2010 Legal and Public Notices

(Publishings) \$72.80, Yankton Janitorial Supply (Supplies) \$142.40; Mentally Handicapped: South Dakota Achieve (November Services) \$180.00; Mental Health Centers: Lewis & Clark Behavioral Health Center (3rd & Quarter 2014 Budget) \$33,807.50; Mental Illness Board: Andersen (Hearings) \$12.00, Denise Cody (Hearings) \$27.00. David Knoff (Hearings) \$36.00, Lincoln County Treasurer (Hearings) \$468.50, Lucille Lewno (Hearings) \$632.47, Gary Mikelson (Hearings) \$324.00, Karen Swanda (Hearings) \$39.00, Schaefer (Hearings) \$159.00; County Extension: Appeara (Supplies) \$40.77, City of Yankton (Utilities) \$35.91, Hy-Vee (Supplies) \$54.87, WOW! Business (Utilities) \$267.54, MidAmerican Energy (Utilities) \$152.67, Danielle McFarland (Travel) \$147.41, National 4-H Council Supply (Supplies) \$12.00, SDAE4-hp (4-H Member-(Supplies) ship Dues) \$80.00; Zoning: American Planning Association (Supplies) \$70.00, 3-D Specialties (Supplies) \$143.96, Doug Hevle (Travel) \$11.84, WOW! Business (Utilities) \$75.00. South Dakota Planners Association (2015 Membership Dues) \$50.00, Western Technologies (Supplies) \$88.76, Yankton County Treasurer (Postage) \$285.46; Road & Bridge: Ace Hardware (Supplies) \$90.64. Appeara (Supplies) \$90.46, Bomgaars (Supplies) \$131.61, B-Y Electric (Utilities) (Supplies) \$64.74, Bierschbach Equipment & Supply (Supplies) \$261.16, (Supplies) Exchange \$95.95, Butler Machinery (Repairs) \$431.46, Bartscher Con-& Masonry (Supplies) \$1,461.15, Cox Auto Supply (Maintenance & \$411.67, Concrete Materials (Supplies) \$2,924.88, Century Link (Utilities) \$47.97, Dakotaland Autoglass (Repairs) \$177.75, Equipment Blades (Supplies) \$395.56, First Bankcard (Sup-Repairs & Travel) \$1,243.84, I State Truck Center (Supplies) \$77.32, Johnson Engi-(Services) \$521.05. Kaiser Appliance & Refrigeration (Supplies) \$1,037.28, WOW! Business (Utilities) \$122.54, Kimball Midwest (Supplies) \$213.24, Kansas State Bank (Rentals) \$153,518.46, Laceys Services (Supplies) \$9,500.00, Light & Siren (Supplies) \$945.76, Mead Lumber (Supplies) \$670.78, RPM Unlimited (Supplies) \$2,133.00, Riverside Hydraulics & Labs (Repairs & Maintenance) \$72.08, South Dakota Department of Transportation (Project P000S 018 0DR) \$15,662.00, SD Federal Property Agency \$5.00, Sioux Steel (Supplies) (Supplies) \$6,050.00, Schenkel Demolition (Secondary Roads) \$2,998.80. Steel \$13,422.00, Tabor Lumber Cooperative (Supplies) \$492.45, Vermillion Yankton Joint Solid Waste (Utilities) \$75.60, Wheelco Brake Supply (Repairs) Winter Equipment (Supplies) \$5,698.34, Denise Wubben (Travel) \$20.72, Yankton County Treasurer (Postage) \$15.49; 911 Fund: City of Yankton (Services, Minor Equipment & Travel) \$20,728.95, Century Link (Utilities) \$2,823.35, WOW! Business (Utilities) \$159.27; Emergency Management: Ace Hardware (Supplies) \$389.70. Bomgaars (Supplies) \$107.89, Boston Shoes to Boots (Supplies) \$129.00, First Bankcard (Supplies & Travel) \$1,014.40, Heiman Fire Equipment (Maintenance) \$36.00, Interstate Power Systems (Minor Equipment) \$62,000.00, Johns Service (Maintenance) \$1,063.00, MidAmerican Energy (Utilities) \$35.00, Western Office Technologies (Supplies) \$102.00, Yankton Treasurer (Postage) \$3.84; 24-7: Intoximeters (Supplies) \$1,500.00, Redwood Toxicology Laboratory (Supplies) \$50.00, Top Quality Glove (Supplies) \$279.60; Clearing Fund: South Dakota Attorney Generals Office (Scram Fees) \$1,711.00. Total General Fund \$298,104.23,

