

Officials: File Flood Insurance Claims Now

PIERRE — Homeowners and business owners with damage from flooding who possess flood insurance should file a claim now, according to disaster officials.

"The sooner you file, the sooner you are likely to get paid," said Federal Coordinating Officer Mark Neveau of the Federal Emergency Management Agency, which runs the National Flood Insurance Program. "There is a process to go through, and the sooner people start that process the better."

A phone call from you starts the claim. After your claim is filed, an insurance adjuster comes to the damaged property, and the adjuster and homeowner agree on a list of all the damaged property. Normally this list, called a "proof of loss," must be filed within 60 days of the damage occurring. That deadline has been extended by the National Flood Insurance Program to 120 days for all policyholders in South Dakota affected by flooding beginning on or after June 1, 2011.

"We extended the deadline because the Missouri waters have been abnormally high for

weeks," explained Neveau. "Many people cannot see their damages yet. No one needs to worry about meeting the proof of loss deadline - but start your claim now to get your money as soon as possible."

To be in effect, a policy from the National Flood Insurance Program must have been purchased at least 30 days before flooding begins, or at the closing of a loan. This year's floods along the Missouri River because of dam releases are considered to have started June 1, the date record-high releases started at Garrison Dam in North Dakota and the date which was subsequently ruled by the Corps of Engineers as the beginning of a flood in progress.

Neveau said there were 6,173 National Flood Insurance Program policies in effect in South Dakota as the spring floods began. Overland flooding from any source that affects two properties or covers two acres or more may trigger a claim. Neveau urged policyholders to contact their insurance agent to determine if they are eligible.

Reader Distrusts Mechanic

BY TOM AND RAY MAGLIOZZI
www.cartalk.com.

Dear Tom and Ray:
I just paid more than \$1,000 for a major 60,000-mile service on my 2003 Mitsubishi Eclipse (4-cylinder), which included, among other things, replacing the timing belt and water pump. I assume I actually got all of the work listed on the service order, but is there an easy way to verify that the timing belt and water pump were actually changed? — **Dave**

RAY: There's no easy way, Dave. You'd have to take off the timing-belt cover, which is about a half-hour job, and then take a look at the belt. And even once the cover is off, I'm not sure the average person would be able to tell the difference between a new timing belt and a used one.

TOM: I could tell. But I'm a highly trained professional.

RAY: Yeah, he knows how to check and see if the box for the new one is in a nearby garbage can.

TOM: I understand your natural distrust, Dave, but I think it's doubtful that a garage would charge for a job like this and then not do it.



CAR TALK

Tom and Ray Magliozzi

RAY: Right. First of all, most mechanics are pretty honest (I think more mistakes are the result of incompetence than dishonesty). And if you really harbor those kinds of doubts about your mechanic, you should find a new one. Try searching the Mechanics Files on our website, where other readers have recommended mechanics they like and have reason to trust (www.cartalk.com).

TOM: Second, the stakes are too high to risk it on a job like this. Even if your mechanic is an outright thief, there'd be a high risk that he'd get caught when your old timing belt finally broke. The blame easily would get traced back to him, and it would cost him thousands of dollars to replace your ruined engine.

RAY: So he'd have to be unscrupulous AND dumb in order to do this. And there aren't very many mechanics like my brother left in the business.

TOM: If you want to, Dave, you could take it to another shop and ask them to verify that the work has been done. But I think it's more important that you find a mechanic you have confidence in. Good luck.

In their pamphlet "Should I Buy, Lease, or Steal My Next Car?" Tom and Ray break down the strategies for buying a car, so you can make the most of your money. Send \$4.75 (check or money order) to Next Car, P.O. Box 536475, Orlando, FL 32853-6475.

Get more Click and Clack in their new book, "Ask Click and Clack: Answers from Car Talk." Got a question about cars? Write to Click and Clack in care of this newspaper, or email them by visiting the Car Talk website at www.cartalk.com.

