

## COMMUNITY NOTEBOOK

The Community Notebook 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 e-mail to [newsroom@yankton.net](mailto:newsroom@yankton.net).

### 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 Inc., noon, Waterfront Gourmet Grill, 201 Capital.  
 Interchange, noon, open meeting, Waterfront 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  
 DivorceCare, 7 p.m., Calvary Baptist Church Chapel, 2407 Broadway, Yankton, 605-665-5594  
 DivorceCare4Kids, 7 p.m., Calvary Baptist Church Youth Theater, 2407 Broadway, Yankton, 605-665-5594  
 Daily Reprieve, 7 p.m., closed meeting non-smoking, 1019 W 9th St.  
 Men's Fraternity, "The Quest for Authentic Manhood," 7 p.m. Calvary Baptist Church, 2407 Broadway, Yankton, West Conference Room

### FIRST MONDAY

Yankton Republican Party Executive Meeting, 5:30 p.m., 401 Capitol, 605-260-1605  
 Yankton Lions Club, 6 p.m. dinner, 6:30 p.m. meeting, Bonanza, 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 Area Writers Club, 7 p.m., Yankton Library, 605-664-6582  
 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  
 Yankton School Board Meeting, 5:30 p.m., YSD Administration Building, 2410 West City Limits Road, 605-665-3998  
 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, Bonanza, 605-665-4694.  
 Yankton American Legion Auxiliary, 7:30 p.m., VFW Building, 209 Cedar Street

### 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  
 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  
 Alanon STEP session, 7 p.m., 1019 W 9th St.  
 Bingo, 7-9 p.m., The Center, 605-665-4685  
 Open Billiards, 7-9 p.m., The Center, 605-665-4685  
 Vermillion Unity Alcoholics Anonymous, 7:30 p.m., closed session, Trinity Lutheran Church at 816 E Clark St. Vermillion.  
 Vermillion Alcoholics Anonymous, 8 p.m., non-smoking closed session, 16 1/2 Court St. Vermillion

### FIRST TUESDAY

Yankton Area Banquet, 6 p.m., United Church of Christ, Fifth and Walnut

### SECOND TUESDAY

VFW Auxiliary, 7:30 p.m., 209 Cedar Street

### THIRD TUESDAY

Yankton Area Banquet, 6 p.m., United Church of Christ, Fifth and Walnut

### WEDNESDAY

Line Dancing, 9:30 a.m., The Center, 605-665-4685  
 Quilting, 9:30 a.m.-3 p.m., The Center, 605-665-4685  
 Nurse, 10 a.m.-noon, The Center, 605-665-4685  
 Cardio Exercise, 11 a.m., The Center, 605-665-4685  
 Daily Reprieve, noon, non-smoking open session, 1019 W. 9th St.  
 Whist, 1 p.m., The Center, 605-665-4685  
 Yankton Alanon, 7:30 p.m., non-smoking session, 1019 W. 9th St.  
 Springfield Footprints, 7:30 p.m., non-smoking open session, Catholic church, Springfield

### FIRST WEDNESDAY

Partnership Bridge, 1 p.m., The Center, 605-665-4685

### SECOND WEDNESDAY

Duplicate Bridge, 1 p.m., Partnership Bridge, 1 p.m., The Center, 605-665-4685

### THIRD WEDNESDAY

Partnership Bridge, 1 p.m., The Center, 605-665-4685

### THURSDAY

Men's Fraternity, "The Quest for Authentic Manhood," 6 a.m., Calvary Baptist Church, 2407 Broadway, Yankton, West Conference Room  
 Table Tennis, 8:30 a.m., The Center, 605-665-4685  
 Ladies Pool, 10 a.m., The Center, 605-665-4685  
 Daily Reprieve, noon, non-smoking open meeting, 1019 W 9th street.  
 Pinochle, 12:45 p.m., The Center, 605-665-4685  
 Dominos, 1 p.m., The Center, 605-665-4685  
 Yankton Area Banquet, 6 p.m., United Church of Christ, Fifth and Walnut  
 GriefShare Support Group, 7-8:30 p.m. Sept. 9 to Dec. 9 & Feb. 3 to May 5, Calvary Baptist 2407 Broadway, Yankton, 605-665-5594 or 605-660-6176  
 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., September: Magilly's, Yankton, 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

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

## T-Shirts Available To Beadle Elem. Alumni

The Yankton Beadle Elementary PTA has adult-sized T-shirts available for sale to members of the community who once attended the school.

