

1485 Home Improvement

JJ's Tiling & Remodeling
Free estimates.
Call Joey at 605-655-4571.

1490 Lawn - Landscaping

Hartington Tree LLC
Tree Trimming/Removal/Trans-planting. Trees for sale: Ever-green, Shade and Ornamental. Yankton 605-260-1490
Hartington 402-254-6710
Kent & Kyle Hochstein
Licensed Arborists
www.hartingtontree.com

Klein's Tree Service
1601 Eastside Dr.
Tree removal, tree
trimming
Stump Grinding
605-665-0119 or
605-660-0028.

NatureScaping Designs
605-661-1205
Landscape Design
Installation & Maintenance
Water Feature
Installation & Maintenance
Hardscaping
Landscape Lighting
Holiday Lighting

Timber Tree Service Inc.
Tree trimming, tree removal.
Free estimates, insured. Home
605-665-3565, cell 605-660-2153.

Toben Tree Service, LLC:
Trimming, tree and stump re-moval, pasture clearing, Cedar tree removal. Fully Insured. Commercial & Residential 605-660-4640.

1505 Painting

Superior Painting
Exterior & Interior painting.
Window washing, free esti-mates. References available.
605-661-0972.

1530 Roofing - Siding

Corby Johnson Roofing & Seamless Gutters. Free Es-timates, work guaranteed, in-sured. 605-661-8097.

JW Roofing & Siding: Shin-gling complete tear off, re-decking if necessary and in-sured. Free estimates. Refer-ences. Work guaranteed. Call 605-665-1167 or 605-760-1782.

1550 Pet Food - Supplies

55-gallon fish tank with base, lights, cleaning filter, \$200. 605-660-1042

1555 Dogs - Puppies

Dog Sense Training
Beginning Friday, 8/28. Basic obedience sessions. Call 605-660-5694 or 605-660-0246 for information.

Please Recycle When Done Reading!

1605 Apartment For Rent

Park 50 & River Heights Apartments
• 1, 2, 3 Bdrm Units
• Heat/Cable Paid
• On Site Manager

Call
605 • 665 • 1243
Sorry - No Pets

1-bedroom, Meadow Park, 909 Memory Lane. For elderly or persons with disabilities. Ground level, rent based on income. Close to Senior Center. 605-665-6135 or Skogen Com-pany 605-263-3941.

HERITAGE VILLA INDEPENDENT APARTMENTS

517 OHIO ST. WAKONDA, SD 57073

TWO-BEDROOM UNITS AVAILABLE IMMEDIATELY (Handicapped accessible)

TAKING APPLICATIONS UNTIL FILLED

Sadle Hansen Business Office @605-267-2081

1605 Apartment For Rent

1 & 2 Bedroom Orchard Square, 418 W. 15th, for elder-ly or persons with disabilities. Rent based on income and in-cludes utilities. Equal Housing Opportunity. 605-665-6135 or Skogen Company 605-263-3941.

1 and 2 bedroom apartments for rent. Available now, stove and refrigerator furnished/CA. No pets. Call 605-661-7575 for details.

1 Bdrm \$400. Scotland, SD. Free utilities! Nicely remod-elled. 605-464-0872 or 801-865-6701.

1-Bedroom Apartment with garage, laundry. Available im-mediately, \$575/month. 605-660-0305.

2-bedroom in Yankton. Rent based on income. Equal Hous-ing Opportunity. 605-661-8901 or Skogen Company 605-263-3941.

2-Bedroom Orchard Square, 418 W. 15th. Rent \$575, in-cludes heat and electricity. Security Deposit and 6-month lease. Reference, credit and criminal background checks on all applications. 605-665-6135 or Skogen Company 605-263-3941

3-Bedroom Townhouse. Must qualify by family size and income. Rent based on in-come. EHO 605-661-8901 or Skogen Company 605-263-3941.

Beautiful Large 2 bedroom loft at 110 West 3rd Great living downtown. All utilities paid \$1,095/month. 605-661-9299.

Boardwalk Apartments month to month. 1,2, or 3 bedroom furnished. No smok-ing/pets. (Unfurnished apart-ments w/lease). 605-661-0517 605-661-1010. (See our Boardwalk Apartments Face-book page for pictures).

