Friday, 8.31.12

4. A short and concise statement of how

Dakotans and consistent with the mortgage

settlement requirement which is as follows:

neys General for attorneys' fees and other

costs of investigation and litigation, or to be

tion enforcement fund, consumer education

or litigation or local consumer aid or revolv-

quiry leading hereto, or may be used to fund

ing fund, used to defray the costs of the in-

or assist in funding housing counselor pro-

grams, state and local foreclosure assistance

personnel, state and local foreclosure media-

tion programs, legal assistant and funding for

training and staffing of financial fraud or con-

civil penalties or for other uses permitted by

state law, at the sole discretion of each Attor-

sumer protection enforcement efforts and

placed in, or applied to, the consumer protec-

Said payment shall be used by the Attor-

the funds will be used to assist South

## WILDFLOWER TOUR SUCCESS



Big blue stem, little blue stem, Missouri goldenrod, bush morning glory and way too many others to mention was the focus of the grasses and wildflowers the Game & Park botanist identified to the group on the fifth annual Wildflower Tour, held Aug. 16. On a wonderful day for the tour, 46 people met and boarded the bus at Wildwood Acres Park in Verdigre, Neb., sponsored by the Northeast Nebraska RC&D. Botanist, Gerry Steinauer from Aurora, Neb., shared his knowledge of the plants and grasses growing on the prairies south and west of Verdigre. The bus traveled on roads rarely traveled to see the effect of the drought this year and see some of the areas where controlled fire burnt off the wild prairies. Fire helps to clean up the invasive cedar trees and other species not natural to the prairie. A catered lunch was held at the Swanson's Hunting Lodge west of Niobrara, by former RC&D council member Kim Swanson. From there the group traveled to the Niobrara State Park to see the work being done there to keep the grassland in its natural state. Scott Wessel, Wildlife Biologist, with Game and Parks also talked to the group on the bus about the effects of the 2011 flood. The guests were welcome to touch and see first-hand the many wild flowers and grasses that grow in the area. As the botanist said, "a lot can be learned about the condition of the prairie by what grows and thrives there."

### THRIVENT DONATION



Thrivent Financial for Lutherans member Bob List presents a "Supporting Funds" check for \$500 to Nancy Nelson, President of Vangen Lutheran WELCA. The Vangen WELCA raised funds during their Ice Cream and Silent Auction social held on August 25th. Funds have been designate to supplement replacement of parsonage windows.

### MEETINGS

#### YANKTON TOASTMASTER CLUB the Yankton Auxiliary on Oct. 9 and the 1294

Yankton Toastmaster Club 1294 met Saturday, Aug. 25, at 7:30 a.m. at the Fry'n Pan Restaurant. The meeting was called to order by President Joy Winther who led the Pledge of Allegiance to the flag, and gave the invocation. Toastmaster of the Day was Steve Hamilton who conducted the meeting. Grammarian Jeremy Skrenes gave the word of the day, "guff," which means nonsense, blather, or drivel. Area 62 Governor Muriel Stack conducted officer training for the Club. Area 62 includes ASHH Toastmaster Club 6217, Yankton Toastmaster Club 1294, and Mitchell Toastmaster Club 495. She talked about conducting Speechcraft programs, developing leadership skills, recruiting new members, improving member benefits, and encouraging fellowship. Muriel's theme as Area Governor will be "Selling the Dream," which was inspired by a comment from Janice Stone. Presentations were given by grammarian Skrenes, ah counter Stone, timer Carol Hale, and joke master Jana Lane. The business meeting was lead by Winther. The Club Humorous Speech Contest and Table Topics Contest will be held Sept. 8 at the Fry'n Pan, and the area contest will be held on Sept. 20 in Freeman. Participating in the meeting were Mike Arens, Tara Arens, Doug Fickbohm, Matt Stone, John Swensen, Harry Voelzke, Janice Kruse, and Sister Eilene O'Connor. Guests are welcome. For more information call 665-8448.

#### **VFW POST 791 LADIES AUXILIARY**

On Aug. 14, 2012, the Ladies Auxiliary to Ernest Bowyer V.F.W. Post 791 came to order by President Joyce Stahlecker. Minutes were read and Treasurer's report was given and ap-

It is now time to pay our State Obligations, plus dues to Health and Happiness dues and District #1 dues. Correspondence was read by Schramm and also a letter from District #1, President Donita Mulllinix. Dorothy Stanage received the Aide-de-Camp award at National Convention (for sponsoring 20 or more new and reinstated Members). Donita will be visiting District #1 meeting is Oct. 14 in Alces-

Committee Reports were given, Hospital: Slowey, Funeral: Schramm, Ways and Means: Olson, Majestic Bluffs: Mellem, Legislative and Americanism: Stoddard, Youth: Simonsen,

Yankton Care Center: Gwinn. New Business: Olson nominated Marlene Schramm for the office of Conductress, she was accepted and President Stahlecker installed her. President Stahlecker announced the soup kitchen will be Sept. 18, and Marlen Schramm Volunteered to be Chairman and will Contact Pat Keller for her record and her assistance. Pie donations will be called solicited by June through December volunteers. On Riverboat Days a luncheon will be at the VFW Post

from 11 a.m.-3:30 p.m. Simonsen thanked Jane Slowey and Betty Drotzman for their many years delivering Meals-On-Wheels. There were no volunteers for replacing their serves, Sinomsen will contact the Sr. Center. Simonsen then advised our Newsletter Computer Operator, Linda Stock will no longer be able to work on our Newsletter due to health, Cheryl Stahlecker volunteered to work with Jackie and Edwin Olson so the newsletter continues.

