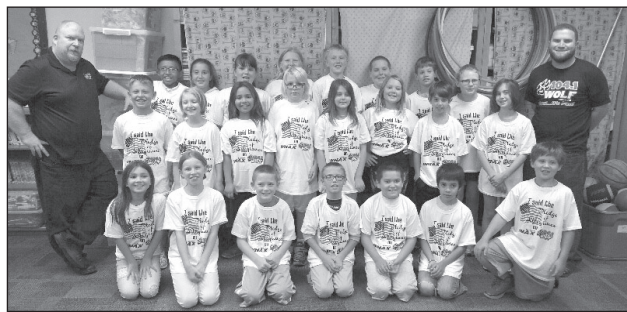


Webster Class Recorded Pledge Of Allegiance For Radio Station



SUBMITTED PHOTO

The 4th grade students were selected to participate in a recording on the radio and quickly became celebrities! The class recorded the Pledge of Allegiance in addition to several kids reciting it alone. This was played throughout the day on 9/11 as a tribute to Patriot's Day and will air on Veteran's Day, also. We are thankful to the radio station for the free t-shirts, as well, and felt incredibly honored and privileged to be a part of such recognition!

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.

FOURTH THURSDAY

Yankton County Farmers Union, 7 p.m., Sunrise Apartments, 2015 Green St., Yankton. 661-7667.

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)

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, 2-5 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.

FOURTH MONDAY

Yankton City Commission, 7 p.m., RTEC, 1200 W. 21st Street

Webinar Examines Preparing Small Businesses For Winter Weather

WASHINGTON — Whether it's pounding rainfall, massive snowstorms, burst pipes on the heels of freezing temperatures or power outages, winter weather presents many threats that can lead to business shutdowns, property damage and loss of life.

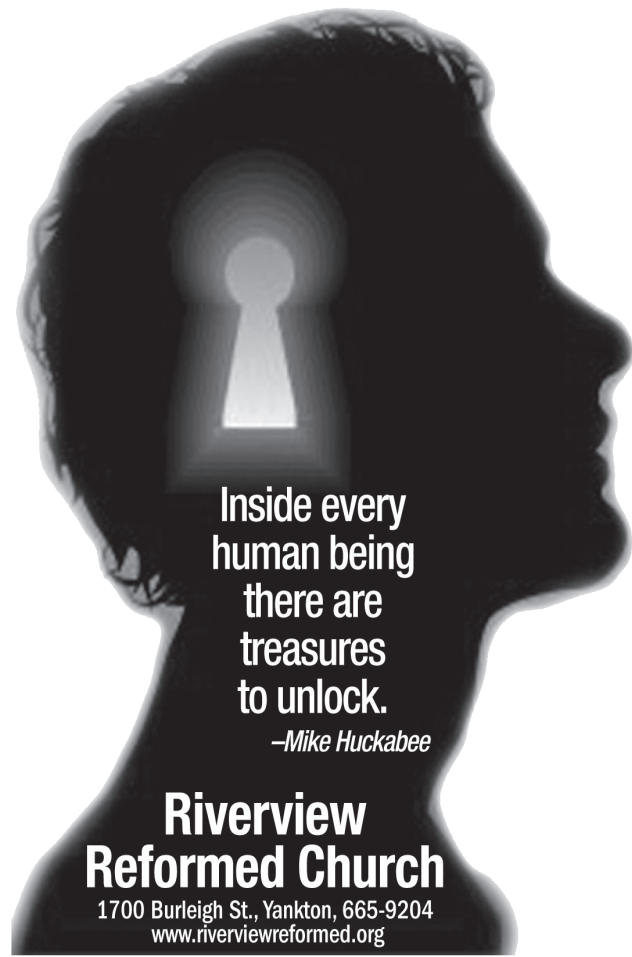
Now is a good time to make a plan to stay open for business, while protecting your employees and customers from the dangers of severe winter weather.

On Tuesday, Oct. 27, Agility Recovery and the U.S. Small Business Administration will host a free webinar focusing on best practices to mitigate the risks posed by the season. The tips you'll learn during the webinar can be executed simply, and at a low cost.

