S.D. Worker Safety Addressed In Report

PIERRE — When the actions of people are translated into statistics, the human aspect of the issue can get lost in the figures. When South Dakota places fourth in workplace fatalities, according to the 2012 AFL-CIO annual report, it is easy to draw quick conclusions and cast aspersions.

When it comes to worker safety, the numbers represent real employees and employers working hard to make a living and go home safe. "Safety should never be a competitive advantage or a talking point in public disputes. Worker safety is about people," commented Ben Holst, Safety and Training Coordinator for the Associated General Contractors of South Dakota (AGC).

Anyone involved in the day-to-day practice of worker safety will testify to its complexity. Regulation from the Occupational Safety and Health Administration (OSHA) is a piece of the safety puzzle, but best practices are found far above OSHA standards.

Start the day on a J. Scull Construction, L.G. Everist, Myrl and Roy's Paving or Sioux Falls Construction jobsite and you will see every employee stretching to prevent injury. Hills Materials and Muth Electric have establish automated systems for employees to report incidents where someone could have been injured but was not, with the goal of preventing all accidents. These actions go above and beyond what is required and demonstrate contractor commitment to safety.

Together the Safety Council, OSHA Extension at SDSU, AGC and countless other providers offer safety training and consultation to South Dakota's workforce. For each group, safety is about people.

The summer construction season has started and road workers are out in force. Every driver passing through a work zone shares in the responsibility to be safe. A recent highway work zone study conducted by the AGC of America shows that 68 percent of the nation's highway contractors experienced motor vehicle crashes in their construction zones during the past year.

The study also reported that work zone crashes are more likely to kill construction workers than those in vehicles. AGC of S.D. president, Nathan Reede, Upper Plains Contracting says it is important for people to slow down when traveling through work zones. He says it doesn't matter if the work zones are on highways or city streets, people need to be careful.

Safety is about people watching out for people.

The ÅGC of South Dakota is a voluntary trade association of more than 500 contractors, subcontractors, suppliers, vendors and service firms.

New Ownership For Senior Care Office

SIOUX CITY, Iowa — The Home Instead Senior Care® office serving Siouxland is under new ownership. Originally opened in 2002 by Bill and Jane Zechmann, the franchise office is now owned and operated by Jeffrey and Shari Ellison.

The locally-owned business helps seniors who want to remain in their homes as they age by providing companionship, home helper services as well as personal and Alzheimer's care. The company's CAREGivers are trained, bonded and insured.

After earning a business degree from Wayne State College, Jeffrey Ellison held several sales and sales management positions before purchasing the Home Instead Senior Care franchise. His wife Shari is a registered nurse who spent the past 19 years working in intensive care and cardiology units.

"We purchased this business because we think it's important for seniors and their families to have options when it comes to their long-term care," Jeffrey Ellison said. "The aging population will continue to grow, so we anticipate a growing demand for services that permit seniors to enjoy longer lives while living in their homes for as long as possible."

Ellison said the majority of seniors polled in recent industry surveys — typically 90 percent — say they want to remain in their homes as they age. Home Instead Senior Care[®] provides services to seniors wherever they might call home: private or rental residences, assisted living facilities and care centers.

"We want to help as many seniors as possible," Ellison said. "And we want to provide a positive and rewarding work experience for our current CAREGivers and those we hope to hire."

Home Instead Senior Care is located 220 South Fairmount Street in Sioux City. For more information call (712) 258-4267 or visit the company's website at www.homeinstead.com/siouxland.

Farmers Union Seeking REAL Participants

HURON — South Dakota Farmers Union (SDFU) is currently seeking participants for the organization's 2012-2013 Rural Economic And Leadership (REAL) Development Program.

