

Local Funeral Director Is Newly Licensed

Goglin Funeral Homes of Tyndall, Scotland, and Tripp; their branch funeral home Legacy Burial & Cremation Solutions of Yankton; and Legacy Crematory of Tyndall, would like to announce the recent licensing of one of its staff member.

Cheyenne Schroeder has completed her studies and has become a South Dakota state licensed Funeral Director. Cheyenne has been a long time resident of the Tyndall area, having moved here with her parents, the Rev. Dean and Tena Schroeder, in 2003.

At the age of 17 years, she began working as a funeral assistant for Goglin Funeral Homes. After high school, she began her studies through the University of South Dakota in Vermillion. Her specific area of study, Mortuary Science, required additional coursework through Indian Hills Community College of Ottumwa, Iowa, with the bulk of her education being completed through Des Moines Area Community College of Ankeny, Iowa.

Miss Schroeder happily



Schroeder

served her official funeral director/embalmer apprenticeship under the watchful eye of Mr. Jimmy Goglin.

She relates, "It has been such a beneficial learning experience being able to work first-hand in the field as I completed my studies. Jimmy has been an encouraging and generous mentor to me."

Cheyenne completed her national board certification and was licensed on April 8, 2015.

She stated, "As a licensed Funeral Director, I can now more fully serve the people of our communities and their loved ones, helping them through some of the most difficult times in life."

In celebration of the completion of her studies, Cheyenne's family is hosting an open house at St. John Lutheran Church in Tyndall on Sunday, May 3, from 2-5 p.m.

Local Kmart Announces New Pharmacist

As Kmart continues to improve as a store, there are many new changes they would like to announce, including changes in the pharmacy. Yankton's Kmart would like to introduce new pharmacy manager, Justin Cunningham. Justin is a 2014 SDSU graduate of the school of pharmacy and has resided in the Bloomfield, Nebraska, area his entire life. He is excited to become a part of the Kmart family and invites everyone to stop by and say "hello."

Justin would also like to remind everyone of the many special aspects the pharmacy has to offer. Kmart pharmacy gladly accepts all insurance plans and has a completely free mail-out service. It also has a free auto fill program and a Prescription Savings Club to help customers save money on their medicine. Immunizations are offered daily along with the ability to fill specialty medications for diseases such as rheumatoid arthritis, cancer, hepatitis C and many others.

In addition to pharmacy manager Justin Cunningham, staff includes Pharmacist John Crumly, Certified Pharmacy Technician Rhonda Bender and Pharmacy Cashier Cheryl Smyth. Their team strives to provide fast and courteous service. To make it more convenient for customers to drop off and pick up prescriptions, the pharmacy is now open Monday-Friday, 9 a.m.-7 p.m.; Saturday 9 a.m.-5 p.m. and Sundays 10 a.m.-3 p.m.

In recent months, rumors have circulated that the Yankton Kmart location is closing; these rumors are false. Kmart is not closing. This Kmart store owns the building and lot, unlike other Kmart stores who lease their property that are closing. The Yankton Kmart is doing well and is planning on being here in Yankton for many years to come.

Kmart pharmacy does its best to serve their customers as fast and accurately as possible. If you have any questions about insurance plans, drug interactions or medication costs, please don't hesitate to stop by and ask or call them at 605-665-7920. And as always, the management and staff at Yankton Kmart would like to thank you for your patronage, past and present.

Jones Feed And Grain Trucking Awarded

WYNOT, Neb. — Jones Feed & Grain Trucking, Inc., of Wynot, Nebraska, was presented a Platinum award by Great West Casualty Company as part of the 2014 National Safety Awards Program.

Jones Feed & Grain Trucking, Inc., was established in 2001 and runs eight trucks in the local area and the Midwest.

The National Safety Awards program recognizes carriers in similar operations (truckload and less than truckload) with awards based on their year-end preventable accident results. Carriers are eligible to receive a Platinum, Gold, Silver or Participatory award. This past year, the National Safety Awards program drew over 675 participants from across the country.

Great West Casualty Company is the nation's leading provider of property and casualty insurance for the trucking industry. With over 50 years of experience, Great West offers risk management, underwriting, claims and loss control services exclusively to the trucking industry. Great West is headquartered in South Sioux City, Nebraska, and has offices in Meridian, Idaho; Bloomington, Indiana; Knoxville, Tennessee; and Arlington, Texas.

Foster Parent Training to Begin

Prospective foster families are invited to attend a free upcoming PRIDE (Parent's Resource for Information, Development and Education) Training in Yankton beginning Saturday, May 16, at 9 a.m.

