

Survey: Student Loans Delaying Home Purchases For 49% Of Americans

A new survey completed by Neighborworks America has found that 49 percent of Americans surveyed stated that their student loans were at least somewhat of an obstacle to buying a home. Additionally, 20 percent of those with student loan debt report that their debt has contributed to an increasingly negative view of home ownership.

As the need for higher education continues to climb in America's work force, the consequential costs associated with that education are keeping people from realizing their other dreams beyond a career. Unfortunately, many do not realize that there are options for addressing their student loan debt.

Towards developing better home buyers, the LSS Center for Financial Resources provides Pre-Purchase Appointments in which clients can meet with a counselor to review their credit reports, including the impact of their student loan debt. Armed with knowledge, they are better equipped to deal with their student loan debt and

improve their home buying position.

Thanks to funding by a grant from Wells Fargo, Center for Financial Resources is able to provide the Pre-Purchase Appointment to prospective home buyers free of charge.

Lutheran Social Services is a private non-profit social service agency. Last year, nearly 50,000 lives were touched through a variety of services offered through LSS statewide. In addition to the Center for Financial Resources, other core services offered by LSS include adoption, pregnancy counseling, foster care, childcare & education, disaster response, residential services for children & youth, independent living services for young adults, mentoring, Center for New Americans, affordable housing and counseling services. LSS serves people of all ages, races, faiths and economic levels with professional, confidential and affordable services. LSS services are licensed by the State of South Dakota and accredited by the Council on Accreditation.

Smith Wins Business Plan Competition

LINCOLN, Neb. — Logan Smith, a double major in Agricultural Economics and Agronomy with a minor in Entrepreneurship at the University of Nebraska, won the second annual business plan competition sponsored by the Engler Agribusiness Entrepreneurship Program in Lincoln Nebraska.

This program was developed to help students create businesses focusing primarily on agriculture and to increase free enterprise opportunities in our country.

Smith, a resident of the Yankton area, won \$4,000 and the opportunity to participate in the upcoming workshop "Pitching to Investors" led by Michele Weigand on Feb. 2-21 next year — a \$350 value.

Smith developed his business plan on Viper Variable Rate Fertilization, which uses a closed system to apply chemicals to production agriculture fields through the use of drone technology with variable rate application in center pivots.

Smith has been working on this idea since coming to campus more than two years ago.

He will be making the prototype over winter break with the hopes of trialing his system this spring.

FROM OUR READERS

The Club House

BY R.J. BUCKMAN
Yankton

I'm 86 now. I was about 10 or 12 and very small for my age when this happened. We lived out in the country about 2 1/2 miles from Gayville. My brother, who was about two to three years older than me and his two friends decided to clean out the old hog feeder. They did a good job and after their hard work decided to make a club house out of it. Dad had quit using it and moved it in back of the cattle shed. The roof of the hog feeder was a good jump from the roof of the cattle shed.

They decided if it was going to be a club house, there had to be an initiation to join. So they decided that to be a member, you had to jump across from the roof of the hog feed to the roof of the cattle shed and run around the roof and back to the hog shed roof. And to make it more interesting, you had to do it naked.

I was last and could barely make the jump, but I did and all four of us were running around the cattle roof naked when Mom looked out of the kitchen window. I can still hear that scream "You boys get off that roof right now!" and that was the end of our club.

MEETING

V.F.W. LADIES AUXILIARY

The Ladies Auxiliary to Ernest Bowyer V.F.W. Post 791's December meeting was opened by President Stahlecker. Roll call was taken, opening prayer by Slowey, Patriotic instructions by Olson, the Pledge to the Flag and the Star Spangled Banner was sung.

Reading of the previous meeting by Schramm and the Treasurer's report was given by Stoddard. Correspondence read by Schramm, letters from Donita Mullinix, Dist. #1, as well as from the CASA, P&D regarding Citizen of the Year.

Committee Reports: Membership by Stoddard, Church by Christensen, funerals by Schramm, they had 1 funeral, Hospital by Slowey, and National Home by List.

No old business. New business: Dec. 19 the Post will be selling Convention ads and help is needed. President Stahlecker advised she had given the baby blankets to Nancy Fickbohm for Ft. Meade can still use more. Stahlecker thanked the Christmas Decoration group for the decorating the Post Home. Donations were given to the Salvation Army, to Fr. Meade Hospital, to the CASA (Court Appointed Special Advocates) and the Citizen of the Year Committee. Donations were also given to Mike Bierkaas Christmas gift, Bingo Christmas Prizes, Auxiliary President Christmas Gift, HSC Christmas Gift, Contact Center Christmas gift and EARTH Teacher gift and the Yankton Transit Bus.