SBA has partnered with Agility to offer business continuity strategies through the "Prepare-MyBusiness" website. Visit www.preparemybusiness.org to access past webinars and for disaster preparedness checklists.

The SBA provides disaster recovery assistance in the form of low-interest loans to homeowners, renters, private nonprofits and businesses of all sizes. To learn more, visit www.sba.gov/disaster.

www.yankton.net



Inside every human being there are treasures to unlock.

—Mike Huckabee

Riverview Reformed Church
1700 Burleigh St., Yankton, 665-9204
www.riverviewreformed.org

Dave Says

Helping Them Budget

BY DAVE RAMSEY

Dear Dave,
My husband and I live on a budget and are getting out of debt. Our daughter is in high school, and we've been teaching her about your plan. Is it realistic to expect a 16-year-old with a part-time job and a hand-me-down car to make and live on a budget?
—Marcie

Dear Marcie,
Anyone who has an income can make and live off a budget. Your daughter is at a great time in her life to learn how to prioritize spending, saving and giving — and making her money behave!

Even in her situation, when she's still living at home with you guys, there are plenty of things she can include in a budget. Think about it: She needs gas for the car, basic maintenance and insurance ... things like that. She'll also want a little spending money, and she might even have ideas of going to college. So sit down with her and show her how to make out a budget to figure out the upcoming month's expenses before the month begins. Make sure she knows how to properly balance and reconcile her bank account, too.

Of course, at this point it's still your responsibility as parents to provide her with the basic necessities. But I love your attitude and your willingness to teach her how to handle money intelligently. The sooner she



Dave RAMSEY

started college last month, and scholarships and Pell Grants will pay for everything. But is saving money really that important if you're young and have a good income? What good does money do you if you don't use it for something?
—Tim

Dear Tim,
Congrats on beginning college! I'm glad, too, that you understand how I feel about debt. But it worries me that you seem to think that you're not doing anything with your money when you save. Saving money is one of the most important things you can do with your money, because when you save you're planning for the future and the unexpected.

learns some basic money management principles, the sooner she'll be able to handle her finances in the real world responsibly.
—Dave

SAVING IS DOING SOMETHING

Dear Dave,
I know you're all about getting out of debt, and I agree with your stance on that. I

Retirement may seem long way off right now, but think for a second how it would feel to have worked your entire life only to end up broke at age 65. If that thought doesn't scare you, it should. Have you ever seen someone that age, or older, wrangling shopping carts in the rain or flipping burgers at a fast food joint? In most cases, it's not because they love the job and being around people. They're doing it because they have to, because they failed to plan for the future and save some money.

Let's talk about something a little closer. You said you agree with my stance on debt. Okay, so how are you going to buy your next car without going into debt if you haven't saved anything? How will you survive if you get laid off from your job if you haven't saved any money? Bad things happen when people are foolish enough not to save money.

Saving is doing something with your money, Tim. It's one of the most important things you can do with money — for yourself and those around you!
—Dave

Dave Ramsey is America's trusted voice on money and business and the 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.

Distraction And Inexperience A Deadly Mix For Teen Drivers

SIoux FALLS — Teen drivers are involved in more crashes per mile than drivers of any other age group. In observance of Teen Driver Safety Week — Oct. 18-24 — AAA South Dakota reminds teen drivers and their parents/guardians that it's important to understand that inexperience and distraction can be a deadly combination on South Dakota's roadways.

"The good news is that teen driver-related injuries and fatalities are declining," said Marilyn Buskohl, spokeswoman for AAA South Dakota. "Across the country between 1994 and 2013, the number of Americans injured and killed annually in crashes involving teen drivers declined by more than half."

According to the South Dakota Department of Public Safety, in 2014 there were 13 drivers age 16 to 19 who were killed in crashes in South Dakota, a 62.5 percent increase from the 8 teen drivers killed in 2013. In addition, there were 2,843 teen drivers age 16 to 19 involved in reportable crashes on the state's roadways in 2014, down from 2,881 in 2013. While the number of teen driver fatalities rose in 2014 from 2013 in South Dakota, the state has followed the overall national trend, with teen drivers involved in crashes declining 34 percent from the 4,288 recorded in the state in 2011.

