

Summit Center To Offer Swim Lessons

The Summit Activities Center will be offering American Red Cross Swimming Lessons this winter. The classes will be held Tuesday and Thursday evenings and will run from Tuesday, Jan. 20, through Thursday, Feb. 19.

Swim lessons will include Aqua Tots, Preschool, and Red Cross Level 1 through Level 4. Registration for current Summit Activities Center members will begin today (Monday) during normal business hours. Registration for the general public and online registration will begin Tuesday, Jan. 6, at 11 a.m. Online registration is available through the City of Yankton website at www.cityofyankton.org.

The schedule for lessons is as follows:

- 5:15-5:50 p.m. — Aqua Tots, Preschool, Level II, Level III
- 6:00-6:35 p.m. — Aqua Tots, Preschool, Level I, Level II, Level III
- 6:45-7:20 p.m. — Preschool, Level I, Level III, Level IV
- 7:30-8:05 p.m. — Level I, Level II, Level III, and Level IV

For further information, call 668-5234 or visit the Summit Activities Center at 1801 Summit Street, Yankton.

'Her Voice' Seeks Freelance Writers

The Press & Dakotan is seeking freelance writers for our women's magazine, "Her Voice."

The position requires you to generate compelling ideas appropriate for "Her Voice" and its audience, conduct interviews and write feature-length stories. This is not a staff position so you must have your own equipment.

If interested, submit 2-3 story ideas, at least two writing samples and contact information to: Micki Schievelbein, 319 Walnut St., Yankton, SD 57078 or e-mail to micki.schievelbein@yankton.net/.

Prom Dress Donations Needed

Calling all young ladies: Cinderella's Closet is looking for your help, so Prom dreams can come true.

Check your closets and donate Prom dresses, also accessories, to this great cause.

Drop-off at Riverview Reformed Church, 1700 Burleigh, by Jan. 8. Drop-off hours are 10 a.m.-5 p.m. Monday-Thursday.

SDSU Extension Helps With Estate And Farm Transition Planning

BROOKINGS — SDSU Extension staff offers unique workshops to answer questions involved with estate planning and aid in planning for farm transitions.

The Sustaining the Legacy-Estate Planning and Farm Transitions Conferences, developed for all parties involved in the farm or ranch operation will be held in several locations throughout South Dakota beginning Jan. 7, 2015.

"These workshops will provide attendees with information on how to pass their operation on to the next generation, to develop a fair estate plan for all heirs; reduce family friction due to the transition of assets; develop a plan that maintains privacy; and develop a plan that fulfills their goals for the operation," said Heather Gessner, SDSU Extension Livestock Business Management Field Specialist.

WHY A TRANSITION PLAN IS NECESSARY:

As the average age of South Dakota producers continues to climb; the value of the estate climbs as well, creating situations where the next generation to the operation

could not afford to buy it outright without some type of business plan, purchase plan, and/or estate plan, explains Gessner. "Producers have invested years in their operation. I know three days is a lot to be away, but think of it as an investment in the future of your operation. Just like the time you invest selecting your next herd sire, or seed variety," she said.

Mitchell (1800 E. Spruce St.): Jan. 7, 14 and 21, 2015
 • Yankton — JoDean's, (30653 US Highway 81): Feb. 11, 18 and 25, 2015

MORE REASONS TO ATTEND:

Preservation of assets in case long-term care facilities are needed for any of the family members involved in the operation.

Many producers do not have heirs coming back to the operation. In these cases the disposal of the assets needs to occur in a manner that provides income and stability throughout retirement.

Large operations have tax concerns that must be addressed to help preserve the operation.

Confusion and uncertainty about the tools available and where to go for assistance putting the plan together is high.

For registration brochures visit the igrow.org event tab and find the location nearest you. For additional information or to register, contact Gessner at 605-782-3290, heather.gessner@sdstate.edu. Make checks out to SDSU Extension; 2001 E. 8th Street, Sioux Falls, SD 57103.

OBITUARIES

Wilmer 'Woody' Spotted Wood

Wilmer Henry Spotted Wood aka Woody to his family and friends passed away unexpectedly on January 1, 2015 in Sioux City, IA.

