

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
Wil Bowling, 9:30 a.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., October: Wiebelhaus Recreation, Crofton, 605-665-5956.
Catholic Daughters (Court Willard 967), 7:30 p.m., at Sacred Heart Catholic Church/Community Gathering Space, Yankton. (January through June)

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.
Partnership 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

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 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

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
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, 605-660-8849.
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, 6:30 p.m., First United Methodist Church, 11th and Cedar, 605-661-7162
Divorce Care, 7 p.m., Calvary Baptist Church
Divorce Care For Kids, 7 p.m., Calvary Baptist Church
Daily Reprieve, 7 p.m., closed meeting non-smoking, 1019 W 9th St.
Divorced, Separated, Widowed, 7-9 p.m., Roncalli Center, Mount Marty College (Sept. 16-Nov. 18)

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, 5:15 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

Flooded Farm Land Applications Due Nov. 1

Landowners who qualify for a reduction in assessed value on their flooded crop land must turn the needed paperwork in to their local assessor's office (Director of Equalization) by Nov. 1.

Land that can't be planted because it is flooded may be eligible for a reduction in assessed value. Applications must be submitted each year accompanied by current Farm Service Agency maps with flooded acres clearly marked. The paperwork must be dropped off at the

Director of Equalization Office or postmarked by Nov. 1.

Lakes, dugouts and land in the Conservation Reserve Program (CRP) are not eligible.

Flooded farm land applications are available at the Director of Equalization Office. In Yankton County, that office is in the County Government Center, 121 West Third Street, Suite 203, Yankton.

For more information, call (605) 260-4400, opt. 3.

Dave Says

How Much Term Do I Need?

BY DAVE RAMSEY

Dear Dave,

Should term life insurance be purchased based on your current earnings or future, projected earnings?

— Dan

Dear Dan,

I usually recommend people have 10 to 12 times their current annual income in a good, level term life insurance policy. However, if you have a solid reason to project your income jumping significantly in the near future, there's nothing wrong with basing your amount of life insurance coverage on that figure as long as you can afford it.

Now, when I say a solid reason, I'm not talking about having an attitude of, "I'm smart. So, I'm going to make tons more money soon." That's ego, not reason. But if you're in a residency finishing your medical degree, you can realistically look at making \$40,000 to \$50,000 for another year or two then making the jump to \$200,000. That's the kind of logical thinking and planning I'm talking about. In that scenario, a huge jump in income is almost assured. There's nothing wrong with going ahead and getting more coverage.

The purpose of life insurance is to



Dave
RAMSEY

BUDGETED FUN

Dear Dave,

My husband and I are debt-free except for our house. I've been having a discussion with a coworker over how much money to allow for fun in your budget. I think \$100 for a bottle of wine is okay, but she says something like that is unreasonable. What do you think?

— Elizabeth

Dear Elizabeth,

It depends entirely on your financial situation. Paying \$100 for a bottle of wine is pretty dumb if you make only \$20,000 a year. But what if you make

\$200,000 a year? Quit worrying and buy the wine! When you have a great income-to-asset ratio-and you're living debt-free, have control of your money, and are saving and investing for the future-that's the time to relax and enjoy a few things.

You've got to take the whole picture into account. Otherwise, you'll get caught up in the whole envy and jealousy thing. I know a guy who makes \$15 million a year, and recently he bought a \$400,000 car. Now, I grew up in a small town in Tennessee. I can't wrap my head around the idea of a \$400,000 automobile. But as a ratio, that's a very small part of his income. It would be like someone who makes \$150,000 a year buying a \$400 car.

That's a good rule of thumb for determining if something constitutes an outrageous purchase. If it's a big-enough percentage of your income to rock your world and mess with your finances, then you're spending too much. But to say that a certain item is too expensive or an irresponsible purchase based on price alone, that's kind of silly.

— Dave

Human Rights Award



SUBMITTED PHOTO
Church Women United presented the Human Rights Award for 2013 to Pam Kettering recently. She was selected for her many supportive activities in the community and church. Pictured are, from left: Joyce DeMaro, Kettering and Shelly Lambert.

Harvesting Pumpkins And Squash

BROOKINGS — With the early spring and warm temperatures this summer, gardeners may have had their pumpkins ripen early, and it may be a challenge to keep them until Halloween. However, with some extra effort, the storage life of pumpkins and winter squash can be maximized, according to Rhoda Burrows, SDSU Extension horticulturist.

Burrows shares the following advice to help extend the shelf life of pumpkins and squash:

- Pumpkins and squash are warm season crops that are sensitive to temperatures below 45 degrees, and should be harvested before frost.

- For optimal storage life, pumpkins and winter squash should not be harvested until they are fully mature, with well-corked stems, and rinsed hard enough that they cannot be easily punctured by a fingernail. Death of the vines doesn't necessarily indicate that the squash is mature enough for successful fruit storage, especially if disease or drought has been a factor. If the fruit needs to be harvested before it is fully mature, be aware that it may not have developed full flavor or texture. It can ripen some after picking, but watch it carefully, as it may not keep for more than a few weeks.

- The stem should be cut from the vine, so that it stays with the fruit; this helps avoid stem-end rot.

- Use care in handling fruit, as any bruising or other physical damage will shorten shelf life. To decrease storage rots, space the fruit so that they are not touching each other in storage.

- Depending on the type of pumpkin or squash, it should last two to 6 months when stored at the ideal temperature of between 50 and 60 degrees F. A cool basement can work well. The fruit can withstand exposure to cooler temperatures, even down to 35 degrees, as long as they are exposed to warmer temperatures (around room temperature) soon afterwards, which will help reverse some of the chilling injury. Sustained storage temperatures above 80 degrees will reduce storage life and eating quality.