Canyon Ridge 1700 Locust
1-bedroom for elderly or per-sons with disabilities. Rent based on income. Equal Housing Opportunity. 605-664-8886 or Skogen Company 605-263-3941.

1 & 2 bedroom Townhouses, Canyon Ridge. Must qualify by family size and income. Rent based on income. Equal Housing Opportunity. 605-664-8886 or Skogen Company 605-263-3941.

Deluxe 2-bedroom apart-ments with free Internet, wa-ter/garbage. Up and downstairs available. Beautiful Area. 605-661-3999.

Webster Apartments 1-bed-room, nice, clean, quiet. Stove/refrigerator, water, sewer, garbage, heat included. Washer/dryer on site, \$545/month. (605)660-2740 or (605)661-7035 (605)660-2147; (605)260-1066.

1615 Houses For Rent

4 Bedroom-2 bath house, Recent remodeling in the coun-try, 25 minutes from Yankton. Appliances included, which in-cludes washer/dryer. No smok-ing/pets. References required. Call 402-841-8093.

Comfortable 3-bedroom \$1,200/month. Wood floors, fireplace room, deck, appli-ances, CA, garage/car port. Application, lease/deposit, 605-665-1828.

Newly remodeled 2-bed-room, full basement house, 3 ½ miles North Yankton on Hwy. 81. 605-661-3999.

1625 Mobile Homes For Rent

2 bedroom mobile home, 4 miles east of Yankton. Shreve's Mobile Homes. Call 605-760-5876.

Like New 3-bedroom, 2-bath in Country Acres Mobile Home Park. Water/Sewer/Garbage paid. Central air, lease, de-posit, references. No pets/smoking, \$715/month in-cludes lot rent. May consider contract for deed. 605-660-2740.

1635 Commercial Rentals

J&V Storage: 10x20 and 10x30 units available. Call 605-668-0694 or 605-655-4521.

1650 Houses For Sale

For Sale: Mobile home 1976 model 14x70 3-bedroom, 1-bath. Would make great cabin. Call 402-640-8387.

Nearly completed home, many extras, oversized lot. Ridgeway North area. Call Kirby Hofer 605-660-1422.

OPEN HOUSE

TONIGHT, 5 - 6 P.M.

3005 Mary St

This lovely, 3-bedroom, 2-bath, split-level home is just waiting for your personal touch! New carpet on the main floor and recently painted walls are inviting and warm. The lower level offers a spacious family/ rec room, large master bedroom and a full bath.

\$172,500

Melissa Cuka
605-660-7160

1650 Houses For Sale

2206 Burleigh On Hillcrest Golf Course \$262,000
4-bedroom, 3-bath, walk-out, ¼ acre. Multiple living/dining areas, perfect for entertain-ing. Lisa, Anderson Realty, 605-661-0054.



304 W. 16th Ave. Tyndall \$89,500
4-bedroom, 2-bath, fireplace, 3-season room, Jolene, Cen-tury 21, 605-464-9634.



412 Douglas • Yankton \$115,000
Updated historical home, 3- bedroom, 2-bath, new 2-car in-sulated garage. T.C. Goddard, Broker, America's Best Realty 605-660-1209.



55465 Hwy 121 Crofton, NE

PRICE REDUCED: \$214,900
4-bedroom home with new kitchen and baths, new floor-ing throughout, finished basement, large corner lot. Just minutes outside of Yankton on paved road. 605-857-1472, 605-857-0903
<http://www.yankton.net/app/h/tml/55465hwy121/index.html>

1705 Items \$100 or Less

2-Enclosed automotive speakers enclosed external mount, brackets built in rectan-gler 7-1/4" x 4-1/2 x 4" deep. \$25. Call 605-661-8861.

5 hp Snapper Hi-Vac self-pro-pelled lawn mower, \$80. 605-760-4099.

Craftsman 7.5 Amp ½ inch drive, corded. Impact wrench in good shape with case, \$60. Call 605-661-8861.

Level 1 exercise bike, very good condition. Electronic readout, adjustable to most anyone, \$50. Call 605-661-8861.

Pillow-top twin bed with frame, excellent condition, \$100. Call 605-665-4846.

Two lawnmowers for sale, \$100 for both. Call 605-660-0692.

1820 Give Aways

Free to Giveaway: 30 cement blocks, various sizes. You haul. Call 605-665-3201 or 605-661-9173.