AHA Searches For Persons Making Healthy Lifestyle Changes

SIoux FALLS — The American Heart Association and DAKOTACARE are looking for healthy hearts. The organizations are sponsoring the Lifestyle Change Awards at the three Heart Walks across the state.

"We want to recognize South Dakotans who have made substantial heart-healthy changes for their overall well-being," says Dr. Paul Amundson, Chief Medical Officer at DAKOTACARE.

"Heart disease is our number one killer, so we all need to do what we can to decrease our risk factors. The Lifestyle Change Awards are a great way to draw attention to the importance of a healthy lifestyle."

The Lifestyle Change Award recognizes individuals who have made positive changes to improve their quality of life and health over the past year such as losing weight, becoming active, eating healthier and/or managing

chronic diseases such as diabetes. Awardees are chosen based on criteria evaluating the significance of the change that was achieved; any obstacles that were surpassed in achieving the goal; and the power that positive lifestyle change had not only on the individual achieving it but also those around him/her (i.e. family, friends, co-workers, community).

"It only takes small changes to make a big impact on your heart health," says Dr. Amundson. "For example, exercising 30 minutes a day five days a week can lower your blood pressure, cholesterol, and decrease your stress level - thereby lowering your risk for heart disease."

To nominate someone, you need to tell us what change(s) they've made to improve their lifestyle, why they deserve a Lifestyle Change Award, and provide their contact information as

well as yours. Entries can be made at <http://www.SouthDakotaHeartWalk.org>

<<http://www.SouthDakotaHeartWalk.org>> and must be turned in by August 20th. A volunteer committee will judge the nominees for each region and awards will be given out at each walk. The Eastern South Dakota Heart Walk will be held at Falls Park August 27th; the Black Hills Heart Walk at Canyon Lake Park in Rapid City September 17th; and the Central South Dakota Heart Walk at Hyde Stadium in Pierre September 24th.

The American Heart Association has a series of online tools that encourage lifestyle changes. The Start! program has tools that are provided to businesses and individuals to get America walking to better heart health. The program also offers extensive web tools at startwalkingnow.org <<http://www.startwalkingnow.org>>

including myStart! Online, a program that motivates users by connecting them to experts, related health and nutrition information, and virtual teams, for an interactive and customized experience.

The national sponsor of the Heart Walk is SUBWAY®. Local presenting sponsors for the Eastern South Dakota Heart Walk are Avera Heart Hospital and Avera Health. Event sponsors include Sanford Health, Raven Industries, Physio-Control, DAKOTACARE, Home Federal Bank, Billion Automotive, US Bank, Wellmark Blue Cross Blue Shield, CNA Surety, Xcite Family Fun Center and BK Photography.

For more information about how to form your own team or additional details about the Heart Walk, call the American Heart Association's office at (605) 366-7022 or visit <http://www.SouthDakotaHeartWalk.org> <<http://www.SouthDakotaHeartWalk.org>>

Yankton YRAHEC To Help Prepare For Disasters

To help prepare citizens for a disaster or public health emergencies, the American Medical Association (AMA) and the National Disaster Life Support™ (NDLS™) Training Center in South Dakota, housed within the Yankton Rural Area Health Education Center (YRAHEC), will be holding two CitizenReady® training sessions in Yankton on August 25.

"When a disaster strikes, communities can greatly benefit by having a citizenry that is prepared and aware," said Matthew Owens, MD, Medical Director for the NDLS Training Center. "By preparing individual citizens, the job of Emergency Management proceeds much smoother."

The CitizenReady® courses will cover tools to create a household disaster plan including critical items to include in an emergency supply/first aid kit, specific documents and important items to bring with you in case of an emergency. CitizenReady® training is a standardized, national disaster health

education program that can help attain national all-hazards preparedness goals.

There is no charge to attend these sessions and as a thank you, a meal will be provided at each of the locations.

Interested participants are encouraged to pre-register by emailing CitizenReady@ama-assn.org or by calling Toll-FREE at (888) 627-5895.

