

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, PO Box 56, 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

THIRD THURSDAY

HSC Friendship Club, 5 p.m., September: CJ's, Wygon, 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

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

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, noon, open meeting, Minerva's 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
Daily Reprieve, 7 p.m., closed meeting non-smoking, 1019 W 9th St.

FIRST MONDAY

Yankton Lions Club, 6 p.m. dinner, 6:30 p.m. meeting, JoDeans, 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 Republican Party Executive Meeting, 5:30 p.m., 2507 Fox Run Parkway, 605-260-1605
Yankton School Board Meeting, 5:30 p.m., YSD Administration Building, 2410 West City Limits Road, 605-665-3998
Yankton Area Writers Club, 7 p.m., Books & Beans, downtown Yankton, 605-664-6582
Tri-State Old Iron Association Meeting, 7 p.m., JoDeans Restaurant, 605-665-9785.
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

Prepping For An Emergency

BY DAVE RAMSEY
daveramsey.com

Dear Dave,
My husband needs a liver transplant within the next two years, because he has Hepatitis C. We make about \$70,000 a year, but we have \$25,000 in debt. He's still able to work right now, and we have health insurance, but how can we prepare for the operation and medical bills?
— Nikki

Dear Nikki,
God bless you guys. It's going to be tough, because you're going to face a lengthy loss of income, and sky-high medical bills even if everything goes well. I'm really sorry you have to go through this. Life can be hard enough without major health issues knocking you for a loop.

The good news is that there's something you can do about all this, and it all starts with saving. First, set aside an emergency fund of three to six months of expenses as quickly as you can. In your case, I'd recommend leaning toward the six month side. Second, you guys need to have no life for the next year or two, and get very serious about

paying off as much debt as possible after you get your emergency fund in place. I'm talking about following a very strict budget, and living on rice and beans. Bottom line? The less debt you have, the better off you'll be.

Wouldn't you love to be debt-free and have six months of expenses in the bank before they perform this operation? You can do it, if it becomes important enough to make it priority one!

WHO'S LIABLE?

Dear Dave,
I attend a small church with about 100 members. There is a \$97,000 mortgage at 8.75 percent on the building, and the note was signed only by the pastor. In the event of default, are the members of the congregation liable?
— Charlene

Dear Charlene,
Unless you signed the note, you are not liable. If the pastor



Dave RAMSEY

—Dave

There's absolutely no reason for your church to be in debt 12 months from now.

This is a prime example of what happens when a church adopts the same mentality as the rest of the world. The Bible itself warns us that the borrower is slave to the lender!

I WANT TO OPEN A FRANCHISE, BUT ...

Dear Dave,
I've always been intrigued by the restaurant business and wanted to open one of my own.

Recently, the opportunity presented itself to open a McDonald's franchise. I really want to do this, but it would take years for me to save up the money. Is it okay to borrow money to start a business?
— Jim

Dear Jim,
It will take longer to save up the money and open the business debt-free, but that's exactly what you should do. Most small businesses fail within the first five years. One of the main reasons for these failures is the struggle to repay debt.

If you're into restaurants, try starting small with a catering business out of your home. This will give you a taste of managing your own food service business, and let you know if you really like that kind of work.

It will also give you the opportunity to make and save some money. That way, when your restaurant dream becomes a reality you can honestly say that you own the business instead of it owning you!

*For more financial help please visit daveramsey.com.

Baldwin

From Page 1

that adding state-of-the-art equipment to a facility that has consistently delivered world-class performance will allow us not only to continue to supply exceptional products to our customers, but to do so at the margins that our shareholders have come to expect," he continued. "As our nation strives to put more people to work, we are excited to be creating jobs while still delivering exceptional value to our customers and shareholders."

Baldwin Filters has had a Yankton plant since 1995. It is located along Hastings Drive in the northeast part of the community.

"I'm extremely pleased that Baldwin Filters has decided to expand its operations in South Dakota," Gov. Dennis Daugaard said in a media release. "The company has been a solid member of the Yankton community since 1995, and I look forward to its continued success and growth in the future."

Yankton plant manager Monte Gulick said company officials hope to break ground this month.

"We're really excited that we have the opportunity to expand here in Yankton," he told the *Press & Dakotan*.

