

# United Way Says Thank You

BY LAUREN HANSON  
Yankton United Way

From the Holiday Bed Giveaway to the Yankton Toys for Kids Program, the United Way & Volunteer Services of Greater Yankton has been fortunate to witness firsthand the true spirit of giving this holiday season.

This year, through the annual Holiday Bed Giveaway, Slumberland of Yankton donated 18 bed frames and 24 mattresses to referred families throughout the community. Slumberland has donated almost 20,000 new beds to families nationwide since Making Homes for the Holidays program began in 1993. More than 1,000 new beds are given away each year across the 12 states Slumberland serves.

THANK YOU to Slumberland of Yankton and the Knights of Columbus for delivering the beds, for warming hearts, and for bringing smiles to many.

The United Way & Volunteer Services also called on our community to support over 125 families within the greater Yankton area in need through our Yankton Toys for Kids Program. We were overwhelmed by the generosity of individuals and businesses that stepped in and made the annual gift giving program a success.

Yankton Toys for Kids would not be possible without the efforts of Pat Robinson and caring neighbors who help Santa Claus ensure that every referred child received a toy. THANK YOU Pat

for all that you do! Many thanks to the local businesses, individuals, and families, who participate in our Adopt a Family Program, and of course to all the community members that donated toys or monies. This program is made possible through your kindness!

THANK YOU to this year's Toys for Kids drop off locations: Aaron's, Maurice's, Menard's, Walmart and Walgreens. Also, to the Yankton Mall for providing store space to use as the Yankton Toys for Kids headquarters.

We at United Way & Volunteer Services are also grateful for a grant we received through Payless Shoe source's "Payless Gives Shoes 4 Kids" program to outfit Head Start children in the Yankton area. Head Start is an income based program that serves children ages 3-5 in Yankton County. They have both home-based and center-based families that they accommodate.

One-hundred \$20 merchandise certificates were distributed and redeemed during a one day event at Payless in the Yankton Mall. THANK YOU Payless Shoes, there were many excited faces on the children, as well as the parents.

The greater Yankton community continues to go above and beyond to make the holiday season special and we are appreciative of your generosity. THANK YOU and Happy Holidays!

## SCHOLASTICS

### UNIVERSITY OF NEBRASKA-LINCOLN

LINCOLN, Neb. — Local students were among more than 1,500 students who received degrees from the University of Nebraska-Lincoln in ceremonies Dec. 20-21. Area graduates included:

- Armour: Kaci Jo Biederstedt College of Business Administration, bachelor of science in business administration with highest distinction.

UNL awarded postgraduate degrees on Dec. 20 and baccalaureate degrees on Dec. 21 in ceremonies at Pinnacle Bank Arena. The College of Law conducted a separate ceremony on Dec.

20 at Ross McCollum Hall. The commencement speakers were Karen Kunc, Willa Cather Professor and professor of art at UNL (post-graduate ceremony); former Nebraska Gov. and U.S. Sen. Ben Nelson (baccalaureate); and Judge William B. Cassel of the Nebraska Supreme Court (law).

The graduates are from 39 states and 38 countries. A full list of graduates can be found at <http://go.unl.edu/28j4>. The list includes 26 students who received degrees from the University of Nebraska at Omaha College of Public Affairs and Community Service, but studied on the UNL campus.

# Cheap Fix For Slow Clock

BY TOM AND RAY MAGLIOZZI  
King Features Syndicate, Inc.

Dear Tom and Ray:

The clock in my Jeep Liberty requires resetting every two weeks. Apparently, the clock is moving backward in time. After two weeks, the clock will be three minutes slow. What causes this? Is this an indication of a larger problem? — Atom

TOM: Yes, it's an indication of a larger problem. The problem is that Chrysler wasn't aiming for bulletproof quality when they made this vehicle.

RAY: And apparently, they opted for a nine-cent clock. That's why it runs slow: The clock is cheap junk, Atom.

TOM: The problem now is that it'll cost you a lot more than the clock is worth to remove and replace it. You don't say what year Liberty it is, but the clock probably is part of the radio display. So you'd have to replace the entire audio system just to fix the clock. And unless you're still under warranty, that's hardly worth the cost and trouble.

RAY: Besides, if the problem is in



## CAR TALK

Tom and Ray Magliozzi

the manufacturing or design of an inferior part, you'll only be replacing it with another one that'll run slow, too. Maybe slower!

TOM: So you're a candidate for a solution we haven't recommended in many years now: Go buy one of those three-for-a-dollar, stick-on digital clocks, and slap it right over where your clock is.

RAY: It might not be any better in quality (it may even be the same clock!), but at least if it runs slow, you'll

have the satisfaction of ripping it off the dashboard, tossing it out the window at high speed and replacing it with a new one for 33 cents.