The REAL Development Program is a free, comprehensive series designed and tailored for rural South Dakotans who currently serve or have a willingness to serve in a leadership role and those who want to improve their leadership abilities. Participants will receive challenging and supportive development training in personal motivation, leadership strategy, goal achievement and community growth. Through innovative speakers and hands-on activities, participants will develop skills that can be directly applied to their own lives. The class meets three times during a 12-month period, and each session includes a half-day Friday and half-day Saturday. The first session is scheduled for Sept. 28-29 at the SDFU State Office in Huron. Session two will be held Jan. 21-22, 2013, at Pierre, and the third and final session will be held in March 2013 at a location specified by program participants. Lodging and meals are provided free with this course. A deposit is required to secure your spot. 'We've geared our sessions toward building rural leaders in South Dakota," said SDFU Rural Development Director Mitch Fargen. "It's a hands-on experience that will help participants grow not only in their professional development but in their personal lives as well." If you've ever wanted to serve your community by becoming a member of a board of directors for an organization, this class will teach you the skills you need to succeed. REAL is also beneficial to people who want to network with other professionals. It's a great way to meet new people and form relationships in a fun and relaxed setting. For more information on registering for the 2012-2013 REAL Development Program contact Mitch Fargen at 605-352-6761 ext. 116 or mfargen@sdfu.org The REAL Program is funded by South Dakota Farmers Union and the South Dakota Farmers Union Foundation. For more information visit www.sdfu.org.

Press&Dakotan

GM Credit Rating Upgraded

BY NATHAN BOMEY

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DETROIT — General Motors received a credit rating upgrade from one of the three major ratings agencies Friday in a vote of confidence that the company has improved its financial standing and can weather challenges in Europe.

Fitch Ratings upgraded GM's issuer default rating from BB to BB+ and said the outlook for the future is stable.

"Since exiting bankruptcy in 2009, GM has adhered to a strategy of maintaining a low level of automotive debt on its balance sheet, while also maintaining a high level of cash and credit facility availability," Fitch said in a statement. "This has provided the company with substantial financial flexibility that would allow it to withstand a future auto industry downturn."

The upgrade comes as GM is generating big profits in North America but facing steep losses in Europe, where consumers are conserving cash in the midst of a sovereign debt crisis. Overcapacity has prompted automakers to offer deep discounts on vehicles.

Fitch said GM has sufficient liquidity and profits to justify the upgrade, which can lower borrowing costs.

The agency pointed to GM's \$33 billion of automotive cash, cash equivalents and mar-

ketable securities at the end of the second quarter as a sign of stability.

"It's one more clear sign that we're moving the business in the right direction for longterm profitable growth," GM spokesman Jim Cain said.

The automaker posted a global profit of \$1.5 billion in the second quarter, down 41 percent from a year earlier but better than analysts expected. In North America, GM earned \$1.965 billion, but in Europe it swung from a \$102 million profit a year ago to a \$361 million loss.

Barclays analyst Brian Johnson on Thursday projected GM Europe losses of \$464 million in the third quarter and \$442 million in the fourth quarter.

The company replaced at least four senior executives in Europe during the second quarter as the region's economic crisis continued to discourage consumers from buying new cars. GM Vice Chairman Stephen Girsky took over temporary leadership of GM's Adam Opel unit in Germany.

"European losses, in particular, continue to be a heavy drag on the company's overall results, and it likely will be several years at least before the GM's operations in the region contribute positively to the company's bottom line," Fitch said. "Management turnover has also been significant, which could complicate the process of restructuring." Fitch said another long-term challenge for GM is its pension obligations, which were underfunded by \$25 billion at the end of 2011. Its U.S. pensions were underfunded by \$14 billion at the end of the year.

Fitch estimated that GM's underfunded U.S. pension obligations dropped to \$13 billion after the company recently offered pension buyouts to 42,000 salaried retirees and shifted others to monthly annuity payments from Prudential.

GM has said it will consider a similar move for hourly workers, which would have to be negotiated with the UAW. But Fitch said the "cost to do so would be significantly higher."