Emergency Management: Paul Scherschligt, Emergency Management Director, appeared before the board to discuss hosting a course with the cost of \$7,200.00. designed to teach participants the keys to developing a workable, usable incident action plan in a dynamic simulated emergency setting. The course from The Blue Cell, LLC, APC (Advanced Planning Concepts) allows participants to work through a single custom all hazards scenario, which was based on the official Department of Homeland Security (DHS) National Planning Scenar-

Road & Bridge \$222,139.57, 911

Fund \$23,711.57, Emergency

Management \$64,880.83, 24/7

\$1,711.00. All present voted aye;

\$1.829.60

motion carried.

Clearing

Fund

Action 14507C: A motion was made by Freng and seconded by

Sinclair to authorize the County Chairman to sign the APC Contract (Advanced Planning Concepts) to move

forward the course and to supplement the Emergency Management budget for 2015 in the amount of \$7,200.00. All

in the amount of \$7,200.00. All present voted aye; motion carried.

Action 14508C: A motion was made by Sinclair and seconded by Freng to approve

Mental Illness Income for November 2014. All present vot-

ed aye; motion carried.

Action 14509C: A motion was made by Sinclair and seconded by

Harper to adjourn. All present voted aye; motion carried.

The next regular meeting will be Tuesday, January 6th, 2015.

2010 Legal and Public 2010 Notices

Bruce Jensen, Chairman Yankton County Commission

ATTEST:

Patty Hojem, County Auditor Published once at the approximate cost of \$168.81.

1+7+14
STATE OF SOUTH DAKOTA)
:s
COUNTY OF YANKTON)

IN CIRCUIT COURT FIRST JUDICIAL CIRCUIT

FIRST CENTURY FEDERAL CREDIT UNION,

Γ UNION,
Plaintiff,

RICHARD L. GARTNER, an individual; CINDY K. GARTNER, an individual; MID-STATES AC-CEPTANCE CORP., a South Dakota corporation; THERMO KING OF SIOUX FALLS, INC., a South Dakota corporation; TIM-OTHY L. JAMES, an individual; GARRETT J. HORN, an individual; JAMES AND ASSOCIATES, PC, a South Dakota professional corporation; PACCAR FINAN-CIAL CORP., a Washington corporation; WALLWORK FINAN-CIAL CORPORATION, a North Dakota corporation; VOLVO FI-NANCIAL SERVICES a/k/a VOLVO COMMERCIAL FI-NANCE a/k/a VFS US LLC, a Delaware limited liability company d/b/a VOLVO FINANCIAL SERVICES; WILLIAM L. PITTS d/b/a C & P ENTERPRISES; CREDIT COLLECTION SER-VICES, INC., a South Dakota BUTCHS corporation; PROPANE, INC., a South Dakota corporation; BMSI CREDIT SER-VICES, a/k/a BUSINESS MAN-AGEMENT SYSTEMS, INC., an Iowa corporation d/b/a BMSI CREDIT SERVICES; PORTFO-LIO RECOVERY ASSOCIATES, LLC, a Delaware limited liability company; BOB LAW, INC., a South Dakota corporation; YANKTON COUNTY, SOUTH DAKOTA; UNITED STATES OF AMERICA acting by and through the INTERNAL REVENUE SER-VICE; XYZ CORP.; ABC PART-NERSHIP; JOHN DOE; and MARY ROE,

Defendants.

Civil No. 14-304

NOTICE OF SHERIFF'S SALE

NOTICE IS HEREBY GIVEN that pursuant to the Judgment and Order for Foreclosure and Establishment of Priority filed with the Yankton County Clerk of Courts on December 16, 2014, the first mortgage of First Century Federal Credit Union (FCFCU) (mortgage dated August 4, 2005, filed on August 10, 2005, and recorded in Book 457 on Page 207), the second mortgage of FCFCU gage dated December 5, 2006, filed on July 30, 2007, and recorded in Book 472 on Page 231), and the third mortgage of FCFCU (mortgage dated July 31, 2007, filed on August 3, 2007, and recorded in Book 472 on Page 310) (collectively, the Mortgages), all of which were recorded in the Office of the Yankton County Register of Deeds, have been foreclosed and the following property, which is subject to the Mortgages will be sold to satisfy

Nancys Addition in the
Northeast Quarter of Section
Twenty-Eight (28), Township
Ninety-Five (95), Range
Fifty-Five (55) West of the
5th P.M., Yankton County,
South Dakota, as per plat
recored in Book 17, page 75.