Stoddard received a call from our cancer insurance. This pertains to Life Members. If the member has not paid her yearly dues of \$5.00, National will honor cancer grants, but our local Auxiliary will not pay the \$200.

Report of Trustees was given and seconded. January lunch Committee is Fisher, Stanage, and List. Next Meeting will be Jan. 13, 2015, at 7:30 p.m.

INTERCHANGE

Interchange met on Monday, Jan. 5, 2015, at noon at Minerva's. The meeting was called to order by President Ann Clough and the

Pledge of Allegiance was recited.

Daisy Kamback introduced her guest, Bonnie Griggs, visiting from out of town.

Members gave the following announcements:

Kathy Wibbels, Yankton Community Library, reported on upcoming events at the Library and the annual fundraiser "Gourmet Guys" to be held Jan. 24. Deb Overseth of RSVP reported on the book drive for children's books for the "Red Box" program.

Carmen Schramm, Yankton Area Chamber of Commerce, was this week's hostess. She presented a program, "What's Ahead for Chamber and Local Businesses in 2015." She reviewed the 2014 changes within the Chamber. The 2015 Focus will be placed on Leadership Training, Development, Tourism, Marketing and Events for the Yankton area.

The next meeting of Interchange will be held on Monday, Jan. 12, 2015, at noon at Minerva's celebrating Interchanges' 30th Anniversary by hosting Past Presidents of Interchange. Past Presidents of Interchange will be present and items depicting the last 30 years of Interchange will be on display.

We want to make you a loan!
\$100 - \$3000

GENTRY FINANCE
228 Capital • Yankton
605-665-7955

CONVENIENT LOAN
1818 Broadway Suite D-1 • Yankton
605-665-1640

United Way

Mentoring Plays An Important Role In Lives Of The Area Youth

"To positively impact area youth through fostering one-to-one friendships with caring adult mentors, who help facilitate positive character" — these are the words that drive mentors to make a difference in the lives of youth in Yankton, representing the Mission Statement of Big Friend – Little Friend, Inc. This program is a partner agency of United Way & Volunteer Services of Greater Yankton. United Way helps support Big Friend – Little Friend by providing over half of their yearly financial budget and by being a positive liaison for the program.

Big Friend – Little Friend has been in existence for just over 36 years, touching the lives of over 1,100 adults and children. In 2014 alone, about 3,000 hours of mentoring took place in Yankton through the services of Big Friend-Little Friend.

Why does mentoring play an important part in the lives of youth? There are three main points on which to focus: How mentoring affects the youth, how mentoring affects the mentor, and how mentoring affects the community.

Mentoring affects youth in a number of ways. The following statistics are based on youth who have a mentor:

- 55% of youth were more likely to be enrolled in college.
- 81% were more likely to participate in sports and extracurricular activities.
- Youth are more than twice as likely to hold leadership positions in a club or



SUBMITTED PHOTO

sports team. (nationalmentoringmonth.org)

Mentors come from a variety of backgrounds, which means the amount of information they have to share with youth is immeasurable. Being part of a mentoring program allows youth access to many more opportunities than if they were not involved. These are just a few, but prime, examples of how mentoring positively affects youth.

There is also great impact on the mentor. There are a number of mentors who say the experience they gained was much more rewarding than imagined. Being a consistent friend for a young person — whether it's taking them to the library, helping with homework, going on

walks, etc. — makes a great difference because it lets the young person know that he or she matters. Being someone who matters is a very rewarding feeling, no matter the circumstance. As one can see, the learning process goes both ways in a mentoring relationship — as youth learn from a mentor, the mentor learns about him or herself from the youth.

The Community also benefits from a mentoring program. Statistics show that youth with a mentor are 78% more likely to volunteer regularly in their communities. This can also be applied to increasing social and economic growth — mentoring helps reduce the number of youth disconnected from school and work. This will

hopefully lead to more productive and prosperous communities.

Currently, BFLF has 47 youth enrolled as Little Friends, with 30 adults enrolled as mentors. Their goal in 2015 is to first and foremost obtain a 100% match rate between mentors and youth. Secondly, they would like to grow the program to 75 enrolled youth while maintaining a 100% match rate.

