

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
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

FRIDAY

Line Dancing, 9:30 a.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 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

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

Taking Care Of Your Old Debts

BY DAVE RAMSEY

Dear Dave,
I have some bad marks on my credit report. What's the best way to handle them? —**Patricia**

Dear Patricia,
There can be three types of nasty items on your credit report. There are errors, which shouldn't be there at all. There are old payments that you paid late, and really, these are just a report of history. Then there are debts that have gone bad. This means you didn't pay them. If these are the types of items you're talking about, you'll have to go back and clean them up. This will mean either making payment in full or settling them at a lower, agreed-upon amount.

Probably the biggest headache will be finding exactly who to pay. There's a good chance some of them have been handed over to collection agencies. If this is the case, they'll try to charge collection fees, and in some cases even

double the amount owed. You'll have to negotiate with them for a more reasonable settlement amount. So there's going to be more than just a financial hassle attached to this endeavor.

But still, even if the debts have a date when they were supposed to "fall off" your credit report, I'd still pay them. Collectors will still chase you in an effort to collect even if they've fallen off your record. They aren't supposed to do that, but many do. And it can hit you at exactly the wrong time-like when you try to get a mortgage.

I think this is a good idea, Patricia. Just expect a little work and a few headaches in the process. Getting this stuff out of the way will improve your quality of life, and besides, it's your debt. It's your responsibility to pay it, plus



Dave
RAMSEY

it's the honorable thing to do! —**Dave**

Dear Dave,
I finally paid off my old car, and now I'm taking your advice and saving up to pay cash for a newer one in the future. Where should I put the money I plan on saving for the next five years? Would a mutual fund be a good idea? —**Kristi**

Dear Kristi,
I love that you're going to save up and pay cash for your next car. But the problem with mutual funds is they go up and down in value. I love mutual funds for long-term investing, and by this I mean a bare minimum of five years. Still, I wouldn't recommend them as a method of saving for a vehicle purchase.

When it comes to saving up for a car, I'd suggest a simple savings or money market account. They

both pay next to nothing in terms of interest right now, but at least you'll know your money is safe and not going down in value. You won't be worrying about the ups and downs of the stock market or whether or not you can actually get a better car just because some clown on Wall Street flipped a switch.

Did you know that the average car payment in America right now is \$487? Even if you hid that money in a cookie jar, you'd have nearly \$5,000 in just 10 months. And despite what a lot of people say, you can still get a decent little used car for that kind of cash.

It's like grandma always said, Kristi. "Save up and pay for it!" If you don't have the money to pay for something in full, then you can't really afford it. —**Dave**

Follow Dave on Twitter at @DaveRamsey and on the web at daveramsey.com.

Panel: Pregnant Women Should Get Whooping Cough Shot

BY MIKE STOBBE

AP Medical Writer

ATLANTA — An expert panel is urging every expecting mother to get a shot preventing whooping cough, preferably in the last three months of her pregnancy to help protect her baby.

The advice follows a frightening resurgence of the dreaded childhood disease. More than 32,000 cases, including 16 deaths, have been reported so far this year, and 2012 is on track to be the nation's worst year for whooping cough since 1959.

It's only the second time a vaccine has been advised for all women during pregnancy. Flu shots were first recommended

for them in the 1990s.

The new advice was approved in a vote Wednesday by the government's vaccine advisory panel. Federal health officials usually adopt the group's guidance and promote it to doctors and the public.

Whooping cough, or pertussis, is a highly contagious disease. Its name comes from the sound children make as they gasp for breath.

Despite long-standing childhood immunizations, cases have been climbing in the past decade. Most are infants two months and younger — too young to be vaccinated because their immune systems are too immature.

Health officials increasingly have pushed to get older children and adults vaccinated, to reduce the number of carriers who might infect vulnerable infants. An estimated 30 to 40 percent of infected newborns got the disease from their mothers.

In recent years, a combination vaccine — that included protection against pertussis — was offered to women immediately after they gave birth. Then after a whooping cough epidemic in California, the panel last year recommended a one-time dose of a combination vaccine for expectant mothers, either before or during pregnancy.

But fewer than 3 percent of pregnant women have gotten the

vaccination, according to the Centers for Disease Control and Prevention.

Worse, recent research has shown the whooping cough vaccine's protection doesn't last as long as previously thought. A recent study found women vaccinated within two years of their pregnancy had relatively few antibodies to pass on to their newborns. That included women vaccinated early in their pregnancy, said Dr. Mary Healy, the Baylor College of Medicine researcher who led the study. That suggests women need to be vaccinated during the third trimester for it to really have an effect, she said.

Ballot

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resenting teachers and health care facilities collected enough signatures to propose a 1-cent sales tax increase that would boost the state's rate from 4 percent to 5 percent on Jan. 1. The tax increase would raise an estimated \$180 million a year to be split between school districts and the program that pays the medical expenses of poor people.

Daugaard said teachers and health care providers have not proven they need the extra money.

School aid and Medicaid spending were cut by \$77 million last year, but \$18 million was restored this year. That means \$59 million remains to be restored, but the proposed tax increase would provide three times that amount of money, the governor said.

"It would be the largest tax increase in history," he said, adding that he would rather boost state revenue through economic growth.

Sandy Arseneault, president of the South Dakota Education Association, the state's main teachers union, challenged the governor's math, saying it ignores the effect of a freeze in education aid the year before the cut.