Under the direction of the Yankton County Sheriff, said property will be sold for cash to the highest bidder at a public auction held at 10:00 a.m. on January 27, 2015 at the front door of the Yankton County Courthouse in Yankton, South Dakota. The amount adjudged to be due upon the indebtedness secured by the Mortgages is \$314,178.74 (which includes the amount of \$287,212.95 in principal and interest set forth in the Judgment and Order for Foreclosure, plus interest until the date of judgment of \$4,951.10, plus foreclosure costs and disbursements of \$1,015.03, plus attorneys fees of \$19,811.00 and sales tax of \$1,188.66), plus post-judgment interest of \$3,615.21 (i.e., \$86.07 per day from and after the date of judgment through the date of the Sheriffs Sale) and all sums reasonably expended by FCFCU for the protection and preservation of the above-referenced property, including attorneys fees and collection costs incurred after

November 5, 2014. The interests of the Defendants in said property shall be sold subject to payment of all real property taxes due and owing; and subject to all covenants, restrictions, reservations of record; and subject to the right of redemption as provided by law.

Dated this 29th day of December, 2014.
YANKTON COUNTY SHERIFF

/s/ James C. Vlahakis

Yankton County Sheriff's Department 410 Walnut Street, Suite 104 Yankton, SD 57078-4313 Phone - (605) 668-3567 2010 Legal and Public Notices

1+7+21
Tabor Community Fire District
The Annual Meeting of the Tabor
Fire Protection District will be
held Wednesday, January 21,
2015, at 7:30pm at the fire hall in
Tabor, South Dakota. Budget and
such other business will be transacted as may properly come atl
said meeting. Four directors will
be elected for three year terms.

Gary A. Kronaizl Sect. Treas. Tabor Fire District Published twice at the approximate cost of \$10.93.

Cold

From Page 1

COLDER TEMPERATURES COMING

Up next, the cold. A highpressure system over Canada is expected to move toward the Plains on Wednesday and then slide east, bringing unusually frigid temperatures to the eastern two-thirds of the U.S., meteorologist Jamie Enderlen said.

Parts of Georgia could see low temperatures Wednesday in the teens, and northern Florida is expected to be at or below freezing. From the Dakotas across the Midwest and into the Ohio Valley, temperatures are likely to be below zero.

Come Thursday, New York City will "will be lucky if it hits 20" with lows near 10 degrees, according to Michael Musher with the Weather Service's Weather Prediction Center.

Officials in the coldest areas are urging residents to bundle up to guard against hypothermia and exercise caution while driving. In Detroit and across Illinois, warming centers have opened to provide temporary relief from the cold.

GOT NEWS?

Call The P&D At 665-7811

TRAVEL TROUBLES LIKELY

The Weather Service warns that snow-covered roads and reduced visibility will create poor travel conditions in many areas Tuesday. Even after most snowfall has ended, increasing winds Tuesday could result in drifting snow.

At Chicago's O'Hare International Airport on Monday night, airlines were reporting delays of 30 minutes for incoming and outbound flights and had canceled more than 230 flights, according to the city's Aviation Department. At Midway International Airport, about three dozen flights were delayed.

In South Dakota, road conditions "are going to be deteriorating very rapidly," said Mike Gillispie, a weather service meteorologist in Sioux Falls.

"If you don't have to be out and about, it's a good time to stay indoors," he said.

RELIEF IS IN SIGHT

Temperatures are expected to be lower than normal for days but could rise a bit by the end of the week.

"We have cold temperatures are expected to be a support of the week."

"We have cold temperatures, but it's not like it never happened before," said Bob Oravec, a meteorologist with the Weather Prediction Center. "It's typical for an Arctic outbreak."