"In its 80-plus years, Beadle school has taught and nurtured so many students. We thought there might be people out there who'd like to wear their elementary alma mater on a shirt," said Robin Wagner, this year's PTA

President. "T-shirts are black and feature red and white lettering that says 'Beadle School Rocks Beadle Elementary, Yankton, SD.'"

Proceeds from the shirts will be used by the PTA for classroom and school enhancements.

Call Misty Eskins at 605-595-3698, or e-mail her at [misty.eskins@gmail.com](mailto:misty.eskins@gmail.com) to purchase a shirt.

## DAVE SAYS:

# How Much Should Your Car Be Worth?

**Dear Dave,**  
 What's your rule of thumb about how much your car should be worth in comparison with your income?

— Madea

**Dear Madea,**  
 Great question! My rule of thumb is that all of your vehicles—I'm talking about cars, trucks, boats and their Sea-Doos sisters, motorcycles, and anything else like this—should not total more than half your annual income.

Why? It's because all of these kinds of things go down in value. You never want half of your income going into things whose value is dropping like a rock. You don't need a \$20,000 car if you're making \$30,000 a year. That's just stupid. Think about it this way. If you're making that kind of money, and I walk up and tell you I've got an investment opportunity that will turn \$20,000 of your hard-earned income into \$12,000 in just three or four years, are you going to take me up on the offer? If you've got a brain in your head, the answer's no!



Now, I'm okay with it if you make \$300,000 a year and buy a \$20,000 car if you pay cash. That's like most people running out and buying a Happy Meal. It's just not a big deal!

—Dave

### DO RICH PEOPLE NEED THE ENVELOPE SYSTEM?

**Dear Dave,**  
 Do you ever reach a point in your plan where you stop budgeting or using the envelope system?

—Craig

**Dear Craig,**  
 I've been fortunate enough to build a net

worth of several million dollars, and my wife and I never stopped doing either one. We still sit down together every month and plan out a written budget. Every dollar is spent on paper before the next month begins, and we follow it exactly. And I can promise that were you to look in my wife's purse, you'd find one of our deluxe envelope systems, just like we sell in our office bookstore. She carries it with her everywhere!

We do these things because we're responsible spiritually for handling that money well. Those of us who are Christians call that "stewardship." We feel like we're called to be good stewards—good managers—of God's money. It's not a freaky thing. It's just a matter of following God's good advice and common sense.

I want that money to behave, and these things are some of the best ways I've found to make it do what it's supposed to do!

—Dave

\* For more financial help, please visit [daveramsey.com](http://daveramsey.com).

## SDHDA Reduces Interest Rates For First-time Homebuyers

**PIERRE** — While fall leaves are dropping, so are the interest rates for First-time Homebuyer Loans through South Dakota Housing Development Authority (SDHDA).

The interest rate for starting Step Rate loans is now 2.75 percent. Fixed Rate loans were reduced to 3.75 percent and the Fixed Rate Plus Option was reduced to 4.25 percent. The rates are the lowest in the history of SDHDA.

SDHDA was able to cut inter-

est rates under new regulations in the Obama Administration's New Issue Bond Program, which is designed to stabilize the housing market. The program allows State Housing Finance Agencies, such as SDHDA, to issue new mortgage revenue bonds that are backed by the U.S. Treasury Department to fund new mortgages.

With the mortgage revenue bonds that were sold through the New Issue Bond Program, SDHDA anticipates that 3,000

individuals or families will be provided opportunities to purchase their first homes and establish roots in South Dakota communities.

SDHDA's Fixed Rate Plus option provides cash assistance for down payment and closing costs of up to 3 percent of loan amounts.

SDHDA's Step Rate starts at 2.75 percent and increases one-half percent each year for four years. The rate beginning in the fifth year is 4.75 percent and

remains at that level for the balance of the 30-year term.

Income limits and purchase price limits vary by county. Applicants must be first-time homebuyers to qualify.

For more information, First-time Homebuyers should contact one of SDHDA's Participating Lenders. Interest rates, income limits, qualifications and list of participating lenders can be found on SDHDA's website at [www.sdhda.org](http://www.sdhda.org). These rates are subject to one origination fee and one discount point.