Visitations will be from 4-11 p.m. Sunday, January 4, 2015 at the Opsahl-Kostel Funeral Home and Crematory, Yankton. Visitations be from 8 a.m.-11 p.m. Monday, January 5, 2015 at the funeral home with a 7 p.m. service and will resume at 8



Spotted Wood

a.m. until the time of the service on Tuesday. Funeral services will be 1:00 p.m. Tuesday, January 6, 2015 at the Opsahl-Kostel Funeral Chapel with Fr. Jim Pearson officiating. Burial will be in the Yankton Cemetery.

Woody was born March 3 1955 in Wagner SD. He lived and grew up in Yankton and

graduated from high school in 1973. He moved to the northwest coast and lived in Vancouver, Washington for over 20 years. Woody lived a full active life and enjoyed many outdoors activities. He loved to play golf, liked fishing and bicycle riding with his son.

Woody was owner of Spotted Wood Construction where he worked at siding homes. He later moved back to Yankton in the late 1990's and continued to work in landscaping and he was self-

employed and worked at various odd jobs.

Woody is survived by his son, Henry, II; and Henry's mother/companion Mary Chute; one brother: Terry Wright, Norfolk NE; and six sisters: Connie Arcoren, Sioux City IA; Beverly (Vince) Merrick, Walhalla NE; Jeannie Spotted Wood Joseph, Sioux Falls SD; Debbie Spotted Wood, Sioux City IA; Betsy Spotted Wood, Sergeant Bluff IA and T Kim Buffalo Chief, Norfolk NE.

He was preceded in death by his mother Evelyn M Wright and 3 brothers: M Dale Arcoren, Glenford Arcoren, and Larry C. Arcoren; 2 sisters: Rachel Spotted Wood and Darlene Johnson; 3 nephews and 2 nieces.

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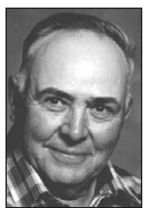


Henry Brunsing

Henry C. Brunsing, age 90 of Crofton, Nebraska, died on Friday, January 2, 2015 at the Avera Sister James Care Center in Yankton, South Dakota.

Mass of Christian Burial will be on Tuesday, January 6, 2015 at 10:30 am at the St. Rose of Lima Catholic Church in Crofton with Rev. Michael Schmitz officiating. Burial will be in the St. Rose of Lima Cemetery in Crofton.

Visitation will be on



Brunsing

Monday from 4:00 p.m. to 8:00 p.m. with a Vigil Service at 7:00 p.m. at the Wintz Funeral Home in Crofton. Visitation will begin one hour prior to services on Tuesday at the church.

Pallbearers will be Daniel Brunsing, Jerry Brunsing, Mark Brunsing, Mike Brun-

sing, Jeff Maibaum and Joe Maibaum.

Henry was born on August 4, 1924 in Crofton to Max M. and Mary Marie (Deppe) Brunsing. He attended District 108 Country School for 4 years and then finished through the 8th grade at St. Rose of Lima School in Crofton. He then lived at home and farmed with his dad and brother, Alphonse, until moving to Avera Sister James Care Center in Yankton in April of 2013. Henry loved the farm

taking good care of all of the animals. He was a lifelong member of the St. Rose of Lima Catholic Church in Crofton and was very active all of his life.

Henry is survived by his brother, Alphonse Brunsing of Yankton; 4 nephews, Daniel and Dorothy Brunsing of West Point, Nebraska; Jerry Brunsing of West Point; Mark Brunsing of Dodge, Nebraska; Mike and Rebecca Brunsing of Wagner, SD and a niece, Karen and Tom McMahon of West Point.

He was preceded in death

by his parents and a brother, Hubert Brunsing of Dodge.

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Edna Nelson

Edna A. Nelson, 102, of Irene, took the Lord's hand on January 3, 2015 at Avera Sunset Manor in Irene, SD.

Funeral services will be 2:00pm, Thursday, January 8, 2015 at Calvary Lutheran Church in Irene with Pastor Mark Ostrem officiating. Visitation will begin one hour prior to services on Thursday.

Edna was born October 22, 1912 at Irene to Peter and Christine (Petersen) Nielson. She was raised on the family homestead near Irene and attended Irene High School. She married Clarence H. Nelson on September 29, 1934 at Volin. They farmed near Irene for many years, retiring and moving into Irene. They spent many winters being snowbirds traveling to Arizona. She was a homemaker



Nelson

and an active member of Calvary Lutheran Church. She enjoyed crafts and flower gardening. She moved to Pine Lane Retirement Home in Yankton in 1999 and then to Sunset Manor in 2006. Edna was a loving wife, mother and grandmother.

