,500 a month at my job. My rent is \$500 a month. I don't really have a credit history, but I've saved \$20,000, and I'm thinking about using it as a down payment on a \$140,000 home. Would this be a good idea?

— Gil

**Dear Gil,**  
I wouldn't do it. I love the fact that you're working while you're in school. Saving that much money is fabulous, especially for someone who's not even 20 years old!

I almost did the same kind of thing when I was in college. I was into real estate, and I really wanted to test my wings and buy something. Looking back on it, though, I'm glad I didn't. It would have been a huge mistake.

College can be a bumpy enough ride, even for the most responsible student. If you lost your job you'd be in a real mess, and with your stated income you wouldn't have a lot of breathing room. Plus, the two years following graduation have the potential to be the most permanently life-changing period you'll ever experience. You could move across the country for a new job, get married, or decide to attend graduate school. In any of these situations, a house would turn into an anchor around your neck.

Being a renter is a great thing while you're still in school. In the meantime, keep piling up cash until you're ready to settle down!

— Dave

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

# Medicare Open Enrollment Begins Saturday

Medicare Open Enrollment begins Saturday — seniors have more benefits, better choices, lower costs Affordable Care Act gives seniors with Medicare cheaper prescription drugs, free preventive services, and lower costs

With more benefits, better choices and lower costs, the Centers for Medicare & Medicaid Services (CMS) is encouraging people with Medicare and their families to begin reviewing drug and health plan coverage options for 2012. The Medicare Open Enrollment Period — which begins earlier this year on Saturday, Oct. 15 — has been expanded to last seven weeks and will end on Dec. 7. This will give seniors and people with disabilities more time to compare and find the best plan that meets their unique needs. Across the country, HHS officials will hold 150 events in the days leading up to Medicare's Open Enrollment Period to inform and educate people with Medicare.

"Thanks to the Affordable Care Act, people with Medicare can get certain preventive services for free and can get more affordable prescription drugs," said HHS Secretary Kathleen Sebelius. "Open enrollment is seniors' chance to review their Medicare choices and pick the plan that works for them, or keep the plan they have today."

People with Medicare can begin reviewing the 2012 quality ratings for Medicare Advantage health plans (Part C) and prescription drug plans (Part D) for the upcoming year.

This year CMS is highlighting plans that have achieved an overall quality rating of 5 stars with a high performer or "gold star" icon so people with Medicare can easily find high quality plans. People with Medicare can switch to an available 5-star plan at any time during the year.

Using Medicare's Plan Finder - available at [www.medicare.gov/find-a-plan](http://www.medicare.gov/find-a-plan) - people will see the enhanced star ratings for 2012. In ad-

dition to the enhanced star ratings for 2012 and new "gold star" icon, Plan Finder users will see an icon showing which plans received a low overall quality rating for the past three years.

"Over the past year, we have worked to improve health coverage choices for people with Medicare, and make it easier for people to find a plan that is both a good value and meets their health care needs," said CMS Administrator Donald M. Berwick, M.D. "Due to these efforts, people with Medicare have good, meaningful choices for their 2012 plan options."

In 2012, thanks to the Affordable Care Act, additional benefits to people with Medicare include lower prescription drug costs through a 50 percent discount on covered brand name drugs in the coverage gap (also referred to as the "donut hole"), wellness checkups, and access to certain preventive care with no copayments - a benefit that all Medicare Advantage plans will offer starting in 2012.

## RESOURCES FOR MEDICARE BENEFICIARIES

People with Medicare, their families and other trusted representatives can review and compare current plan coverage with new plan offerings, using many proven resources, including:

- Visiting [www.medicare.gov](http://www.medicare.gov), where they can get a personalized comparison of costs and coverage of the plans available in their area. The popular Medicare Plan Finder tool has been enhanced for an efficient review of plan choices. Spanish Open Enrollment information is available.
- Calling 1-800-MEDICARE (1-800-633-4227) for around-the-clock assistance to find out more about coverage options. TTY users should call 1-877-486-2048. Multilingual counseling is available.
- Reviewing the 2012 Medicare & You handbook. It is also accessible online at:

<http://www.medicare.gov/publications/pubs/pdf/10050.pdf> - and it has been mailed to the homes of people with Medicare.

• Getting one-on-one counseling assistance from the local State Health Insurance Assistance Program (SHIP). Local SHIP contact information can be found:

— At <http://www.medicare.gov/contacts/organization-search-criteria.aspx> or

— On the back of the 2011 Medicare & You handbook or;

— By calling Medicare (contact information above).