YANKTON SESSION INFORMATION:

Session 1:
8:30-11:30 a.m.,
Thursday, August 25, Yankton Area Senior Center, 900 Whiting Drive, Yankton, SD 57078

Session 2:
5:30 - 8:30 p.m., Thursday, August 25, Elks Lodge #994, 504 W. 27th St., Yankton, SD 57078
For More Information, Contact Kassy Youmans, Program Manager, Yankton Rural AHEC, 1000 West 4th Street, Suite 5, Yankton, SD 57078, (605) 655-1400. kyoumans@avera.org.

Visit the website: www.yrahec.org

4-H Teens As Teacher Auction Planned

This year the 4-H Teens as Teachers Scholarship Fund, and 4-H Character Counts! education program will benefit from the 4-H Auction held at the South Dakota State Fair. The 2011 4-H Benefit Auction will be held Sunday, September 4th, 2 p.m. at the Dakota-Land Stage on the fairgrounds in conjunction with the South Dakota Auctioneers Bid Calling Contest.

Throughout the state, over 45,650 youth are reached by 4-H Character Counts! In addition, 151 scholarships totaling over \$58,000 have been awarded through the 4-H Teens as Teachers Scholarship Fund. The South Dakota 4-H Teens as Teachers Scholarship program is the only one of its kind in the nation. It provides opportunities for older youth to be leaders and teachers to younger youth while earning a scholarship for post secondary education.

This year, the SD Auctioneers Association is sponsoring a \$500 4-H Teens as Teachers Scholarship in 4-H Shooting Sports.

Over thirty different items have been donated by various individuals who are interested in supporting 4-H in a unique way. We have an exciting line-up for the 4-H Auction - including something for everyone - special items include a 32" flat screen TV, junior archery bow and archery target, beef bundle, model John Deere tractors, pure-bred yellow lab male puppy and much more.

See complete listing at website: <http://www.sd4hfoundation.org/News/Auction.html>

The South Dakota Auctioneers Association will be auctioning off these items during their annual Bid Calling Contest. For more information on the Auction contact the SD 4-H Foundation office at 605-688-4943

Attorney General Warns of Debt Collection Scam

PIERRE — Attorney General Marty Jackley is warning consumers about a debt collection scam in which debt collectors are impersonating law enforcement officers in effort to collect money.

The scam artists most often claim they are attempting to collect a debt related to a payday loan obtained over the internet. Many of the consumers who have been contacted have never obtained a payday loan or the loan has been paid in full. The callers have most recently identified themselves as Criminal Investigations. The fraudsters call the victim's home, cell phone, and place of employment. They refuse to provide to the consumers any details of the alleged payday loans and become abusive when questioned. The callers threaten with legal actions, arrests, and in some cases physical violence if they refuse to pay. These collection calls are an attempt to obtain payment by instilling fear in the victims. Do not follow the instruction of the caller.

If you receive telephone calls such as these, you should:

- Contact your banking institutions;
- Ask the caller to send the loan information to you in writing;
- Refuse to verify any bank account, credit card or other personal information over the phone;
- Contact the three major credit bureaus and request an alert be put on your file;
- Contact your local law enforcement agencies if you feel you are in immediate danger.

Consumers should remember that they are entitled to a free credit report from each of the three major credit reporting agencies each year. This will allow consumers to monitor their credit history for any fraudulent activity that might arise. To obtain the free reports, consumers can call 1-877-322-8228 or order online at www.annualcreditreport.com.

If you have any questions regarding this scam, contact the Attorney General's Consumer Protection Division at 1-800-300-1986 or consumerhelp@state.sd.us.

Mortgage Crisis Hotline Available For Homeowners

PIERRE — The South Dakota Mortgage Crisis Hotline remains available to homeowners needing to connect with counselors about mortgage issues they may have. This hotline may be of special interest to those who have had to evacuate because of flooding and may have trouble making their payments.

The toll-free mortgage hotline was created in 2008 to help connect homeowners, who are not yet behind in their mortgage payment or have recently experienced trouble paying their mortgage, with certified mortgage counselors across the state. The mortgage counselors are trained to provide guidance and support on a variety of financial topics including loan modifications, avoiding foreclosures, consumer credit education and flood related mortgage issues.