1850 Agriculture

WANTED: 3 Acres + Land Yankton/Tabor SD area. Call 605-212-8896.

1875 Livestock - Poultry

Young Guinea fowl, \$8.50 each. Call 605-661-5824 after 4pm.

2010 Legal and Public Notices

8+26
PUBLIC NOTICE TO QUALIFIED HOMEBUYERS SOUTH DAKOTA HOUSING DEVELOPMENT AUTHORITY MORTGAGE CREDIT CERTIFICATE PROGRAM

The South Dakota Housing De-velopment Authority (Authority) is proposing to implement a pro-gram for Mortgage Credit Certifi-cates (MCCs) in South Dakota (the MCC Program). MCCs are a form of federal income tax credits for qualified homebuyers. No sooner than 90 days following this Notice, the Authority may is-sue MCCs to qualified homebuy-

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ers in South Dakota according to the guidelines noted below. Purchasers of new or existing single family homes located in South Dakota may apply for an MCC through participating lenders when they apply for financing from the lender for the purchase. An MCC cannot be issued in con-nection with a mortgage loan that refinances or pays off an existing mortgage or land contract (except for certain construction period and temporary loans) or with a mortgage loan provided from pro-ceeds of tax exempt bonds.

The amount of the credit will be [10-50]% of the yearly interest paid or accrued on a qualified mortgage. If the credit allowable under the MCC Program for any taxable year exceeds the qualified homebuyers tax liability for such taxable year, then such excess credit may be carried over to each of the three succeeding taxable years and, subject to certain limi-tations, may be added to the credit allowable under the MCC Program for that succeeding year. [The qualified homebuyer may re-duce the amount of monthly fed-eral income tax withheld by filing a revised IRS W 4 Employees Withholding Allowance Certifi-cate in order to have more dispo-sable with which to make loan payments. Use of the credit will reduce the deduction for home mortgage interest on the homebuyers federal income tax return.]

To be eligible for an MCC, home-buyers must meet certain federal income tax requirements, includ-ing:

1. The homebuyers gross annual household income may not ex-ceed certain limits, which current-ly range from \$64,700 to \$81,600 for one or two person families, and from \$74,405 to \$93,840 for three or more person families, and which limits must be reviewed at least annually and may be revised by the Authority at any time. [Gross annual household income is the total of all income, from whatever source, of all persons age 18 and older who will reside or who intend to reside in the residence.]
2. The maximum purchase price limits for homes (as established by the Authority) currently range from \$250,200 to \$305,800.
3. Qualified homebuyers must oc-cupy the residence as their princi-pal residence within 60 days after it is financed by a participating lender. The MCC will expire on the date that the residence ceases to be the principal residence of the qualified homebuyer.
4. Qualified homebuyers must not have had an ownership interest in a principal residence within the preceding three years, except for qualified homebuyers purchasing homes in federally designated tar-geted areas [or certain qualified Veterans].
5. No more than 15% of the resi-dence being purchased can be used in a trade or business used in accordance with the Internal Re-venue Code.

Current federal tax law may re-quire a payment to the federal government of a capital gains re-capture tax if the homebuyer sells or otherwise transfers his or her home to someone else within nine years after the MCC is issued, but not to exceed 50% of the gain re-alized on the sale or transfer of the home. The recapture tax rep-resents a portion of the federally subsidized amount of the mort-gage loan, calculated in accor-dance with federal tax law. The homebuyer may not have to pay part or all of the recapture amount if his or her income, at the time of the sale or transfer, is less than a prescribed amount at the time of sale or transfer.

The total credit election amount of the MCC Program is \$57,459,788. Purchasers may ob-tain an MCC in connection with financing from any lender, includ-ing banks, savings and loan asso-ci-ations, mortgage banking firms and credit unions. MCC applica-tions will be accepted on a first come, first served basis. A list of participating lenders is available to the public from the under-signed. There is no allocation of MCCs by lender; however, for the first year of the MCC Program, 20% will be set aside for mort-gage loans on residences in tar-geted areas.

Homebuyers must be qualified for an MCC pursuant to the Code and the guidelines, rulings and inter-pretations issued by the Internal Revenue Service which shall con-trol in the event of a conflict with other requirements; the applicant must sign all documents and affi-davits which are needed to demonstrate the homebuyers eli-gibility for an MCC. The home-buyer must meet the credit and underwriting criteria established by the participating lender who provides the mortgage loan. The Authority itself does not originate mortgage loans in connection with MCCs.