County

From Page 1

curring since 1994," he said. "Usually there's an issue that's discovered during our routine inspections, and we make a recommendation to the county to place rock under the bridge. What happens at that point is, the U.S. Army Corps of Engineers is contacted and, in all cases, a permit is obtained from the Corps of Engineers. ... It's called a 'Nationwide Three' which is a maintenance permit. Basically they're looking at this as a maintenance item that is necessary for the protection of the bridge and the ongoing use of the bridge.'

He added that this has become necessary for the bridge to stay open.

"The riprap that has been placed is essential," he said. "I don't think there is another (short-term) option."

Replacing the bridge is currently estimated around \$4.7 million, not including considerations for bank stabilization.

Yankton County Highway Superintendent Brian Gustad said it will be some time before any further repairs are made to the bridge due to

"It's probably going to get to be a little closer to springtime when we look at getting this done," Gustad said. "At this point in time, I don't think anything is going to happen tomorrow."

Following the presentation, outgoing commissioners Bruce Jensen and John Harper said their goodbyes and turned it over to the reorganization of the commission. Outgoing commissioners Garry Moore and Allen Sinclair were not

present Tuesday.
Debra Bodenstedt, Todd
Woods and Raymon Epp were
sworn in shortly after 4 p.m.
Incoming commissioner Don
Kettering was absent for

Tuesday's meeting, but will be present for the Commission's next meeting. The bulk of committee as-

The bulk of committee as signments will be saved for the commission's next meeting.

ing.
Tuesday also saw the election of Woods as chairman and Commissioner
Donna Freng as vice-chair.
Woods said it was an un-

expected designation.
"It's an honor," Woods
said. "It was a surprise, but
look forward to the challenge

to lead this."

He added that he hopes
to rotate leadership duties as

time goes along.

"I believe all of us are good leaders up here," he said. "What I believe is that we should rotate this every year so everybody has an opportunity to be in this leadership position."

Woods said he's looking at the Fleeg's Bridge as one of the most pressing issues the county has.

"The Fleeg's Bridge is already the first point of issue and that's going to be a big expense to the county — one that needs a lot more research and one that we need to figure out what the best course of action and when the right time to do it (is)," he said.

He added that economic development will also be a major goal of the new commission.

"Economic development was one of the big driving issues when I was campaigning and I'll still keep that going forward," he said. "Without that development, our county doesn't grow and thrive."

In other business, the

commission:
 * Approved the 2015
calendar.

* Approved a variance and a conditional use permit. * Heard testimony on veteran's preference in hiring.

You can follow Rob Nielsen on Twitter at twitter.com/RobNielsen-PandD/. Discuss this story at www.yankton.net/

Pipeline

From Page 1

The Senate version is expected to come from Republican John Hoeven of North Dakota and would be supported by South Dakota's two Republicans, John Thune and Mike Rounds.

Approval for the pipeline was a core issue for Rounds in his election campaign last year.

The evidentiary hearing on the state permit certification is scheduled for May 5-8. TransCanada already oper-

aready operates one oil pipeline from Alberta to the south-central U.S. through the James River Valley of South Dakota.

The company's proposed Keystone XL pipeline would run from Montana through nine counties in South Dakota — Harding, Butte, Perkins, Meade, Pennington, Haakon, Jones, Lyman and Tripp — and into Nebraska. The South Dakota segment would be 313 miles.

Thomasina Real Bird, a lawyer representing the Yankton Sioux Tribe, said TransCanada needs a new permit because of the changes proposed by the company. She said state law doesn't allow a permit to be changed after it is issued

But Bill Taylor, a lawyer representing TransCanada, said the changes include adding an "on-ramp" for oil from the Williston basin, more safety valves, lower capacity and lower pressure.

Dollar

From Page 1

erupted in 2008.

The dollar's rise has been fueled by a dim outlook for the global economy. Europe is muddling through a slowdown, and accordingly, the

dollar has appreciated

roughly 12 percent against

the euro in the past year.

Japan is mired in a recession, while Brazil just crawled out of one. The Japanese yen has shed about 16 percent of its value against the dollar in the past 12 months, the Brazilian real about 13 percent. In Russia, the ruble's collapse has left homeowners struggling to repay their dollar-denominated mortgages.

