

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
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: Whimp's in Burbank. 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

FOURTH SUNDAY

PFLAG (Parents, Families and Friends of Lesbians and Gays), 3 p.m., Peace Presbyterian Church, 206 E. 31st St.

MONDAY

Line Dancing, 9:30 a.m., The Center, 605-665-4685
Quitting, 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.

FOURTH MONDAY

NARFE (National Active and Retired Federal Employees Association) Chapter 1053, 10 a.m. at The Center, 900 Whiting Drive.

Dave Says

A Tricky Joint Account

BY DAVE RAMSEY

Dear Dave,
I'm getting married soon, and we plan to open a joint checking account. Keeping a register accurately will be difficult because I travel two weeks out of every month. Do you have any suggestions for keeping track of things, or should we just rely on online access to the account?

— Ed

Dear Ed,
I would set up a second checking account, one to which you both have access, that's only for travel. Giving you both access allows you to track what you do and her to see what's going on and act as your backup when it comes time to balance the register.

Here's an example. A few years ago we were remodeling our home. My wife and I opened a separate checking account and put all of our remodeling money in there. It was easier to keep the money separate, but we both had access and were involved in the account.

Understand, this wasn't a "his" and "hers" arrangement. It was merely for the purposes of keeping our everyday activities separate from the remodeling budget. When you get married the preacher proclaims you as one. That means throughout life and everything involved, including your finances!

— Dave



Dave
RAMSEY

DON'T USE A LAND CONTRACT

Dear Dave,
What's your opinion on buying a house on a land contract?

— Keith

Dear Keith,
I would never, under any circumstances, ever buy a property on a land contract.

In some places this kind of thing is called a "contract for deed," but the problem is you don't have the deed. The property is not in your name. You could easily run into a situation where you've paid the balance down for 10 years, then the guy you're paying gets into a car wreck or another kind of financial trouble and someone slaps a \$500,000 lien against the property that's supposed to be yours.

Don't pay for property that isn't in your name, Keith. Land contracts, or contracts for deed, are dangerous for the buyer and just plain stupid!

— Dave

CO-SIGNER PASSED AWAY

Dear Dave,
My father co-signed for my niece's student loans, and recently he passed away. My mom didn't sign for the loans, but would she be held responsible now?

— Denise

USD

Baron Earns Excellence In Education Honor

VERMILLION — Mark Baron, Ph.D., chair of the Division of Educational Administration within the School of Education at USD, has been awarded the Excellence in Education Award by Advanced for his contribution to PK-12 schools and higher education in South Dakota.

Advanced is the world's largest education community, serving more than 30,000 public and private schools and districts across the United States and in more than 70 countries that educate more than 16 million students.

The Excellence in Education Award was introduced in 2009 to recognize one individual in each of the North

Central Association Commission on Accreditation and School Improvement (NCA CASI) and Southern Association of Colleges and Schools Council on Accreditation and School Improvement (SACS CASI) states for his/her achievements in education. Nominees are judged on their contributions of:

- Generating a common vision and mission for higher expectations among students, faculty, and the education community.
- Demonstrating a record of significant and distinguished contribution to the education profession.
- Providing a lasting positive impact on student learning.



Mark Baron

• Serving as a role model and mentor for students and/or future generations of educators.

• Demonstrating significant professional contribution to NCA CASI and SACS CASI.

Baron, who joined the School of Education faculty in 1991, has spent more than two decades in higher education. Prior to USD, he taught high school science in Baltimore City and American Overseas schools, and was high school principal in American Overseas schools. Baron received his Ph.D. and M.A. in educational administration from the University of Alabama, a master's of education in secondary education from Towson University and a B.A. in biology from the University of Maryland, Baltimore County.

Education Funding Study Committee To Meet

PIERRE — The Education Funding Formula Study Committee will hold its third meeting on Sept. 23 in Pierre. The meeting will begin at 9 a.m. in Room 413 of the State Capitol.

The committee will first hear from Jim Holbeck, Superintendent of the Harrisburg School District, who will discuss some inequities that currently exist in the funding of school districts in the state. The committee will then

receive testimony, either in person or in writing, from several school district officials, who will share with the committee the ways in which their districts have utilized capital outlay funds.

Also, any of the officials from school districts that have opted out of the property tax limitations or have attempted to do so will also share their insights from those experiences.

