

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.

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., October: Mama Mechs, Crofton, Neb., 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

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




Card of Thanks

The family of Nicholas "Nick" LaCroix wishes to express our deepest gratitude for the kindness and sympathy shown to us by our family, friends, and neighbors for the flowers, food, cards and memorials sent at the time of the loss of our son, brother and grandson.

A special thanks to Pastors Timothy Learman and Jonathan Werre, Prince of Peace Lutheran Church, Riverview Park Reformed Church, 81 Seafood and Chophouse, and the Yankton School District.

It is a comfort to know so many people share our loss.

Marlin and Laurie LaCroix and Family



DAVE SAYS:

Want To Buy Toys? Finish Baby Step 3 first!

Dear Dave,
 When is it okay to buy toys for the lake—things like boats and jet skis—when following your plan?
 — Anonymous

Dear Anonymous,
 I'm a lake guy, too. So, you've hit a soft spot with me on this question. Still, you have to be an adult about these things, and here are a few rules.

First, you should be completely debt free except for your house. Second, you need to have your fully funded emergency fund—that's three to six months of living expenses—in place. In other words, I want you to have completed the first three Baby Steps. And remember, no matter how shiny and cool it may look, buying a Sea-Doo is not an emergency! Save up and pay cash for your toys.

Remember this rule of thumb when it comes to toys. With the rare exception of collectibles, anything with an engine goes down in value. You should never have more than half of your annual income tied up in the total of all your vehicles. It would be pretty stupid to make \$60,000 a year and have \$40,000 tied up in cars, boats and other toys. That's way too much money tied up in things that go down in value the wrong way.

Always make sure your family is well taken care of before you go out buying toys!
 — Dave



MILITARY INVESTING

Dear Dave,
 My wife and I are both active duty Marines. She's planning to get out in a few months, but I'm staying in for the long haul. You recommend saving 15 percent for retirement, but how does that apply in my case when I'll be getting a good pension after 20 years?
 — James

Dear James,
 I'd like to see you do both. Just imagine the money you guys would have for retirement with your military pension and a big pile of cash from having saved 15 percent of your income over the years!

Having options is a great thing. Think about all the things you could do down the road if you save for retirement and have your pension in place. You could pay cash for a home, or even open a business when you retire from the military. And these are things you probably wouldn't be able to do working with just your service pension.

You've got a great future if you'll just keep plugging along and saving, James. Let the military do its thing, and you guys keep pumping 15 percent of your income into Roth IRAs and other pre-tax retirement plans. It's going to be pretty cool!
 — Dave

FINANCING A SMALL BUSINESS IS RISKY!

Dear Dave,
 What's the best way to finance a business I want to buy?
 — Anonymous

Dear Anonymous,
 When you borrow money to start a business you're introducing a huge risk factor into the equation. I don't borrow money, so I really can't recommend that you go into debt. Saving up and paying cash is the best way to go.

The only other thing I would consider doing that would lower your risk would be an owner-financed deal. The current owner finances the transaction, and your pay to them is based on the profitability of the business. That way, if there's no profitability you're not bankrupt!

Some people will go out and borrow \$500,000 or more to start a business. Then, if the business doesn't do well and you can't make the payments, you're bankrupt. There's really no in-between, and that's a bad deal!

It's just a dumb idea to do these "all or nothing" business deals. Even if owning a business is your wildest dream, there's no point in taking risks like that. It's just not necessary!
 —Dave

The Outlaw Trail Offers Quiltshow Along Highway 12

See the Byway the Quiltway The Outlaw Trail Scenic Byway Highway 12

All quilters and quilt lovers are invited to view a grand array of timeless, unique quilts along The Outlaw Trail between Valentine, Neb., and South Sioux City, Neb. This annual event is enjoyed by many travelers along the 231-mile route packed with more than 17 displays with three quilting speakers. Watch for quilt signage along the complete route. You can also enjoy the fall

foliage and test your culinary appetite with the local cuisines along the way.

- Quilt Display locations include:
- South Sioux City: Library
 - Ponca: Senior Citizen Center
 - Maskell: Lutheran Hall
 - St. James: St. James Marketplace
 - Wymot: Nancy's Harness Shop, also, speaker Gloria Hall of Palmyra, Neb., on Oct. 1 at 5 p.m. at the Wynot Shelter House

- Bow Valley: Clayton's
- Coleridge: Barn Quilts
- Hartington: Senior Citizen Center
- Fordyce: Fordyce Fire Hall
- Crofton: Senior Citizen Center
- South Yankton: Corps of Discovery Welcome Center
- Lindy: Lutheran Church
- Niobrara: Fire Hall, also, speaker Vi Colome of Mission at 5 p.m. Oct. 2 at the Two Rivers Saloon
- Boyd County at Bristow:

Community Hall

- Springview: Grade School Gym, also, Diane Gubbels of Coleridge, Neb., at 5 p.m. Oct. 3 in the grade school gym
- Sparks: Lillies Cafe
- Valentine: High School

Further information can be obtained from the website at www.nebraskayoutlawtrail.org or by contacting Angie at 402-254-7161 or etched@harel.net Mary Rose at 402-357-3330 or pink-farms@gpcom.net or Sally at 402-357-2429 or slnsnoe@gpcom.net.

Household Hazardous Waste Collection Event Planned

Two household hazardous waste collections will be held in early October.

The first will be from noon to 6 p.m. Friday, Oct. 1, at the Vermillion Missouri Valley Recycling Center, 840 N. Crawford Road, Vermillion. On Oct. 2, a household hazardous waste collection will be held from 9 a.m. to 1 p.m. at the Yankton Transfer Station & Recycling Center, 23rd and Kellen Gross Drive, Yankton.