TOM: Actually, we don't want to condone littering. So after you rip it off the dashboard, take it home with you and run over it a few times in your driveway ... then sweep up the remains, and dispose of them properly, Atom.

Wait! Don't buy another car without the mechanic's checklist that's included in Tom and Ray's pamphlet "How to Buy a Great Used Car: Secrets Only Your Mechanic Knows." It will help you get a good used car and avoid the clunkers. Send \$4.75 (check or money order) to Used 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](http://www.cartalk.com).

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## CEO

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Dodge and Webster County in Iowa from 2006-2011; the president of the Great Falls Economic Development Corporation/High Plains Financial in Montana from 2001-2006; president/CEO/executive director of the Fargo-Cass County Economic Development Corp./Dakota Certified Development Corp./Dakota Renaissance Ventures Funds/Growth Initiative Fund in North Dakota from 1992-2001; executive director of the Greater Dubuque Development Corporation in Iowa from 1988-1991; executive vice president/executive director for the Greater Fort Dodge Area Chamber of Commerce/Webster County Industrial Development Commission in Iowa from 1984-1988; and executive director of the Broomfield Area Chamber of Commerce in Colorado from 1982-1984.

Looking back on those various positions, Kramer said he is particularly proud of some of the accomplishments made during that time.

"I've gone into some communities like Dubuque (Iowa), where their unemployment rate shot up," he stated. "We put together a 10- or 20-year plan and then implemented it. We brought in five or six major employers that started re-em-

ploying and gave people optimism again. Now, you go back to Dubuque and it is a different town. That makes me feel good."

Kramer recalls that Fargo, N.D., was at one time a retail hub that lacked primary jobs.

"They had 20,000 college students but didn't keep 10 percent of them," he said. "We brought in 10,000 primary-sector jobs within six to seven years. We built a base. Fargo had 1,000 college graduates applying for a \$7-\$10-an-hour job. Six years later, you couldn't get 10. The guys that hated me were the ones who owned fast-food restaurants, because they had to pay \$11-\$12 an hour. But they were making a lot more money, because people were making more money and could spend it."

With the explosion of activity in North Dakota due to the oil industry, Kramer believes Yankton is in a good position to capitalize on opportunities it could present.

"A lot of companies in the oil patch can't compete with the wage scales because they can't pass the costs on," he said. "Companies that are making farm equipment and things not related to the oil industry are struggling. They are looking for places to expand. During my two years in St. Cloud, we picked up a couple projects that were affected by the labor shortage in the oil patch. That's huge for us here. We need to introduce them to Yankton."

Kramer said he judges economic development success by the growth of per-capita income in the region.

"If people have more money, they do things," he stated.

Retail sector development is a different kind of challenge than that of recruiting primary jobs, according to Kramer.

"The companies that are growing and expanding now are not so much the big guys," he said. "And they're not just looking at population growth, because the United States is not a very fast-growing population."

Communities need to get creative in order to recruit the retailers they want and work with the companies and/or their development firms, Kramer said.

After working in neighboring states, he said South Dakota is viewed positively as a business-friendly state.

"The state of South Dakota has always been pretty aggressive," Kramer added. "I've competed against them and won some and lost some over the years."

He looks forward to plying his trade within the state's borders.

Kramer noted that, although Yankton has a population of approximately 15,000 people, it looks like a town of 40,000 and has a nice downtown compared to other communities he has seen.

Prior to taking a job, Kramer said he goes to local

businesses and asks people what they think of the community.

"If young people are saying, 'As soon as I graduate from high school or college, I'm outta here!' — you don't want to hear that," he stated. "You've got to have a place where people want to live."

That is what he found when visiting with people in Yankton.

"You've got a quality of life and things that people want to do," Kramer said.

He said he can attest to that himself. He is a pheasant hunter and fisherman, and he is excited about the opportunities the Yankton area will afford him to do his hobbies.

As he gets started, Kramer said he aims to communicate with people and do some visioning of the future.

"Yankton is a business," he stated. "You've got to know what you want, how big you want to be and how you can manage it. Let's look at how we grow and what we want to be in five or 10 years. How do we get there? What are the challenges? Everybody needs to agree to it, and then you plan for it. If you do that, it leads to a successful community."

You can follow Nathan Johnson on Twitter at [twitter.com/AnInlandVoyage](http://twitter.com/AnInlandVoyage). Discuss this story at [www.yankton.net/](http://www.yankton.net/).

# BBB Offers Advice For People Affected By Recent Target Breach

OMAHA, Neb. — Reports of a recent data breach at Target are a reminder that consumers should monitor financial accounts carefully and check credit reports regularly to prevent fraud, advises the better Business Bureau serving Nebraska, South Dakota, The Kansas Plains and Southwest Iowa.