Lastly, the committee will begin to discuss and formalize the recommendations that it will present to the Legislative Research Council's Executive Board as part of its final report.

The public is invited to attend, and public testimony will be taken in the afternoon.

Interim committee members include Rep. Jacqueline Sly (R-Rapid City), Chair; Sen. Larry Tidemann (R-

Brookings), Vice Chair; Sens. Jim Bradford (D-Pine Ridge), Jean Hunhoff (R-Yankton), Al Novstrup (R-Aberdeen), Billie Sutton (D-Burke), Bill Van Gerpen (R-Tyndall) and Chuck Welke (D-Warner); and Reps. Dan Dryden (R-Rapid City), Mary Duvall (R-Pierre), Don Haggart (R-Sioux Falls), Jenna Haggart (R-Sioux Falls), Anne Hajek (R-Sioux Falls), Kathy Tyler (D-Big Stone City) and Mike Verchio (R-Hill City).

Review

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had argued that service members — many of whom have been plagued by stress disorders and other problems after multiple deployments in more than a decade of war — should have the opportunity to overcome their mental health challenges without being stigmatized.

He questioned whether forcing Alexis to disclose that he had been undergoing mental health treatments could have prevented Monday's tragedy.

"I don't know what the investigation will determine, but he committed murder," said Dempsey, sitting next to Hagel. "And I'm not sure that any particular question or lack of question on a security clearance would probably have revealed that."

As officials worked to untangle the events surrounding the shooting spree and what may have triggered or enabled it, they continued Wednesday

to say that routine security procedures were followed when Alexis used his authorized access card to get onto the base and into Building 197.

They said his checkered Navy career, marred by unauthorized absences and other misconduct, as well as two brushes with the law in Georgia and Texas, were probably not enough to prompt a review of his "secret" level security clearance or prevent him from using that clearance to go onto the base and do his job as an information technology contractor.

A "secret" clearance is held by nearly 4 million people, the government's lowest classified clearance.

Although he had been arrested he was never convicted of any crime. And the fact that he was undergoing mental health treatment also would not affect his status, nor did the most recent incident in Rhode Island when he told police that he could hear voices talking to him through the walls and ceilings of his hotel room.

Navy officials said the Newport, R.I., police

reported the incident to officers at the base security office, but nothing more was done about it because he did not appear to be a threat to himself or anyone else at the time.

The Veterans Affairs Department has told lawmakers that Alexis visited two VA hospitals in late August complaining of insomnia, but that he denied struggling with anxiety or depression or had thoughts of harming himself or others.

Defense officials described a balancing act in which the military tries to collect enough information

about individuals to provide security, but not enough to sacrifice workers' privacy or personal health records.

The officials said that it takes a "derogatory" incident to trigger review or revocation of someone's security clearance or access card. And they acknowledged that the standard is deliberately vague so that it can allow for individual circumstances. The officials spoke on condition of anonymity because they were not authorized to discuss the security process publicly by name.

Alexis had received his

secret level security clearance when he was a Navy reservist in 2008, and that status is valid for 10 years.

On Capitol Hill, Adm. Jonathan Greenert, chief of naval operations, told lawmakers that cost issues, including the latest budget crisis, did not affect the base's security.

At the Pentagon, Hagel said that while "we don't live in a risk-free society," employees

deserve a safe and secure work environment.

He said he has ordered the Pentagon to review the physical security and access procedures at all U.S. defense facilities worldwide as well as a study of the programs used for granting and renewing the security clearances for the military, civilian employees and contractors.

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Thursday, September 19th at 2 p.m. for **Music with the McNeils** at the Avera Majestic Bluffs Gathering Place.

Following the entertainment, refreshments will be served in the Assisted Living Dining Room. Tours of the facility and information on Adult Day Services will be provided from 3-4 p.m.

Avera Sacred Heart Adult Day Services provides coordinated services for adults in a Christian community-based group setting. Services are designed to provide social interaction and supervised care in a safe place outside the home to afford caregivers respite.

Celebrate National Adult Day Services Week
September 15-21, 2013

605-668-8625
2109 West 11th Street
Yankton, SD 57078

Avera Sacred Heart Majestic Bluffs

Schweser's **CLEARANCE**

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Yankton Mall