This collection provides opportunities for residents to safely dispose of products containing harmful chemicals. Unless used and disposed of according to directions, these household chemicals present a threat to the environment. Special handling is required to dispose of them properly. Materials collected are recycled, or disposed in hazardous waste landfills or incinerators. A licensed private company under contract to the Missouri Valley Recycling Center provides these services.

Examples of household hazardous waste include:

- Cleaning supplies — room deodorizers, oven cleaner; sanitizer; drain cleaners; toilet bowl cleaners.
- Household products — fluorescent bulbs; mercury switches and thermometers; bug sprays; flea collars; peroxides; and medicines.
- Shop, hobby area and repair supplies — latex paint; oil based paint; used oil; used anti-freeze; cleaners, thinners and solvents; lubricants, glues and adhesives; and containers with unknown substances.
- Yard, garden, and farm supplies — pesticides, herbicides and other products.

The state Department of Agriculture will be on site to receive farm products.

Why should you clean your house of unusable or unwanted

household hazardous waste (HHW)? Certain types of HHW have the potential to cause physical injury to sanitation workers, contaminate septic tanks or wastewater treatment systems if poured down drains or toilets, and present hazards to children and pets if left around the house. Read product labels for disposal directions to reduce the risk of products exploding, igniting, leaking, mixing with other chemicals, or posing other hazards on the way to a disposal facility.

You can help reduce HHW disposal costs. In 2009, Missouri River Recycling paid over \$20,000 to dispose of HHW received from residents. Although proper disposal of HHW is important, it is even more important to avoid purchasing hazardous items and substitute them with non-hazardous alternatives.

You can help reduce the cost of this program by:

- avoiding the purchase of hazardous household materials;
- using up what you buy;
- giving away what you cannot use; and
- using safer alternatives.

S.D. Libraries Recognized For Efforts

PIERRE — Eight South Dakota libraries were accredited by the South Dakota State Library this year, under a new system of tiered accreditation. In addition, 11 librarians earned their certifications.

Public libraries are accredited at one of three levels: Essential, Enhanced or Exemplary. Accreditation at the Essential level means a library satisfactorily provides the basic services required by state law and federal guidelines. Each subsequent level of accreditation builds on the previous level with additional indicators that libraries must meet. Exemplary is the highest level of service.

Libraries are evaluated in the following areas, as outlined in South Dakota Public Library Standards: governance, administration, access, collections and resources, funding, staffing, technology and public relations. The three levels of accreditation are based on the number of indicators achieved in each of the standards.

Though it is a voluntary process for individual librarians

and library staff, South Dakota public librarian certification is a requirement for certain staff members in order for a library, as a whole, to be accredited. More staffing requirements exist at the Enhanced and Exemplary levels.

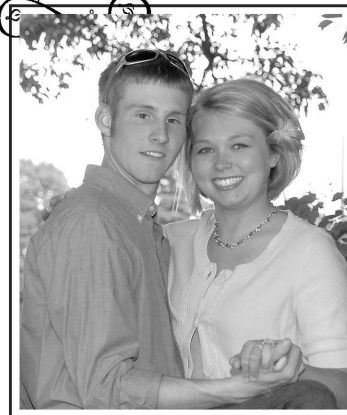
Library certification is valid for two years.

The following area public libraries were accredited in 2010 by the South Dakota State Library: Freeman Public Library, Freeman (Essential); Vermillion Public Library, Vermillion (Exemplary).

In addition, the following librarians received certification from the South Dakota State Library: Michelle Koller, Vermillion; Misi Kayl, Vermillion; Linda Dobrovolsky, Yankton; LeAnn Kaufman, Freeman; Joyce Moore, Vermillion; Joyce Brunken, Yankton; and Jane Larson, Vermillion.

An electronic copy of South Dakota Public Library Standards, including detailed requirements for each level of tiered accreditation, is available on the South Dakota State Library's webpage at www.library.sd.gov.

www.yankton.net



Goeden-Sandman

Timothy and Jane Goeden of Yankton, SD, announce the engagement of their daughter, Jennifer, to Nathan Sandman, son of Todd and Kris Sandman of Harrisburg, SD.

Jennifer will be graduating from the University of Sioux Falls in May 2011, with an elementary education degree. She is currently employed at Penney's in Sioux Falls.

Nathan is employed at Sandman Sanitation in Sioux Falls, SD.

They will be married on October 9th in Sioux Falls.




Benjamin Moore
color samples

Color Selection Simplified



AM 1450
MORNING COFFEE
WEEKDAYS 7:40 AM MONDAY-FRIDAY

Friday, Oct. 1
7:40 Nathan Johnson, P&D
8:15 Pam Meylor,
Yankton Area Arts
Yankton's Home Team!



Thank-You

Thank you to everyone who made the celebration of my 100th birthday such a memorable time for me.

I have read and reread the many cards and letters I received. The beautiful flower arrangements from the Kiwanis Club, Chapter K P.E.O., friends and family are still pretty. Thank you to my son Craig, his wife Audrae and my daughter Carol who hosted an open house so I could visit with so many of my friends. I hope you all had as much fun as did!

Thank you again.

Arletta Tisher

You'll find thousands of colors at Yankton Paint & Decorating. Our job is to help you find just the right one.

Introducing our new PINT sampling program — to help you get it just right!



Benjamin Moore
Paints

Yankton Paint & Decorating

406 Broadway • Yankton, SD
665-5032

www.yanktonpaintanddecorating.com



VOTE Nov. 2nd

Not Registered? Last day for Voter Registration is Oct. 18th

Stick with Nick!

Moser for House

www.nickmosersd.com

Contact Nick at nick@nickmosersd.com or 605-661-7374