Foster families of every culture are needed to keep sibling groups together, to keep children and youth in their own communities and to support the well-being of children in need of a home while their birth family heals.

PRIDE is a 30-hour comprehensive training program designed to educate individuals about becoming foster or adoptive parents. Class sizes are limited and an initial inquiry process must be completed prior to registration.

For more information about becoming a foster parent, visit www.fosteronesd.org or contact Jenessa Kniffen at Jenessa.Kniffen@state.sd.us or call 605-668-3030.

United Way

April Is Financial Literacy Month

BY SYLVIA SELGESTAD, LSS

Partner Agency Highlight, LSS
Center for Financial Resources

April is Financial Literacy month. What does that even mean? The President's Advisory Council on Financial Literacy defines personal financial literacy as "the ability to use knowledge and skills to manage financial resources effectively for a lifetime of financial well-being." (2008 Annual Report to the President: www.pbs.org). Still not sure? Basically, it means understanding how financial decisions can affect you, both in the short term and long term.

Financial literacy is a bit of a buzzword right now. Lots of people talk about it, and everyone agrees it's important. What's less clear is how to make it happen for those that need it, which, by the way, is everyone.

Most people, at least people my age, learned from their parents what to do, (or what not to do to), or maybe they learned from the School of Hard Knocks. Maybe as their life progressed, they had a financial advisor that helped them. Unfortunately, a lot of people repeat the same mistakes over and over again. It's a lot like fitness. Most people know what they SHOULD do, but have a hard time making themselves do it. Just like fitness, it's a long term reward for a short term sacrifice. You need to stay focused on the long term goal to change



SUBMITTED PHOTO

behavior in the present.

LSS Center for Financial Resources offers multiple ways to increase your financial literacy, through both education classes and individual counseling sessions. Our Financial Fitness programs offer several topics for learning, such as The Basics of Credit, Spending Plans, Homebuyer Education, Know Your Rights as a Consumer and Landlord-Tenant Rights and Responsibilities, just to name a few. In an individual session, we can also offer Pre-Purchase Counseling, which helps you make sure you are ready financially to buy

a home. We can do Budget Counseling to help you work out a budget that meets both needs and wants, now and for the future. If you are trying to deal with overwhelming debt, we can work with you to discover options so that you can make the best choices for your financial health.

The Center for Financial Resources has served 182 clients in the Yankton area with both counseling and education since the beginning of the year. United Way & Volunteer Services' support is crucial to our mission to strengthen individuals, families and communities, not only with

From Our Readers

One Insidious Piece Of Inflation

BY DOUGLAS SALL

Yankton

On March 27, 2015, the *Press & Dakotan* reported that the South Dakota Board of Regents were "considering" a 5.7 percent tuition increase, on average, for the state's six public universities.

Amazed by this, since inflation has been remarkably low for several years, I decided to examine tuition, fees and room/board as it has unfolded the past 50 years. I like look-backs, especially those that involve at least 50 years and with an event or situation that I was personally involved with at the time.

On many occasions, I've told friend and family alike that tuition at USD used to be \$99 a semester! Most people couldn't remember or thought that I was, indeed, losing it.

So, just to make sure that I wasn't, I closely examined several USD catalogs from 1961-1965. There it was in black and white: Fees and expenses at that time, as they are now, were stated for school year fall and spring terms.

Here is what it was in 1965: Tuition: \$198; Fees: \$87; Matriculation fee: \$5; Room rent: \$145-\$160; Board: \$304; Total: \$739-\$754 per year. (Tuition per credit hour was \$6.18.)

Flash forward to the 2015-16 school year: Tuition: \$4,164; Fees: \$3,858; Housing \$3,926; Board: \$3,106; Total: \$16,154 per year. (Tuition per credit hour is \$267.40.)

Now, I know what you're thinking: things have gone up. Oh, really!

Let's examine that a moment. The three most important things to a young male student in 1965 were gas, beer and cigarettes. Gas was in the 30-cent range; beer was \$1.25 a six-pack or 35 cents a bottle, and cigs ran roughly 35 cents per pack.

My salary at the Coyote



METRO GRAPHICS

Tavern in downtown Vermillion was \$1 an hour and all you could eat (thanks to Helen Myron). In 1965, minimum wage increased to \$1.25. My new Mustang cost \$3,000; the cheaper ones were \$2,750. Hamburger could be had for 39 cents a pound, etc. In recent years, I've calculated the C.P.I. (consumer price index) by simply multiplying the 1965 figures by 10 or no more than 15. In many cases, prices of some products today fall well below the multiplier of 10.