"This funding really doesn't even bring us back to where we should be," Arseneault said.

TEACHER MERIT PAY

Daugaard also proposed an education reform plan that would give bonuses to top teachers, phase out tenure and recruit more teachers for critical jobs in math, science and other fields. He said it would improve student achievement by ensuring classrooms had top-notch teachers.

The teachers union contended it could hurt the quality of education because teachers might stop collaborating as they competed for bonus money. After the Legislature narrowly passed a modified version of the governor's plan, the union collected signatures to put it on the ballot.

The version voters will consider includes the governor's original plan to give \$5,000 annual bonuses to the top 20 percent of teachers in each district, beginning in the 2014-2015 school year. The bonuses

would be based on a new evaluation system.

However, lawmakers also gave districts the ability to create their own teacher reward plans or opt out altogether.

The bill also would start a scholarship program next year to help college students pursuing teaching degrees in the most-needed subjects. It would give \$2,500 annual rewards to qualified math and science teachers beginning in 2014.

"I'm hopeful the voting public will see this as a step forward to increasing student achievement," Daugaard said.

But Arseneault said merit pay for teachers has never worked, and the state should instead seek to improve all good teachers.

"I don't want just a few children to have a great teacher in the classroom," she said. "I want all of our children to have a great teacher."

ECONOMIC INCENTIVES

The state Democratic Party collected signatures to force a public vote on Daugaard's law creating a new program that would give incentive grants for large construction grants. The program is aimed at getting businesses to expand or move to South Dakota.

For years, the state refunded construction taxes for big industrial projects, but that program expires at the end of this year.

Daugaard's replacement plan would take 22 percent of the receipts from the contractor's excise tax and put the money into a fund that a state board could use for incentive grants. The governor said that would allow the board to limit grants to companies that would not otherwise build in South Dakota.

Democrats said the estimated \$16 million a year earmarked for

the program would be better spent on schools and other priorities.

BALANCED BUDGET

Voters also will have the final say on Daugaard's proposed constitutional amendment to require a balanced state budget.

The South Dakota Constitution now has provisions limiting state debt and providing for an emergency tax to wipe out any deficit. Daugaard says that shows a balanced budget is intended, but the language is imprecise. His amendment says the governor must propose and the Legislature must pass a budget in which spending does not exceed anticipated revenues and other available funds.

Opponents contend the amendment is not needed and could encourage overly optimistic revenue estimates that lead to deficits.

The Legislature has proposed three additional constitutional amendments that would revise provisions related to corporations, increase reimbursements for lawmakers' mileage during their first and last trips to the Capitol during each legislative session, and revise the distribution of money from a trust fund set up with the proceeds of the 2001 sale of the state cement plant.

Corps

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sentations will be followed by a question-and-answer session.

Comments on the draft plan will be taken during the meetings.

The public and stakeholders can also speak directly with Corps officials during the hour preceding and following the meeting.

The 2012-2013 Draft Annual Operating Plan anticipates low, relatively stable runoff into the basin for the remainder of the 2012 calendar year and into early spring 2013, according to the news release. As a result, the Corps expects system storage to fall below the base of the annual flood control pool when the 2013 runoff season begins on or around March 1.

The flood control pool is the desired operating zone for the system, according to Corps officials. By remaining in the flood control pool, the Corps can provide good service to all eight of its congressionally authorized purposes — water quality control, irrigation,

navigation, water supply, flood control, fish and wildlife, hydropower and recreation.

"Drought conservation measures will be implemented beginning this winter with Gavins Point releases at minimum levels," Farhat said.

From December through the end of February, releases will be targeted at 12,000 cubic feet per second (cfs) to conserve water in the reservoir system.

Temporary increases above 12,000 cfs will be provided during periods of ice formation to keep water intakes along the lower river operational. When the reservoir system is full, Gavins Point winter releases are generally scheduled near 17,000 cfs, or higher if flood water is being evacuated.

The current forecast for spring 2013 indicates that system storage at the start of the runoff season will be about 8 million acre-feet (maf) below the base of the flood control and multiple use zone, according to the news release. If the forecast materializes, additional water conservation measures outlined in the Master Manual will be implemented.

"Most likely, we will begin the

2013 navigation season with reduced navigation flow support," Farhat said. "The upper three reservoirs may also be drawn down as much as 10 feet below the desired level, potentially impact other purposes such as recreation."

"We will have a better picture of necessary measures to take by the start of the 2013 runoff season, which begins on or about March 1," she added.

Despite the drought, hydropower generation remains on target, according to a Corps release.

To view the draft AOP, visit online at www.nwd-mr.usace.army.mil/rcc/reports/pdf/s/draftAOP2012-2013.pdf.

Written and email comments on the draft AOP will be accepted through Nov. 23. Email comments should be sent to: Missouri.Water.Management@nwd02.usace.army.mil.

You can follow Randy Dockendorf on Twitter at twitter.com/RDockendorf



STOTZ

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MORNING COFFEE

WEEKDAYS MONDAY-FRIDAY

Thursday, October 25

7:40 am Yankton Chamber (Carmen Schramm)

8:20 am Yankton Conv/Vis Bureau (Lisa Scheve)

Friday, October 26

7:40 am Yankton P&D (Nathan Johnson)

8:20 am Whitetails Unlimited (Terry LaBounty)



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—Bernie Hunhoff



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STATE LEGISLATURE

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