"While great strides have been made to improve the safety of teen drivers over the past 20 years, motor vehicle crashes remain the leading

cause of death for teens in the United States," said Buskohl.

In March of 2015, the AAA Foundation for Traffic Safety released their findings from a study which analyzed the six seconds leading up to a crash in nearly 1,700 videos of teen drivers taken from in-vehicle event recorders. The results showed that distraction was a factor in 58 percent of all crashes studied, including 89 percent of road-departure collisions and 76 percent of rear-end crashes. These numbers are in stark contrast to those of the National Highway Traffic Safety Administration (NHTSA), that had previously estimated that distraction was a factor in only 14 percent of all teen driver crashes.

The AAA Foundation says the most common distractions leading up to a crash by a teen driver included:

- Interacting with one or more passengers: 15 percent of crashes
- Cell phone use: 12 per-

cent of crashes

- Looking at something in the vehicle: 10 percent of crashes
- Looking at something outside the vehicle: 9 percent of crashes
- Singing/moving to music: 8 percent of crashes
- Grooming: 6 percent of crashes

"Novice teen drivers are still at risk," said Buskohl. "Turning 18 doesn't automatically make someone a safer driver. Experience outweighs age when it comes to avoiding crashes, fatalities and injuries."

Graduated driver licensing (GDL) laws, which now are in effect in every state, are designed to help new drivers — 15- and 16-year-olds — gain experience by restricting their exposure to risky situations and potential distractions, such as driving at night or with young passengers. The law phases-in added privileges as new drivers gain more

experience.

As a leader in motoring safety, AAA South Dakota offers resources for teen drivers, including:

- "Take the Wheel," a low-cost parent-taught driver's ed. kit that gives parents everything they need to teach their teen to drive — from scratch. TTW makes teens eligible for standard driver's ed. discounts on auto insurance premiums, including up to a 24 percent discount on coverage written by AAA South Dakota on policies provided by CSAA Insurance Group, a AAA insurer. Visit TakeTheWheel.AAA.com or stop by any of the 10 AAA offices in South Dakota.

- "Keys2Drive," an interactive teen driving website that provides state-specific information based on where your teen is in the process — from learning to drive, through the permit stage, to solo driving. Visit TeenDriving.AAA.com.

U.S. Army Corps of Engineers to Host Public Open House and Public Hearing for the Nebraska Highway 12 – Niobrara East and West Project

Date: Monday, November 9, 2015

**Time: Public Open House
4:30 – 6:00 p.m.**

Public Hearing

6:00 p.m.

**Place: Niobrara Secondary School – East Gymnasium
247 NE-12, Niobrara, NE 68760**

The U.S. Army Corps of Engineers (Corps) will host a public open house and public hearing to provide information and receive comment on the Draft Environmental Impact Statement (EIS) and Nebraska Department of Road's (NDOR's) Section 404 of the Clean Water Act permit application for the Nebraska Highway 12 (N-12) – Niobrara East and West project.

Written comments will be accepted from October 9, 2015, at these meetings, and until November 23, 2015. The public hearing will be held immediately following the open house, and will provide the public and interested stakeholders an opportunity to provide verbal testimony regarding the Draft EIS and NDOR's Section 404 permit application for the public record. No formal presentation by the Corps or NDOR will be made.

N-12 is an east-west two-lane highway in northeastern Nebraska that provides a route for local residents and through traffic. The intent of the Project is to maintain, improve or replace with a new alignment, as necessary, the existing N-12 roadway east and west of the Village of Niobrara, resulting in a safe and reliable roadway.

NDOR submitted a Section Permit application for Alternative A7 – Base of Bluffs Elevated Alignment (the Applied-for Project). This action requires authorization from the Corps under Section 404 of the Clean Water Act. The Draft EIS was developed by the Corps to provide a full and fair discussion of the Applied-for Project and other reasonable alternatives.

For more information about the project, visit www.transportation.nebraska.gov/projects/niobrara-N12/index.htm