Next meeting is at 7:30 p.m. Sept.

### **INTERCHANGE**

Interchange met Monday, Aug. 27, at Minervas with Kathy Jacobs presiding. The meeting was called to order and Pledge of Allegiance was said. Susie Frick from First Dakota an-

nounced an open house farewell for Lavonne Halverson after 49 years of service. Kathy Greeneway, Financial Planner, gave a short report on Yankton School Board reports since the start of the 2012 school year.

Mary Dell Cody, retired Magistrate Judge, was hostess. She introduced Kathrin Cody, who spoke on child care. Kathrin works for the Dept. of Social Services and is responsible for licensing and monitoring childcare providers

Next meeting is Sept. 10 at Minervas with Colleen Craig-Davis as host-



# **Attorney General Announces Deadline** For Mortgage Settlement Proposals

Marty Jackley is reminding business and governmental agencies interested in submitting written proposals for the Mortgage Settlement Task Force to do so soon. The deadline for application submittal is set for Sept. 30,

In February, South Dakota joined with other state attorneys general in reaching a \$25 billion federal-state agreement with the nation's five largest mortgages service providers over nationwide mortgage practices. The proposed agreement provided an estimated \$7,790,984 in direct relief to South Dakota homeowners and addresses future mortgage loan service practices. South Dakota's share of the \$7,790,984 settlement is broken down as follows:

• South Dakota borrowers will receive an estimated \$1,148,525 in benefits from loan term modifications and other direct relief.

• South Dakota borrowers who lost their home to foreclosure from January 1, 2008 through December 31, 2011 and suffered servicing abuse would qualify for approximately \$2,000 in cash payments to borrowers

- The value of refinanced loans to South Dakota underwater borrowers would be an estimated \$2,490,214.
- The state will receive a direct payment

The Mortgage Task Force will be distributing the State's remaining share of the settle-

Solicitation for Proposals to Disburse Settlement Funds

Jackley on behalf of the Task Force is requesting that business and governmental entities submit written proposals for funding to Assistant Attorney General Jeff Tronvold, 1302 E. Highway 14, Suite 1, Pierre, SD 57501. The deadline to submit applications to the Task Force is Sept. 30, 2012.

The criteria for applications is and should include the following:

1. The application must be from a recognized registered business entity in South Dakota or governmental or quasi-governmen-

If you have any additional questions, con-

2. The applicant's mission statement; 3. A detailed line item budget for the use

ney General. 5. A designated representative's contact

tact Sara Rabern at (605)773-3215.

# AAA's Labor Day Weekend Safety Tips

SIOUX FALLS — For many, Labor Day weekend will include gatherings where alcohol will be served as the last gasp of summer is celebrated. AAA is encouraging South Dakotans to be responsible and is offering its free Tipsy Tow service to the public over the long holiday weekend.

Labor Ďay gatherings that involve alcohol can become very dangerous when driving is involved, especially in warm weather," said Marilyn Buskohl, with AAA South Dakota. "If you plan to drink, make arrangements to avoid driving. Impaired driving puts all road

- Be a responsible host:
  Offer food and non-alcoholic beverages; Make sure all of your guests have a des-
- ignated driver;

• Keep the numbers for local cab companies, as well as AAA's Tipsy Tow handy;

• Take the keys away from anyone who is

thinking of driving while impaired. Be a responsible partygoer:

• If you plan to drive, don't drink;

• If you plan to drink, select a designated driver and give them your car keys. If your ride falls through, call a cab, or utilize AAA's Tipsy Tow as a transportation alternative;

• Buckle up — It's your best defense against other impaired drivers.

AAA's Tipsy Tow service will begin at 6 p.m., this Friday, Aug. 31, and run until 2 a.m., Tuesday, Sept. 4. Drivers, passengers, party hosts, bartenders and/or restaurant managers in need of a Tipsy Tow can call 1-800-AAA-HELP (1-800-222-4357). They will simply need to state that they need a Tipsy Tow and provide the driver's name, home address, phone number and vehicle/driver location. The free service is open to AAA members and non-members alike in Sioux Falls, Rapid City, Mitchell and Yankton.

Tipsy Tow provides a one-way ride for the driver, one passenger and their vehicle at no cost for up to 15 miles. Services will not be provided to motorists requesting a tow to another drinking establishment or to a destination other than their home.