— Through a listing of national stand-alone prescription drug plans and State specific fact sheets can be found at: <http://www.cms.hhs.gov/center/openenrollment.asp>

People with Medicare who have limited incomes and resources may qualify for Extra Help paying for their prescription drug costs. There is no cost to apply for Extra Help, also called the low-income subsidy. Medicare beneficiaries, family members, trusted counselors or caregivers can apply online at [www.socialsecurity.gov/prescriptionhelp](http://www.socialsecurity.gov/prescriptionhelp) or call Social Security at 1-800-772-1213 (TTY users should call 1-800-325-0778) to find out more.

During this Open Enrollment Period, Medicare recommends that people treat their Medicare number as they do their social security number and credit card information. People with Medicare should never give their personal information to anyone arriving at their home uninvited or making unsolicited phone calls selling Medicare-related products or services. Beneficiaries who believe they are a victim of fraud or identity theft should contact Medicare (contact information above).

More information is available at [www.stopmedicarefraud.gov](http://www.stopmedicarefraud.gov).

## Second Half Of 2010 Taxes Due Oct. 31

The Yankton County Treasurers Office reminds the public that the second half of the 2010 (payable in 2011) Real Estate Taxes and the second half of the 2011 Mobile Home Taxes are due and payable on Oct. 31, 2011.

You can use the Silver Drop Box on the North Side of the Government Center for payments or bring them in to the office. If you mail the payments, they must have an October postmark.

Interest will be charged beginning Nov. 1.

# Heartland Humane Society Preps For Wine And Whiskers

Heartland Humane Society will host its second Wine & Whiskers event Saturday, Nov. 5, at the Hillcrest Country Club in Yankton, running from 6-10 p.m.

The event, which funds the local animal shelter, will feature wine and beer tasting, hors d'oeuvres, live music and variety of live and silent auction items.

"Heartland Humane Society relies on donations from Yankton, Clay, and Cedar counties and Wine and Whiskers is one of our largest fundraisers to date," said Kerry Schmidt, Executive Director at Heartland Humane Society. "We want to thank those from the community and businesses that have already provided sponsorships and auction gifts and welcome any assistance in funding."

Tickets may be purchased by contacting the Heartland Humane Society at 605-664-4244, any Heartland Humane Society board member or emailing

[hhs@midconetwork.com](mailto:hhs@midconetwork.com). Donations may be sent to PO Box 585, Yankton, SD 57078 or dropped off at the shelter, located at 601 Burleigh Street in Yankton.

"This event is a chance to ensure more strays find permanent homes in 2012 and a chance to get everyone in the communities together for a great cause. We are looking forward to celebrating animals and our shelter program on Nov. 5," Schmidt said. "We hope if you have a love for pets that you will consider joining us."

Heartland Humane Society serves Yankton and Clay Counties in South Dakota and Cedar County in Nebraska and surrounding communities, protecting and enhancing the lives of companion animals by promoting healthy relationships between pets and people. Visit Heartland Humane Society online at [www.heartlandhumane-society.net](http://www.heartlandhumane-society.net).

**KYNT**  
AM 1450  
**MORNING COFFEE**  
WEEKDAYS  
MONDAY-FRIDAY  
Thursday, October 13  
7:40 a.m. Yankton Conv/Vis Bureau (Lisa Scheve)  
8:15 a.m. Yankton Chamber of Commerce (Carmen Schramm)  
Friday, October 14  
7:40 a.m. South Dakota Magazine (Bernie Hunhoff)  
8:15 a.m. Lewis & Clark Theater (Chuck Lambertz)

**NEWS AROUND THE CLOCK**  
[www.yankton.net](http://www.yankton.net)

Share your best work by submitting your recipe to us!

We want your best  
**Holiday Favorites Recipes**

Thanksgiving, Christmas or New Year's Specialties

For our upcoming November/December HerVoice Magazine  
**Deadline: October 15** Watch to see if your recipe has been selected!

Please include baking/cooking times and number of people the recipe will serve.

Send Recipes To: Press & Dakotan HerVoice Recipes  
Attn: Cathy Sudbeck  
319 Walnut, Yankton SD 57078  
or email to: [cathy.sudbeck@yankton.net](mailto:cathy.sudbeck@yankton.net)

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Family Education and Counseling Center, Inc.  
1700 Burleigh St. • Yankton, SD  
**www.feccinc.com**  
A United Way & Volunteer Services Agency

**It's that time of the year — changing colors, days are getting shorter and it's time for flu shots.**

Flu shots are now available, you must be 18 years or older. **No appointment necessary.**

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