## GARDEN

From Page 1

Because of the nature of prison life with transfers, releases and paroles, there is a high turnover of men working in the garden — this is the second year for Wentzlaff and first for Murphy. But, the inmates working in the garden keep highly detailed records of the garden.

"We do keep records from every season to see how things are doing from year to year," Wentzlaff said as he held up a overflowing three-inch binder filled with the records from just this season. "I am keeping track of everything that we have planted in the garden row by row, and we keep planting date, maturity date and harvest date so we can track how they produce from year to year and help plan future gardens."

This year the garden added more than 5,000 flowers, an herb garden and soup cans to the list of items they are tracking.

"If you notice the Marigolds

planted around and in the garden," Wentzlaff said, pointing to the small bright orange and yellow flowers sporadically placed throughout the garden. "The theory is that if you plant flowers throughout the garden, it keeps good bugs here and the good bugs keep the bad bugs out. Because of that, we only sprayed for chemicals two different times. The ups and downs of that is you leave a few more weeds so the good bugs have a place to live and eat. Even though it was wet and we had a flooded-out area this year, we had 87 rows this year."

The official size of the garden is 370 by 225 feet or as Wentzlaff said, "It is longer than a football field and almost as wide as two."

So far this year, the garden has produced 22,500 pounds of produce that has been delivered throughout the area.

"Every Thursday we make a garden run and distribute pro-

duce into the community," Flukes said. "We load up our pickup with the crates of produce — a lot for just the two acres of land we have. Nothing is sold, everything is donated. We have a certain budget every year for buying seeds. The inmates are out there doing everything by hand to keep the costs down as much as possible."

Wentzlaff pointed out that the garden would be considered a farm by the USDA as anything that produces more than \$1,500 worth of produce, whether it is sold or given, away classified as a farm.

"This is a great community service project," he said. "One thing we do is we walk the garden first thing in the morning to see what needs attention. Then, based on what is coming in, you just pay close attention and the chart (the inmates keep). When we deliver the produce, everyone is so appreciative, so we

know that what we are doing is going to good use."

While the harvest is in full swing already, Wentzlaff said he and Murphy are already in the planning stages for next year.

"I start planning now and based on the seeds we harvest and save and the germination we have seen this year, we will decide what we want to save and what we will need to purchase for seeds next year," he said. "We will meet twice a week then to plan things out, our rotations, what we want to plant more of or less of. For the most part we will grow all of the same types of produce because that is what the groups have gotten used to seeing."

As for the pumpkins, Flukes said they will start delivering them to the schools in mid-October. Until then, the inmates are busy rotating, watering, picking and delivering a bountiful harvest to a thankful community.

**"Dad, did you ever see real estate rates this low in your life?"**

**"No, son, if you're going to buy, the time is NOW!"**

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**Dean Thomsen**  
 BROKER ASSOCIATE  
 661-6905

Bernie & Jay Say...

## Why Schools Are Hurting

Because state support for education has dropped from 38% to 31% in the last eight years — even though overall state spending rose 6.5% per year, nearly twice the rate of inflation!

**The Pierre political machine's plan for funding education is apparently to force local school districts like Yankton to raise your property taxes through opt-outs.**

Still, the "machine" has money for a fancy state air fleet, millions of corporate welfare dollars for foreign oil companies, special bonuses for select high-paid bureaucrats and other frills and wasteful spending.

We'll fight for spending limits on the bureaucracy (as other states have) so we can move resources to local school districts and keep our property taxes down!

**LET'S ELECT**  
**Bernie Hunhoff & Jay Williams**  
*Two Yankton business leaders with common sense solutions for South Dakota!*

(Paid for by the Yankton County Democrats)

Bernie Hunhoff

Jay Williams

**Thank You**

I want to thank all the people who attended my 90th birthday party and for all the cards I received. A special thanks goes to Julie Walloch for putting this wonderful party on for me, also the wonderful flowers and balloons. It meant a lot to me. God Bless Everyone!

**Helen Ripple**

**Broken Family...**

**Broken Hearts.**

Call for help.

**F | E**  
**C | C**

Family Education and Counseling Center, Inc.

1700 Burleigh St. • Yankton, SD  
 (605) 260-9284 • [www.feccc.org](http://www.feccc.org)  
A United Way & Volunteer Services Agency

**NEWS AROUND THE CLOCK**

[www.yankton.net](http://www.yankton.net)