Edna is survived by daughters Carolee (Len) Faanes of Monarch Beach, CA. and Doris (Louis) Mickelson of Sioux Falls, SD, eight grandchildren; Dale (Wendy) Hicks of Pearl River, LA, David (Diane) Hicks of Yankton, SD, Sheri Bell, Reno, NV, Perry (Rosane) Faanes, Jeffrey Faanes and Lance Faanes all of CA., Christine Mickelson of Sioux Falls, and

Iver Mickelson of Westminster, CO, seven great-grandchildren, and three great-great-grandchildren.

Edna was preceded in death by her husband Clarence H. Nelson, daughter Aneta Hicks, son-in-law Louis Mickelson and sister Lillian and brother-in-law Clifford Anderson.

For obituary and online condolences, visit hansenfuneralhome.com /

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Darrel Hanson

Darrel Ray Hanson, 71, of Yankton died unexpectedly at his residence on Saturday, Jan. 3, 2015.

Funeral services are 10:30 a.m. Wednesday, Jan. 7, at the Wintz & Ray Funeral Home in Yankton with Msgr. Carlton Hermann officiating.

Burial will be in the Vangen Cemetery in Mission Hill.

Visitation is from 5-8 p.m. Tuesday, Jan. 6, at the Wintz & Ray Funeral Home in Yankton with a rosary and vigil service at 7 p.m. Visitation will continue one hour prior to the funeral.

To send an online message to the family, visit www.wintzrayfuneralhome.com.

Gary Phyle

Gary Arnold Phyle, 49, Mitchell, died Thursday, Jan. 1, 2015, at Yankton.

Funeral services will be 4 p.m. Wednesday, Jan. 7, at the Bittner Funeral Chapel, Mitchell.

Clifford 'Kip' Larson

Clifford G. "Kip" Larson, 95, of Yankton, passed away Saturday, Jan. 3, 2015, at the Avera Sister James Care Center, Yankton.

The Opsahl-Kostel Funeral Home & Crematory, Yankton, is assisting with the service details.

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Banks

From Page 1

to really head them off is to not let your borrower talk to them," said Jeff Davis, president of Bryant State Bank.

Compliance costs have more than doubled in the past few years for community banks in South Dakota, according to the September report.

"When you talk about getting out of home lending, that's a very common theme, which I think is extremely sad because who knows that property, that community better? That bank," said Troy Vander Stouwe, a board member of the South Dakota community banking group.

Davis said his bank in Bryant, with \$30 million in assets, got out of home mortgage lending about three years ago because it didn't have staff and expertise to deal with increasing regulations.

Home mortgage lending in rural areas has also suffered because of appraisal issues, bankers said. A lack of comparable sales for rural homes makes it difficult for banks to meet requirements necessary to spin off the loans on the secondary market, which is often a strategy they employ.

In a rural South Dakota town "there might be one house that's sold all year, so the rules aren't conducive to a community bank being able to make that loan," McCurry said.

A state task force is working on figuring out how to train more rural appraisers, he said.

The costs associated with consumer data breaches at retailers have also hit community banks hard.

A national advocacy group said independent banks had to re-issue nearly 7.5 million debit or credit cards at a cost of more than \$90 million because of a breach at Home Depot. The cost of re-issuing compromised cards has a larger effect on strapped smaller banks, McCurry said.

Community banks nationally are pushing to reduce regulations.

Honoring Their Memory

Our Thoughts And Prayers Are With Them

Our care and concern does not end with the funeral service. This week we remember with family and friends the anniversary of the deaths of:

John Vortherms
 who passed away
 January 6, 2014

Ann Silvernail
 who passed away
 January 7, 2014

Irma Helgeland
 who passed away
 January 8, 2014

Marilyn Jurrens
 who passed away
 January 9, 2014

LuAnn Jones
 who passed away
 January 11, 2014

Janet Shuff
 who passed away
 January 11, 2014

Maynard Hofer
 who passed away
 January 11, 2010

Josephine Vellek
 who passed away
 December 29, 2002

This remembrance is brought to you free of charge. If you have a loved one you would like remembered, contact us at Opsahl-Kostel Funeral Home & Crematory.

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