Standard & Poor's currently rates GM at BB+ with a stable outlook, which means "we don't see an upgrade" in the next year or so, S&P analyst Robert Schulz said in an interview.

In Europe, "there's no easy near-term solution," Schulz said.

He said the U.S. continues to be a bright spot for GM. If the U.S. auto sales market were to slip, that could present problems, but S&P is forecasting sales improvement for 2013. S&P projects industrywide light-vehicle sales of 14.8 million in 2013, up from a forecast of 14.1 million for 2012.

Kolberg-Pioneer, Inc. (KPI-JCI) Welcomes Renken As Product Application Specialist

Kolberg-Pioneer, Inc. (KPI-JCI) welcomes Chad Renken to its sales and marketing team as a Product Application Specialist.

In his new position, Renken will provide support to both domestic and international sales personnel in reviewing aggregate processing opportunities and by proposing the most efficient and economical equipment solutions for the company's end-user customers. Previously, Renken worked as a Project Designer at

Renken Masaba Mining Equipment in Vermillion. He earned his Bachelor's degree in civil engineering technology from Southeast Technical Institute in Sioux Falls.

"We are extremely pleased to have Chad Renken join our sales and marketing team," said Mike Johnson, vice president for sales and marketing for KPI-JCI and Astec Mobile Screens. "Chad's engineering background and his experience as Project Designer at another heavy equipment manufacturer gives him the skills and knowledge he needs to be successful here. We are confident he will be a great addition to our staff."

Dr. Karen E. Dickes Receives Board Certification

Willcockson Eye Associates, P.C. doctor, Karen E. Dickes, DO has recently been awarded her Board Certification in Ophthalmology.

Board certification recognizes a physician's exceptional expertise in a particular specialty and/or subspecialty of medical practice. Professional certification is a rigorous process that demonstrates a physician has committed themselves to their medical specialty through clinical practice, ongoing education and peer review by their respective medical association.

Dickes review by their respective medical association. Dr. Dickes joined the Willcockson Eye Associates,

P.C. practice in August 2011 and sees patients in both the Yankton and Norfolk, Neb., office locations. Dr. Dickes' practice involves general ophthalmology including complete eye examinations; cataract and implant surgery; laser surgery; glaucoma and diabetes eye management;

APPLIED ENGINEERING HONORS EMPLOYEES



SUBMITTED PHOTO

Employees of Applied Engineering were recently recognized for their years of service with the company. Pictured are: (back Left) Brian Hoxeng, 10 years; (back middle) David Hovden, 10 years; (back right) John Campbell, 5 years; (front left) Muriel Barnett, 5 years; (front right) Tina Johnson, 10 years





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and eyelid surgery.

She is joined in Yankton by husband Chris and son John.

The staff and doctors of Willcockson Eye Associates, P.C. wish to congratulate Karen Dickes, DO, on successfully completing her Board Certification in Ophthalmology.

Jennifer Larson Receives Certification



Jennifer Larson, CFP®, of Investment Planners, Inc. has been authorized by the Certified Financial Planner Board of Standards (CFP Board) to use the certification marks, CFP®, in accordance with CFP Board certification and renewal requirements. Ms. Larson specializes in money management, retirement planning and consultative services to the employer 401(k) benefits market. These marks identify those individuals who have met the rigorous experience and ethical requirements of the CFP Board, have successfully completed finan-

cial planning coursework and have passed the CFP[®] Certification Examination covering the following areas: the financial planning process, risk management, investments, tax planning and management, retirement and employee benefits and estate planning. CFP[®] certificants also agree to meet ongoing continuing education requirements and to uphold CFP Board's Code of Ethics and Professional Responsibility, Rules of Conduct and Financial Planning Practice Standards. CFP Board is a nonprofit certification organization with a mission to benefit the public by granting the CFP[®] certification and upholding it as the recognized standard of excellence for personal financial planning.

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