- The fruit should be dry when placed into storage. The ideal humidity is 50-70 percent relative humidity; with lower humidity the fruit may shrink some, but higher can allow disease to invade the fruit.

"While homeowners may not be able to achieve the optimal conditions, attention to proper harvest time, careful handling and avoidance of overly high or low temperatures during storage should help," Burrows said.

To learn more, visit iGrow.org.

Medicare Open Enrollment Period Open

PIERRE — The open enrollment period for Medicare Part D and Medicare Advantage plans is Oct. 15-Dec. 7, 2013.

"If you or someone you care about has Medicare, make sure you mark your calendars, as Medicare Open Enrollment starts on Oct. 15 and ends on Dec. 7," said Kim Malsam-Rysdon, Secretary for the South Dakota Department of Social Services. "Medicare recipients should use this opportunity to review their current choices and compare them to coverage that is available for next year to make sure they have a plan that is right for them."

Medicare Advantage is a health plan offered by a private company that contracts with Medicare to provide Part A and Part B coverage (hospital, skilled nursing, home health, hospice, doctors' care and other outpatient services).

Medicare Part D offers prescription drug coverage for all people with Medicare; the drug coverage includes both brand name and generic drugs.

Beginning Oct. 15, trained volunteers from the South Dakota Senior Health

Information and Insurance Education Program (SHIINE) will offer free assistance to seniors seeking additional Medicare information.

SHIINE volunteers can help seniors compare plans, evaluate their current coverage and fill out paperwork. Seniors taking advantage of the free one-on-one counseling should bring their Medicare card and a current list of medications. The volunteers will use the information to sort through the Medicare Plan Finder and compare coverage options. The Plan Finder can also be accessed from home at www.medicare.gov.

For more information on SHIINE or to meet with a volunteer in your community, call 1-800-536-8197 or contact your Regional Coordinator:

- Eastern South Dakota: Tom Hoy at 605-333-3314 or SHIINE@cfag.org.

- Central South Dakota: Kathleen Nagle at 605-224-3212 or SHIINE@centralsd.org.

- Western South Dakota: Debbie Stangle at 605-342-8635 or SHIINE@westriversd.org.

Help Celebrate 125

The Yankton Chamber of Commerce and the Yankton Quasiquicentennial Committee invites you to join in celebrating the 125th anniversary of South Dakota becoming a state on Saturday, Nov. 2.

The celebration will begin at 3:30 p.m. with a walking tour of downtown Yankton's most historic sites, including visits from a few of our most distinguished historical figures. The day will conclude with a Statehood Ball being held at the Riverfront Event Center from 6-11 p.m. with music provided by the Gale Pifer Orchestra.

Special guests are scheduled to include South Dakota Gov. Dennis Daugaard.

Guests are encouraged to

dress in period appropriate costumes with prizes awarded for the best of the evening. This event is appropriate for all ages and children are encouraged to attend.

Schedule of events:
• 3:30-5:30 p.m. — Walking Tour of Historic Yankton
• 6-7 p.m. — Social hour at Riverfront Event Center
• 7-7:30 p.m. — Special program celebrating the signing of statehood
• 7:30-11 p.m. — 125th anniversary statehood ball

Yankton residents who would like to be involved with the planning of the event or participate on the day of, are encouraged to contact the Yankton Chamber of Commerce at 605-665-3636.



AM 1450

MORNING COFFEE

WEEKDAYS MONDAY-FRIDAY

Thursday, October 17
7:40 am Yankton Chamber (Carmen Schramm)
8:20 am Yankton Conv/Vis Bureau (Lisa Scheve)

Friday, October 18
7:40 am Vermillion Chamber (Steve Howe)
8:20 am United Way (Lauren Hanson)

YOUR NEWS!

The Press & Dakotan



Barnard-Hanson

Erin Elizabeth Barnard and Cory Daniel Hanson were married Saturday, May 11, 2013, at Harvest Independent Baptist Church, Mission Hill, SD, with Pastor Nathan Martin and Pastor Merv Kramer officiating.

Parents of the couple are Charles and Donna Barnard, Yankton; and Daniel and LaDell Hanson, Brandon, SD.

Attendants were: Carolyn Hayton, Matron of Honor; Sara Martin and Cassandra Goeden, Bridesmaids; Emily and Megan Hayton, Junior Bridesmaids; Amber, Rachel and Bethany Hayton and Caitlyn Onnen, Flower Girls. Tyler Alfers, Best Man; Brad Sittig and Matthew Murphy, Groomsmen. Jason Frey and Bradley Hamer, Ushers.

Anna Martin, Pianist; Sherry, Ashley and Sarah Wasson, Vocalists. A reception was held at the Riverfront Event Center, downtown Yankton.

Erin is a graduate of Pensacola Christian College, Pensacola, FL, and is employed with First Dakota National Bank. Cory is a graduate of Southeast Technical Institute and is employed at American Engineering Testing.

The couple resides in Sioux Falls.

Serving the Yankton Area for Over 14 Years!

It's not just a body shop, it's...

Justa's Body Shop

2806 Fox Run Pkwy., Yankton, SD 57078
(605) 665-3929

- Paintless Dent Repair
- Insurance Work
- Frame Straightening
- Restoration Work
- Glass Installation
- Lifetime Paint Warranty
- Loaner Car Available
- Down Draft Bake Booth



Does Health Care Reform have you confused?

DAKOTACARE has options!

Cihak Insurance
Linda Behl 311 Walnut, Yankton, SD • 665-9393

DAKOTACARE
THE HEALTHCARE PLAN OF THE SOUTHERN PLAINS REGION