Last year over the 78-hour Labor Day holiday period in South Dakota, 55 people were killed or injured in 6 alcohol-related crashes.

According to the National Highway Traffic Safety Administration, one alcohol-impaired death occurs every 45 minutes across the country, with alcohol impaired drivers contributing to one out of every three traffic deaths. As a result, AAA is challenging drivers to pledge to drive drug and alcohol-free.

AAA estimates that a first-time DUI conviction can cost a motorist more than \$10,000 in fines, penalties, legal fees and increased in-

# S.D. High School Big Idea Competition Kicks Off

ABERDEEN — Youth. Cash. Scholarships. Entrepreneurship Education. Community

These are the key ingredients in the BIG Idea Competition which is launching its sixth year of competition this fall. High school students across South Dakota are invited to compete in this business idea competition, and winners will receive nearly \$5,000 in cash awards and scholarships.

Students may work individually or as a team and will be able to submit their business idea applications online from now until Oct. 31, 2012. The online application as well as various resources and examples can be accessed at the BIG Idea website:

www.BIGIdeaSD.com. The written idea entry consists of a maximum 1075-word description of the student(s)' business concept. For the optional marketing design competition, students will create an ad and logo to support their business idea.

Coordinator Kelly Weaver of the Small Business Development Center said, "We are excited that the BIG Idea Competition is expanding to statewide in 2012. It has been a goal since inception of the program. We also hope to connect student applicants who are actually operating a business with resources and mentors to further our support of youth entrepreneurship."

All applications submitted by the Oct. 31 deadline will be reviewed and ranked by sev-

eral judges from the business community. The eight top scoring idea applications will be invited to the final competition and will make a 5 minute presentation for the final judging component. The top three applications will receive cash awards of \$1,000, \$500 and \$250, respectively. College scholarships to both Northern State University and Presentation College will be awarded as well. One winner will be chosen from among all the marketing design entries and be awarded

The final competition and awards event will be held on the first week of December at Northern State University in Aberdeen. Students will participate in a panel discussion with several local successful entrepreneurs. Students will hear the journey that these entrepreneurs have traveled and be able to ask questions of them. Prior to the awards presentation, all finalists will give an elevator pitch of their business idea.

In its five years of existence, the BIG Idea Competition has received 658 entries involving over 866 students from 33 area schools. This year we expanded our marketing to cover all schools in South Dakota. The competition is open to any high school student in the state. The winning entry in 2011 was Denae's Dog Walking presented by Denae Melland of Leola High School. A complete listing of the 2011 finalists can be found on the BIG Idea website along with a video of their

elevator pitches.

Homegrown businesses are key to the success of our rural communities, and a major goal of the BIG Idea competition is to increase the spirit of entrepreneurship. By exposing our youth to new ideas and innovation, they can consider entrepreneurship as an option for their future. Rather than leaving the region to look for a job, they can have the confidence to create their own opportunities close to home and know that there is support for them should they choose The competition is coordinated by the

Small Business Development Center and major funder, Absolutely! Aberdeen. Additional support is provided by McQuillen Creative Group, Aberdeen Development Corporation, and the Tom and Danielle Aman Foundation. Other collaborating organizations include: Aberdeen American News, Aberdeen Area Chamber of Commerce, Aberdeen Downtown Association, Aberdeen Catholic School System — Roncalli High School, Aberdeen School District — Central High School, Dacotah Bank, Northern State University, and Presentation College. Questions regarding the competition can be directed to Kelly Weaver of the Small Business Development Center at (605) 626-2565 or info@bigideasd.com.

### SCHOLASTICS

### **CIARA ANDRUS**

BROOKINGS — Ciara Andrus of Yankton was awarded the Social Justice Nursing Scholarship in Support of the Jackrabbit Guarantee for the 2012-2013 academic year at South Dakota State University.

Andrus is a sophomore majoring in nursing at SDSU, the daughter of John and Twyla Andrus and is a 2011 graduate of the Yankton

Nancy Fahrenwald is a 1983 graduate of the SDSU College of Nursing. Dr. Fahrenwald serves the Associate Dean for Nursing Research. Her teaching and research focuses on health promotion and social justice for rural and underserved populations. She has a clinical background in as an advanced practice public health nurse. Her husband, Carl, is the Superintendent of schools at Rutland School. They have two children, Heidi and Holly.

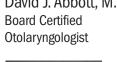
# We're your neighbors...

### and we're right beside you. Living, playing, and working in Yankton.



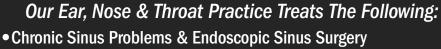
David J. Abbott, M.D. **Board Certified** 







Catherine A. Wright, M.D. **Board Certified** Otolaryngologist



- Balloon Sinuplasty Treatment
- Chronic Ear Infections & Ventilation Tubes
- Snoring & Sleep Apnea Treatment
- Comprehensive Hearing Evaluation & Treatment
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Balance Disorders

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OPEN 5 DAYS A WEEK





Beth J. Beeman

Au.D, CCC-A

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