But one service/product doesn't, and that's tuition!

So, try it for yourself (Calculated prices listed at 1965 versus 2015):

- Gasoline for Mustang — 30 cents a gallon/\$3 plus
- Beer (6 pack) — \$1.25/\$5-\$7

- Cigarettes — 35 cents per pack/\$4-\$5 per pack
- Salary — \$1 per hour/\$7.50-\$9 per hour

- New Mustang — \$3,000/\$25,000-\$35,000
- Hamburger — 39 cents per pound/\$4.50-\$5 per pound

- Room Rent — \$20-30 per month \$300-\$700 per month

Comes out pretty close — doesn't it? — when you apply the multiplier of 10 to life's important products and services.

As a matter of fact, some important commodities, like beer, are well below what they could be.

So, what's the point, you say?

Let's calculate the undergraduate costs for attending USD today:

Tuition — Up 4,450 percent; Fees — Up 4,148

percent; Housing — Up 687-758 percent; Food — Up 1,021 percent.

Now, since you're warmed up, multiply life's basics by the increases shown above. Let's try beer, my favorite:

- \$1.25 X 44.50 (tuition increase) — \$55.62 per six pack
- \$1.25 X 41.48 (Fees increase) — \$51.85

- \$1.25 X 6.87-7.58 (housing) — \$9.58 to \$9.47
- \$1.25 X 10.21 (Food increase) — \$12.76

One can readily see that other than when using the housing factor, the lowly six-pack is getting rather spendy.

So, let's simplify things; let's take the figures above in aggregate (tuition, fees, room, board). We find that expenses have increased between 2,076 percent and 2,118 percent over the 50-year period. So, lets re-examine our "basic supplies" and calculate their 2015 prices:

- Beer at 25 per six-pack — \$25.95-26.47 per six pack
- Gas at 30 cents per gallon — \$6.22-\$6.35 per gallon

- Cigs at 35 cents per pack — \$7.25-\$7.41 per pack

Not too far out of line other than my favorite, beer, but all somewhat higher than these products actually sell for today.

Maybe you noticed that the prime offender here is fees! Oh my, how "fees" have skyrocketed over the 1965 figures; tuition, too. It's these "fees" that are so mysterious and ever-growing. There's quite an explanation of "fees" on the USD website; try and figure them out!

One has to ask, in closing, how has this happened? Is the college and the quality of instruction that much more superior to what it was in 1965? I would challenge you on that. No, there's something else afoot here, folks, and I'll leave it to you to figure out just what that is. What you may conclude is a subject for a whole other discourse. For now, just puff on this.

the financial support to our agency, but also as a link to other agencies in the area that provide services. United Way & Volunteer Services of Greater Yankton is the hub for a substantial wheel of non-profit agencies serving our community, and to say their work is essential is an understatement. I'm so proud to be a part of a community that supports United Way, and proud to work for an agency supported by them.

For more information on LSS Center for Financial Resources, visit http://www.lsssd.org/financial_services.

Stitching Quilts For Those In Need

Four Seasons Fabric/Bernina Sewing Center of Yankton is starting off the spring and summer sewing season by stitching quilts for those in need.

Since 1997, owners Jon and Misty Nockels have been supplying quilts (and miscellaneous sewing projects) for various raffles or fundraisers such as: to help adults or children who may be ill, people who have large medical expenses or families who may have lost their home in a fire.

Plans for the upcoming quilts include keeping them locally in the community for needed use, with the exception of military members/soldiers stationed both within the U.S. or abroad.

Four Seasons Fabric of Yankton would like to include any interested community members in helping stitch the quilts. Participants may be any age and of any skill level to help. There is no charge to participate and you will learn quilting/sewing skills. The first event for this cause will take place Saturday, May 16, from 1-3:30 p.m., with a second date to be held in June.

The event's goal is to bring all ages together to lend a hand making quilts for those in need. This May 16 quilt event begins a brand new season of kids' sewing classes (ages 3-teen), too.

For more information, to help or for class details, visit Four Seasons Fabric, 909 Broadway, phone 665-3406 or email info@fourseasonsfabrics.com.

MEETINGS

KEYSTONE CHAPTER #33, OES

Keystone Chapter #33, OES, met Thursday, April 16, 2015, at the Masonic Temple, Yankton.

Chris Bryan, Worthy Matron, presided at the meeting. She reported on several chapter visits she made.

Secretary Carol Frey and Treasurer Jim Frey reported on their visit with Virgil Raugh, Springfield, when they presented him with his 50-year membership pin.