Qualified counselors provide free confidential services to homeowners. "This hotline is not only useful for homeowners that are in a mortgage crisis, but also for those who may need to adjust their payments due to the flooding issues," said Executive Director Mark Lauseng.

The mortgage crisis hotline is divided in half by the Missouri River. The West River Mortgage Crisis hotline is 877-832-0161, and the East River Mortgage Crisis hotline is 877-832-0163. The following participating counseling agencies provide the counselors for the hotline:

- Consumer Credit Counseling Service of the Black Hills, 2310 North Maple, Rapid City;
- Consumer Credit Counseling Service-Lutheran Social Services, 705 E. 41st Street, Suite 101, Sioux Falls;
- NeighborWorks Dakota Home Resources, 795 Main Street, Deadwood.

This hotline is provided by the Homeownership Education Resource Organization (HERO), which is an affiliate of South Dakota Housing Development Authority and by Citi Foundation. Certified default and foreclosure counselors are here to help, free of charge.

For more information about the hotline, contact Mary Stewart, State HERO Coordinator, 605-773-5632 or marys@sdhda.org.



Peck-Cameron

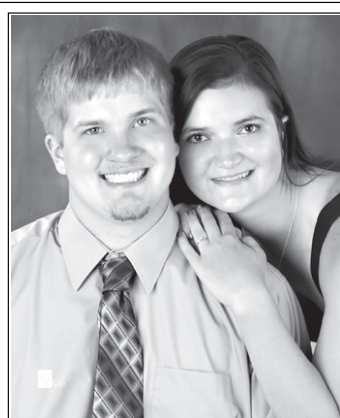
Jessica Lynn Peck and Garrett William Cameron, along with their parents — Michael Peck and Barbara Hermanek-Peck

of Yankton and Donald and Diane Cameron of Yankton, announce their engagement.

Jessica is a 2001 graduate of Yankton High School and a 2005 graduate of Mount Marty College with a BA in accounting. She is employed at First Dakota National Bank.

Garrett is a 1997 graduate of Yankton High School. He is employed at Kolberg-Pioneer in Yankton.

The couple is planning an Oct. 1, 2011, wedding.



Tomasek-Arens

Kenneth and Doris Tomasek of Dodge, NE, and Tom and Terri Arens of Yankton announce the engagement of their children, Angela Ann and Sam Andrew.

The bride-to-be is a 2007 graduate of Dodge High School. She is employed at Lincoln Elementary School as a 1st grade teacher in Yankton. The future groom is a 2008 graduate of Yankton High School. He is employed on his family farm.

The couple is planning a wedding on Saturday, September 24, 2011, at Sacred Heart Catholic Church in Yankton.

Advertise statewide in S.D. newspapers

Contact your local newspaper or S.D. Newspaper Assoc. for details.

1-800-658-3697 | www.sdna.com/advertise

Natalie Onken and Scott Moore announce their engagement and upcoming wedding. Parents of the couple are Tom & Paulette Onken of Sioux Falls, SD, and Sharon Moore and the late Gordon Moore of Centerville, SD.

Natalie is a 1999 graduate of Roosevelt High School and a 2004 graduate of SDSU. She is currently a case manager at Sammons Financial.

Scott is a 1994 graduate of Centerville High School and a 1996 of LATI. He is a farmer near Centerville, works at SFRL and is an auctioneer.

The are planning an Aug. 27, 2011, wedding.

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Thankful for 35 Years

Pastor & Mrs. Nathan Martin thank the Lord for 35 years together, August 21, 2011.

Nathan Martin and Julie Murray were married Aug. 21, 1976 at Wapakoneta, Ohio.

Inscribed inside the wedding bands is Ephesians 3:14-21"

"For this cause I bow my knees unto the Father of our Lord Jesus Christ... That Christ may dwell in your hearts by faith; that ye being rooted and grounded in love, May be able to comprehend with all saints what is the breadth, and length, and depth, and height; And to know the love of Christ... Unto him be glory..."