For more information on the MCC Program or for a copy of the participating list of lenders, contact the South Dakota Housing Development Authority, 3060 East Elizabeth Street, Pierre, South Dakota 57501 or call (605) 773-3181.

Published once at the total ap-proximate cost of \$50.62.

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YANKTON COUNTY COMMISSION MEETING August 18, 2015

The regular meeting of the Yank-ton County Commission was called to order by Chairman Todd Woods at 4:00 PM on Monday, August 18, 2015.

Roll call was taken with the fol-lowing Commissioners present: Donna Freng, Don Kettering, De-bra Bodenstedt, Raymond Epp and Todd Woods.

Action 15317C: A motion was made by Epp and seconded by Freng to approve the meeting

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agenda with the following ad-ditions and changes: Proposed bud-get, name tags, Road Closings, County meetings, R-Tech forum, and Terry Rokusek cancellation. He will attend the next commis-sion meeting. All present voted aye; motion carried.

Action 15318C: A motion was made by Bodenstedt and second-ed by Freng to approve the min-utes of the August 10th and Au-gust 12th, 2015 meetings. All present voted aye; motion carried.

Action 15319C: A motion was made by Freng and seconded by Ray to approve the following claims: **General Fund: Commis-sioners:** Investigative Services (Professional Services) \$404.50, Yankton Daily P & D (Publish-ing) \$1,100.13; **Elections:** Mid-west Cyber Solutions (Profession-al Services) \$5,000.00; **Court:** Knight Robinson Law, PC (Legal Assistance) \$324.50, James & Larson Law (Legal Assistance) \$352.50, Siegel Barnett & Schutz (Legal Assistance) \$968.00, Mikelson Law Office (Legal As-sistance) \$561.33, Great Plains Psychological (Services) \$3,100.00, Horn Law Office, Prof. P.C. (Legal Assistance) \$5,877.00, Lewis & Clark Spe-cialty Hospital (Services) \$1,579.00, Mary Ann Meyer (Ser-vices) \$60.80, Dean Schaefer (Services) \$426.00; **Auditor:** Kopetskys Ace Hardware (Sup-plies) \$20.97, Leaf (Rentals) \$23.75, McLeods Printing & Of-fice Supply (Supplies) \$398.00, Western Office Technologies (Supplies) \$93.22; **Treasurer:** Harland Technology Services (Maintenance) \$32.00, Western Office Technologies (Supplies) \$104.00, Yankton Daily P & D (Publishing) \$135.46; **States At-torney:** A & B business Solu-tions (Rentals) \$233.94, Culligan (Supplies) \$6.00, Purchase Power (Supplies) \$65.11; **Government Buildings:** DoubleC Mowing (Maintenance) \$300.00, Harding Glass Industries (Repairs & Main-tenance) \$280.61, Menards (Sup-plies) \$22.12, MidAmerican Ener-gy (Utilities) \$219.17, Yankton Janitorial Supply (Supplies) \$79.00; **Director of Equaliza-tion:** Nancy Brockmoller (Travel) \$63.64, Ecowater Systems (Maintenance) \$50.00, Microfilm Imaging System (Maintenance) \$70.00, Lori Mackey (Supplies) \$6.98, Lori Mackey (Supplies) \$11.98, Western Office Technol-ogies (Supplies) \$76.02, West Pay-ment Center (Maintenance) \$33.50; **Register of Deeds:** Microfilm Imaging System (Rentals) \$466.00, Western Of-fice Technologies (Supplies) \$207.00; VA: Michael McDonald (Travel) \$14.80; **Safety Center Building:** Buhls Cleaners (Re-pairs & Maintenance) \$2.36, City of Yankton (Utilities) \$160.00, Johnson Controls, Inc. (Main-tenance) \$535.68, Menards (Sup-