Masons attending the meeting were honored and given a gift from WM Bryan. During Good of the Order, WM Bryan presented a reading about Easter traditions around the world and gave all attending Easter treats.

Kathryn and Dick Buechler hosted the fellowship time after the meeting.

The next regular meeting will be at the Masonic Temple in Yankton, on Thursday, May 21, at 7:30. A Memorial Ceremony will be conducted. Bud and Marilyn Kratz are on the lunch committee for that meeting.

INTERCHANGE

Interchange held their weekly meeting at noon on April 20, 2015, at Minerva's Restaurant in Yankton. Ann Clough, President, was the Presiding Officer. The meeting was called to order and the Pledge of Allegiance was recited.

Stephanie Moser from Yankton Convention and Visitor's Bureau announced the upcoming Diversity training this week; also a customer service trainer with a keynote speaker on May 4 from noon to 1:30 p.m. The event is being held in place of Interchange usual Monday meeting and the cost to members will remain the same amount and Interchange will pick up the additional cost. Kathy Gerstner announced the Mead event on May 9-10 from 1-4 p.m. Julie Amsberry, Yankton Area Arts, announced they have the Dave Tunge exhibit; the reception will be May 1 from 5-7 p.m.

The hostess was Shauna Kauth from Williams and Company and her speaker was Dan Specht. Mr. Specht spoke about Yankton Area Progressive Growth and the

housing initiative that they are involved with.

The next meeting will be April 27 at noon located at Minerva's in Yankton Beth Kathol from Abilities Building Services will be hostess and her guest speaker will be Kristi Patton, she will present on the Person-Centered Thinking approach used at the Ability Building Services program..

YANKTON TOWN & COUNTRY GARDEN CLUB

The Yankton Town & Country Garden Club met April 10, 2015:

- Opening: Betts, vice-president, started the meeting of the Yankton Town & Country Garden Club at 1:00 on April 10, 2015, in the Yankton Library. Pledges were stated by the group.

- Roll Call: Seventeen members answered roll call with, "What are you planting?" and "What seeds have you started or what ideas do you have for the plant sale?"

- Reports: Minutes of the last meeting and treasure's report were read and approved.

- Old Business: Road trip on April 24 was cancelled.

- New Business: Members discussed the May plant sale. Members who were able to help with sales signed up for what hours they would be available to work. The plant sale will be held on May 8 from 4-6 p.m. and May 9 starting at 8 a.m. until noon. Since Mary provides so many plants members were ask to volunteer to help her label and price the plants, date and time to be decided later. Flyers for the plant sale were distributed and given to members to distribute to advertise the plant sale. There will also be an ad in the newspaper.

Vickie and Diana will provide refreshments for the July meeting.

- Program: Paul discussed organic fertilizer and its benefits for restoring the soil. He also explained how to apply them to both the ground and plants. He spoke about GMO's and ways to keep the soil healthy by eliminating the amount of chemicals used. He also discussed a sugar/water formula for spraying on plants and the ground as a way of deterring gar-

den pests on plants.

- Closing: Mary presented the door prize. The hostess, Rita provided coffee and treats. There will no meeting May because of the plant sale, and June has been designated as a road trip adventure. The next meeting will be July 10.

The meeting was adjourned at 2:45.

AMERICAN LEGION AUXILIARY

Roy Anderson Unit No. 12 American Legion Auxiliary met April 20, 2015, with President Betty Adam presiding. Chaplain Theresa Brandt presented the opening prayer followed by the Pledge to the Flag. Members recited the Preamble to the Constitution of the American Legion Auxiliary and observed a moment of Silent Prayer for our honored dead.

Five officers answered Roll Call after which 17 members present introduced themselves. Minutes of the previous meeting were read and approved. Treasurers Report was presented and approved on motion by Mae Tienken seconded

by Cheryl Van Dyke.

Membership reports the Unit is at quota +1 with 1 transfer. President Adam read a letter from District President Geiman concerning year end reports. Malena Diede, Americanism Chairman, reported that 131 essays and 145 poetry entries were received. Winners were sent to District Contest. Winners at District were Grade Four essay: Caleb Zimmerman, Beadle 2nd place. Grade Four poetry: Silas Big Eagle, Beadle, 1st place. Grade Three poetry: Ellie Slater, MVCA 2nd.

Dot Blaha reported on the District meeting held in Parker. No bills were presented.

The next meeting will be held May 18 at which time election of officers will be held.

Gert Boyles won the coin march. Chaplain Brandt presented the closing prayer.

Following adjournment lunch was served by Cheryl Van Dyke and Dona Knapp.