In a statement posted at <https://corporate.target.com/>, Target said unauthorized access to Target payment card data may have affected customers who made credit or debit card purchases at the stores from Nov. 27 to Dec. 15. The company has hired a forensics firm to investigate the release and says it is working closely with authorities and financial institutions to prevent further fraud.

Although most credit card companies don't charge cardholders for fraudulent use of their accounts, customers still need to check their accounts for fraud that wasn't found by a card issuer's computers. You should look at transactions on the account to make sure you actually made the purchases listed. If you see suspicious activity, report it to your financial institutions immediately.

Most card issuers allow cardholders to check their accounts online. It's not really necessary to wait for a monthly statement. Some authorities recommend that consumers switch to electronic delivery of credit card statements, especially if your mailbox isn't locked.

Another important step is

checking your credit report at least once a year.

"Pulling your credit report on a regular basis is a smart way for consumers to stay on top of their financial health," said Jim Hegarty, BBB president and CEO. "The reports can help you determine whether anyone has stolen your identity or tried to commit fraud."

Many advertisements on television or online claim to offer "free credit reports," "free credit scores" or "free credit monitoring." Often, the service is free only if you sign up for another service that isn't free. In some cases, advertisers may be attempting to steal your identity or sign you up for something that results in a monthly fee charged to a credit card.

The best way to check your report is through AnnualCreditReport.com, a service sponsored by the three nationwide credit reporting agencies — Experian, Equifax and Transunion. The service is available online or by calling 1-877-322-8228, and it allows consumers to get a free report from each agency once a year. Consumers also may go to the website and download a request form that can be mailed to an address in Atlanta. Mailed reports normally arrive within two or three weeks.

BBB offers the following tips for consumers:

- Do not access the Annual Credit Report request service through links from unfamiliar websites. If you get an email or see a pop-up ad claiming it's from AnnualCreditReport.com or any of the three nationwide

consumer reporting companies, do not reply or click on any link in the message. To help ensure the privacy and protection of your personal information, go to AnnualCreditReport.com directly to request your free annual credit report either through a secure website, by phone or by mail. AnnualCreditReport.com will not approach consumers via email, telemarketing or direct mail solicitations.

- Consider pulling your reports every three or four months. While you can pull reports from all three credit bureaus at once, consider pulling your credit reports one at a time spread through the year. Pulling your reports separately allows you to better monitor your reports and keep track of any changes or new information that may appear on your credit report. If you pull all your reports at once, you won't be eligible to pull a free report again for 12 months.

- Pull your child's credit report. Child identity theft remains a national problem, so it makes sense to see if your child

has a report. The credit reporting agencies do not knowingly maintain credit files on minor children, but you can contact the credit reporting agencies directly, and they can run the report. If there is one, your child could be a victim of identity theft.

- Avoid companies that claim they can improve your credit for free. The Federal Trade Commission warns consumers to be wary of companies that make claims regarding credit repair. These companies, commonly called credit clinics, don't do anything for consumers that consumers cannot do for themselves at little or no cost. Beware of any organization that offers to create a new identity and credit file for you. For more information on credit clinics and a list of warning signs visit [www.ftc.gov](http://www.ftc.gov).

- Dispute inaccuracies on your credit report. Inaccurate, derogatory information can lower your credit score and may indicate possible fraudulent activity. If you find information that you believe is inaccurate, you have the right

to dispute it free of charge. Contact the reporting agency you pulled your report from to file your dispute.

Consumers can learn how

to protect themselves or find BBB Business Reviews and Charity Reviews by going online to [www.bbb.org](http://www.bbb.org).

## The Yankton County Commission has an open One Year Term Seat

All interested citizens are requested to submit a letter of intent for the position. The letters are to be delivered to the Auditor's office before

**December 31, 2013.**

The County Commission will review the letters and conduct interviews at the January, 2014 commission meetings.

Patty Hojem,  
Yankton County Auditor

## We Welcome Pastor Steve and Deb McHone to Yankton and our church!



Pastor Steve & Deb McHone • 605-464-7254

Sunday Services are held at

Stewart Elementary School  
208 W. 21st, Yankton  
9:30 a.m. - Sunday School  
Charles Stanley - Developing a Servant's Spirit  
10:30 a.m. - Morning Service

## Cornerstone Evangelical Church

YOUR NEWS! THE PRESS & DAKOTAN

## 50th Anniversary Celebration



Dick & Ann Hudson  
Cordially Invite you to  
Share their  
50th Anniversary  
January 4th, 2013  
Senior Citizens Center  
900 Whiting Drive  
Yankton, SD 57078  
3:00 PM - 6:00 PM  
No Gifts Please

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