Although the addition is ex-

pected to be done and operational by the end of 2012, more equipment and capabilities will be added through 2014, meaning jobs will be added incrementally possibly through 2015.

Yankton Economic Development Director Mike Dellinger said he began talking with company officials earlier this year about the possible expansion. He calls the announcement a win for the community.

"It means more people working, making more money, paying more taxes and generating more for the economy," he said. "That bodes well for local retailers, as well as for possible home or apartment sales."

As part of the economic development package, Dellinger said Yankton Area Progressive Growth will provide up to \$40,000 for workforce training.

He said the Yankton economy has been resilient amid a sluggish national economy. For example, combined hires at Yankton's L&M Radiator and Dakota Trailer plants this year have amounted to approximately 160 new jobs.

"Now, we've got 70 more coming on line, and the Menards store will create a number of full- and part-time jobs (next year)," Dellinger said, adding that job availability may provide some upward pressure on local wages. "It's a pretty good time to be engaged in the local workforce."

Wind

From Page 1

paid during construction and operation of projects. Local governments would benefit from property taxes, and landowners would get extra income from land leased for wind towers, Hach said.

An analysis by legislative staff found that other states use a wide variety of taxes and incentives for wind farms.

South Dakota's refund law is due to expire at the end of 2012. Lawmakers this year approved Republican Gov. Dennis Daugaard plan to replace the tax refund with grants for large construction projects. But that plan has been suspended because Democratic opponents collected enough signatures to put it to a statewide public vote on the November 2012 ballot.

Republican Rep. Roger Solum of Watertown, chairman of the task force, acknowledged that South Dakota's tax policy seems "not nearly as advantageous as

those in surrounding states" and said it was something the panel would study. The panel will meet again Oct. 5 to decide what to recommend to the governor and the Legislature.

Lawmakers and developers also said wind farms construction is hampered by a lack of transmission lines to get the electricity to customers in large cities outside the state.

Jason Utton of NextEra Energy Resources said South Dakota should have more wind farms than North Dakota because it's closer to customers in Minnesota. But he said South Dakota has fallen behind North Dakota because of several factors, including a lack of transmission lines and the state's taxes. He recommended that South Dakota return to an earlier law that gave larger tax refunds to big projects.

Utton said he understands that South Dakota is reluctant to give up tax revenue, but warned that projects would be built elsewhere if South Dakota's taxes are higher than those in other states.

"If it is not competitive with neighboring states, there won't be anything to tax," Utton said.

Holiday Card Contest
A Drawing Contest For Children 12 & Under

It's Simple!
Draw A Holiday Scene On 8.5"x11" White Paper and Submit It To The Yankton Daily Press & Dakotan

- Top drawings selected will be printed on Christmas cards. The cards will be sold with proceeds going to our Newspapers In Education Program
- The winners will be featured with their picture and first name in the Press & Dakotan and will receive a full package of the Christmas cards.
- Child's first name and age will be printed on the back of the Christmas Card.

Mail or bring to:
Yankton Daily Press & Dakotan
Holiday Card Contest
319 Walnut, Yankton, SD 57078
Any questions contact Noelle at 665-7811 ext. 112
Please write child's first name, age, phone number and school on back of drawing.

Entry deadline September 30, 2011.
Press & Dakotan staff will judge drawings.

YANKTON DAILY PRESS & DAKOTAN
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Your Reason for Wellness.
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To recognize active grandparents in our community, Avera Sacred Heart Wellness Center is hosting a Free Wellness Day. Join us on:
Friday, September 9 8 a.m.-12 p.m.

Enjoy a free day pass that includes use of exercise equipment, pools and classes!

- Free bone density screenings
- Free blood pressure screenings
- Free seated chair massages
- Free classes include:
Zumba Gold – 8-8:30 a.m.
Senior Toning – 8:30-9:15 a.m. and 9:30-10:15 a.m.
Water Aerobics – 9:30-10:30 a.m.
Gentle Chair Yoga – 10:30-11:30 a.m.
Senior Toning in Benedictine Center – 11:15 a.m.-12:15 p.m.

Come try out a class, tour our facility and enjoy free snacks and refreshments!

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