All of that spills over into other markets. Investors seeking to escape the turmoil crowded into U.S. Treasurys on Tuesday, causing the yield on the 10-year note to dip below 2 percent.

to dip below 2 percent.
Crude oil prices fell more
than 4 percent to under \$48 a
barrel. And the Standard &
Poor's 500 stock index declined nearly 1 percent amid
fears about the global econ-

fears about the global economy.

Here are five economic sectors that could be reshaped by a stronger dollar

and the global sluggishness: **OIL PRICES**

Crude oil prices have more than halved from \$107 a barrel since June. The global appetite for petroleum has diminished because of the worldwide economic slowdown, which extends to commodity-hungry nations such as China. Meanwhile, oil rigs in countries such as Saudi Arabia, which are competing for market share, are pumping out oil anyway. As a rule, continued supply and falling demand cause lower prices.

But the U.S. dollar also plays into this trend. Financial markets price oil in dollars. This gives petroleum a uniquely inverse relationship with the almighty buck. When oil prices fall, the U.S. dollar often rises against other currencies. As a result, Americans are reaping more of the benefits at the gasoline pump from falling oil prices than are the German, French or Portuguese consumers who buy their gas in euros.

CONSUMER SPENDING

Gasoline is a must in most family budgets. So when prices at the pump fall — and they're down a third over the past year nationwide to \$2.19 a gallon, according to AAA — people can direct that spending elsewhere. They can splurge on a winter jacket, an SUV or an evening out at a restau-

But that increased spending usually lags.

"It takes time for people to realize the extent to which their finances have been improved by the drop in gas prices and for them to be convinced the gain will last, and finally for the money to be spent," said Ian Shepherdson, chief economist at Pantheon Macroeconomics.

U.S. consumer spending rose 3.2 percent during the July-September quarter of 2014. Shepherdson forecasts that it will top 4 percent in the first quarter of 2015 because of the boost from cheaper gas.

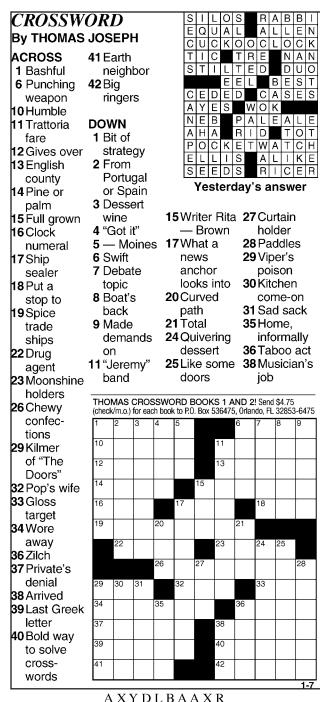
INFLATION

When consumer spending surges, higher inflation usually follows. But not necessarily this time.

U.S. consumer prices will likely be flat in 2015 — unchanged on average at 0 percent, predicts Kevin Logan, chief U.S. economist at HSBC Securities. This would be due largely to falling oil prices, with an assist from a stronger dollar making foreign-made imports cheaper for American shoppers and businesses. The rising exchange rate causes denim from Osaka, Japan, that was originally priced in yen to become more of a bargain at U.S. boutiques. Prices have already fallen for vehicle im-

THE FEDERAL RESERVE

Fed Chair Janet Yellen has hinted that the U.S. central bank may lift the federal funds rate from its near-zero level at some point in 2015. That rate has been at near-zero since the financial crisis in 2008 and ensuing global recession put the Fed on an emergency footing. The Fed usually would raise the rate as jobs return and inflationary pressures increase. The unemployment rate has plunged to 5.8 percent from 6.7 percent at the start of 2014.



AXYDLBAAXR is LONGFELLOW

One letter stands for another. In this sample, A is used for the three L's, X for the two O's, etc. Single letters, apostrophes, the length and formation of the words are all hints. Each day the code letters are different.

1-7 CRYPTOQUOTE

TWH'J JEFN JGN KARR KC JGN
GWZHX, JEFN GOP KC JGN
JEOR; JGNH CWA MEH RNJ
LW BGNH CWA BEHJ JW.

— I W X G K O R R O H L X
Yesterday's Cryptoquote: LET US NOT BE
TOO PARTICULAR. IT IS BETTER TO HAVE OLD
SECONDHAND DIAMONDS THAN NONE AT ALL.
— MARK TWAIN

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