If there are any questions or comments about Big Friend-Little Friend, please direct them to Jesse Bailey, Executive Director of BFLF. He may be reached by calling (605)665-6365 or by e-mailing bigfriendlittlefriend@gmail.com. For more information visit bigfriendlittlefriend.org.

Goglin Qualifies For Recertification Of CFSP

BUCHANAN, Ga. — Jimmy D. Goglin, CFSP — a funeral director with Goglin Funeral Home of Tyndall, Tripp and Scotland; Legacy Crematory of Tyndall and Legacy Solutions of Yankton — has recently qualified for recertification of the designation of Certified Funeral Service Practitioner (CFSP), by the Academy of Professional Funeral Service Practice.

A number of professions grant special recognition to members upon completion of specified academic and professional programs and "CFSP" is funeral service's national individual recognition.

A select few have distinguished themselves among their peers within the funeral service profession as they continue their education to exceed the highest standards of care. This achievement is especially notable because Jimmy has voluntarily elected to participate in quality educational and service opportunities that far surpass what the funeral service licensing board in South Dakota requires. Jimmy has committed to a program of lifelong learning to serve you and families in your community with the level of excellence expected of a CFSP.

The Board of Trustees of Academy of Professional Funeral Service Practice commends you for choosing to put your trust in the hands of a Certified Funeral Service Practitioner.

Since its 1976 founding, the Academy has had as its goals:

- 1) to recognize those practitioners who have voluntarily entered into a program of personal and professional growth,
- 2) to raise and improve standards of funeral service and
- 3) to encourage practitioners to make continuing education a life long process in their own self-interest, the interest of the families they

serve and the community in which they serve.

To initially receive this award, the practitioner must complete a 180 hour program of continuing education activities and events. In addition, the practitioner is required to accumulate 20 hours per year to recertify. Credits are awarded by the Academy for work leading to personal and/or professional growth in four areas:

- Academic Activities
- Professional Activities
- Career Review (for retroactive credit)
- Community and Civic Activities



Drop in Corn Prices Due to Trade Disruption with China

If you lost corn profits, you will want to read this.

The drop in corn prices due to disruptions in international trade has affected every corn grower in America. If you suffered loss in *your* corn profits, please join our friends and agricultural professionals at one of our Town Hall meetings listed below. Many of our neighbors will be there, along with local lawyers to answer your questions and offer a *solution* to recovering your losses. We know you'll want to be a part of that discussion. Your opinions are welcomed, and we look forward to seeing you there. Snacks and beverages will be provided at no charge.

• Corn Growers - Town Hall Meeting Schedule •

Thursday - January 8
8 am
Chrome Country Inn
2111 US 18 in Algona, IA

10:30 am
Softtail Saloon
811 1st Avenue in Superior, IA

3 pm
Kings Pointe
1520 E. Lakeshore Dr., Storm Lake, IA

6:30 pm
Golden Pheasant
44028 Iowa highway 3 in Remsen, IA

Friday - January 9
8 am
Best Western - Minerva's
1607 SD50 in Yankton, SD

8 am
Ramada Inn
1525 W. Havens in Mitchell, SD

11 am
Best Western
2000 Dakota Ave S. in Huron, SD

1 pm
McCroly Gardens
632 22d Ave. in Brookings, SD

Friday - January 9
2 pm
The Depot
715 3rd Street West in Redfield, SD

5 pm
Ramada Inn
2727 6th Ave. SE in Aberdeen, SD

5 pm
Ramada Inn
1500 E. College Drive in Marshall, MN

Saturday - January 10
8 am
Jubba's
219 South Main St. in Blue Earth, MN

11 am
Americlnn
240 Stadium Road in Mankato, MN

Check us out online:
www.LostCornIncome.com

These Town Hall events have been scheduled and are sponsored by your neighboring agricultural professionals:

James Law, PC
721 Douglas Ave S.
Yankton, SD 57078
605-665-0574

Fenchel, Doster & Buck, PLC
107 N. Harlan Street
Algona, IA 50511
515-295-9361

Dan Homolka
Daniel M. Homolka, PA
6400 Timber Ridge
Minneapolis, MN 55439
612-341-2433
Hutchinson, MN
320-587-0305

Lonald Gellhaus, PC
120 South Lincoln Street
Aberdeen, SD 57401
605-277-1010

Hovland & Rasmus PLLC
6800 France Avenue S., #190
Minneapolis, MN 55435
612-874-8550