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plies) \$8.97, MidAmerican Ener-gy (Utilities) \$489.71, Olsons Pest Technician (Maintenance) \$300.00; **Sheriff:** Hanson Briggs Specialty (Supplies) \$299.00, Vast Business (Utilities) \$111.00, City of Yankton (Fuel/Services) \$2,701.07, Freedom Valu Centers (Maintenance) \$42.00, Hedahls, Inc. (Maintenance) \$369.10, Pen-nington County Jail (Travel) \$317.75, Purchase Power (Main-tenance Contract) \$65.10, West-ern Office Technologies (Main-tenance Contract) \$82.28; **County Jail:** Avera Queen of Peace Hos-pital (Professional Services) \$843.44, Scott Family Dentistry (Professional Services) \$93.00, CBM Food Service (Food Ser-vices) \$2,424.24, CBM Food Service (Food Services) \$2,544.52, CBM Food Services (\$2,415.98), JCL Solutions (Sup-plies) \$109.43, Lewis & Clark Family Medicine (Professional Services) \$257.51) Lewis & Clark Specialty Hospital (Professional Services) \$900.00, Menards (Sup-plies) \$99.56, Correctional Risk Services (Liability insurance) \$878.85, Purchase Power (Main-tenance) \$65.10, Western Office Technologies (Maintenance Con-tract) \$36.19, Western Office Technologies (Supplies) \$34.44, Yankton Drug Co., Inc. (Supplies) \$36.99, Yankton Drug Co., Inc. (Professional Services) \$102.41; **Care of Poor:** Wintz & Ray Fu-neral Home (Services) \$1,250.00, Yankton Drug Co., Inc. (Medicines/Services) \$86.47, Yankton Medical Clinic (Ser-vices) \$98.00; **Contact:** 2nd Half 2015 Budget (\$22,500.00); **Ambulance:** Double C Mowing (Maintenance) \$515.00, Kopet-skys Ace Hardware (Supplies) \$164.04, Avera Sacred Heart Hos-pital (Supplies) \$1,275.35, Boller Printing Co. (Supplies) \$107.00, Bound Tree Medical, LLC (Sup-plies) \$579.38, City of Yankton (Supplies) \$1,172.68, CLIA Labo-ratory Program (CLIA Labora-tory Program-Renew) \$150.00, G & K Services (Maintenance) \$105.95, Kaiser Heating & Cool-ing, Inc. (Maintenance) \$388.85, Matheson Tri-Gas, Inc. (Rental) \$46.82, Physio-Control, Inc. (Supplies) \$771.12, Power Source Electric (Maintenance) \$122.50, Verizon (Utilities) \$526.73, Yankton Medical Clinic Profes-sional Services) \$476.00, Yank-ton Janitorial Supply (Supplies) \$202.84; **Mental Illness Board:** Brian J. Shreves (Hearings) \$153.00, James & Larson Law (Hearings) \$182.00, Den Herder Law Office (Hearings) \$143.18, Harmelink, Fox & Ravensborg Law Office (Hearings) \$4,016.96, Kennedy Pier Knoff & Loftus, LLP (hearings) \$105.00, Mark Katterhagen (Hearings) \$45.00, Lewis & Clark Behavioral (Hear-ings) \$640.00, Lincoln County Treasurer (Hearings) \$67.94, Lu-cille M. Lewno (Hearings) \$532.97, Minnehaha County Au-ditor (Hearings) \$211.50, Karen

CROSSWORD

By THOMAS JOSEPH

ACROSS	DOWN
1 Crevices	1 Stan of jazz
5 Crevices	2 Dull pain
11 Stocking shade	3 Ivy League school
12 Mauna Loa setting	4 Day warmer
13 Like dimes	5 Hymn singers
14 Starting bid	6 Portable PC
15 Buddhism branch	7 Flock females
16 Peach centers	8 Summer cooler
17 Capital on the Nile	9 Father's Day gift
19 Football's Marino	10 Army address
22 Fancy flapjack	16 Diner dessert
24 Student of Socrates	18 Church area
26 A ton	
27 Aphro-dite's son	
28 Some woodwinds	
30 Posh	
31 Signing need	
32 Deep crevice	
34 Hunted animal	
35 Clumsy fellow	
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Yesterday's answer

19 Ivy League school	33 Cast a spell on
20 Full range	34 School event
21 Inquisitive	36 Singing voice
22 Hoof sound	37 Movie dud
23 Lounge attire	38 Tycoon Turner
25 Floral rings	39 Color
29 Predica-ment	40 Mine yield
30 Beam of light	41 Clinic nickname