

1605 Apartments For Rent

1 and 2-Bedrooms, Orchard Square Apartments, 418 W. 15th, for elderly or persons with disabilities. Rent based on income and includes utilities. Equal Housing Opportunity. (605)665-6135 or Skogen Company (605)263-3941.

Pay Little or No Rent* Very nice 1 & 2-bedroom apartments. Available immediately. Located in a lovely park like setting. Appliances included. Laundry facilities. Rent includes all utilities. Deferred security deposit options available. * Eligibility requirements apply. Application info: (800)225-0564. Colonial Square Apartments. (605)665-9876. Village Green Apartments (605)665-0063. Equal Housing Opportunity.

Sagewood Apartments: **1 & 2-bedroom available **Pet and Smoke Free **Close to Mall and Hy-Vee **Wireless Internet on Site For more information or to view open unit. Call (800)560-2518 between 8am-5pm Monday-Friday. mandtodelacruz@questoffice.net

Walnut Grove Apartments, 2-bedroom, clean/quiet, appliances included, some utilities paid, washer/dryer on site, \$ 4 9 5 / m o n t h . (605)660-2740/(605)661-7035.

1610 Condos - Townhomes

1-bedroom for rent. Some utilities paid. (605)661-9542.

1615 Houses For Rent

2-bedroom duplex, gas/heat, CA, offstreet parking. Laundry facilities. No pets. Deposit and references required. Larry's Rentals. (605)661-0987 or (605)664-9014 after 5pm.

Cute 2-bedroom close to downtown. \$525/month appliances furnished, lease/deposit. Good credit necessary, pets welcome. (605)665-1828.

In Volin, 4 bedroom, 2 bath, with fireplace. Call (605)661-8405.

1620 Rooms For Rent

Looking for a roommate! House by the lake. Will have own bathroom, bedroom and garage stall. \$400/month. No pets. (712)574-4486.

1625 Mobile Homes For Rent

14x70, 3-bedroom, C/A, \$385 per month. Plus utilities. Call (605)660-1053.

2-bedroom mobile home. \$375/month (605)661-7455.

Nice 2-bedroom, 1-bath mobile home for rent. Close to the hospital for information call Dustin (866)748-4748.

1630 Mobile Home Lots

Lakeside Mobile Home Park. Lots For Rent. Ask about our \$1,000 Mobile Home Moving Allowance. (605)668-2165.

1635 Commercial Rentals

714 Douglas. Prime Location For Your Office Needs! Off-street parking, multiple possibilities! Ginny Brinkman, Anderson Realty, LLC (605)661-6031

1650 Houses For Sale

121 Jerry, \$116,000 Many Upgrades, Great Shape, 1/2 Acre Quiet Lot, 2 Sheds. Randy, Vision (605)661-8743.

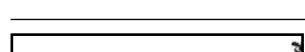
3000+sq.ft. newer home, 13+ acres, fenced pastures, out-buildings, only 11 miles from Yankton! Ginny (605)661-6031, Anderson Realty, LLC.

1650 Houses For Sale

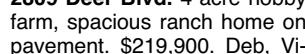


211 West 1st Ave., Avon \$44,000

3-bedroom, 1-bath, main floor laundry, extra-deep single garage. Call (605)664-4679.



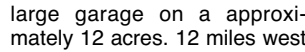
2809 Deer Blvd. 4-acre hobby farm, spacious ranch home on pavement. \$219,900. Deb, Vision. (605)664-5555.



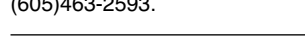
3-bedroom home with extra large garage on an approximately 12 acres. 12 miles west of Yankton. Privacy, ideal for horses. No Covenants. 2 pole barns and 3 outbuildings included. After 6pm (605)463-2593.



30370 450th Ave. Volin 4.87 acres, 4-bedroom, double car garage, machine shed, barn. \$153,000. (605)660-7955 or (605)267-2529 www.yankton.net/30370



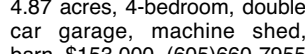
30626 446th Ave. Newer acreage, minutes from Yankton. 1715sq.ft. on main. Out buildings 4.76 acres. \$259,000. Randy at Vision, (605)661-8743.



322 East 25th Quality end unit. Townhome overlooking Hillcrest Golf and Country Club. Fireplace, double garage, and all appliances included. Offered at \$159,900. Bill Bobzin (605)661-0148 Realtor, Century21.



406 Murphy Lane 3-Bedroom, 1-bath Ranch with many updates, great location. \$113,900. Brenda Warfel, America's Best Realty (605)661-2724.

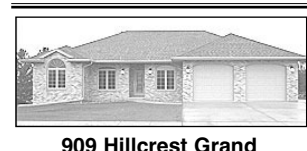


42262 307th Street Tabor 4-bedroom, 3-bath ranch, 3-car garage. 17.58 +/- acres, \$279,900. Joe (605)661-7264 America's Best.



810 Mulberry \$79,900 Neat and clean 2-bedroom with basement. Huge 3-car garage, paved alley access. Lisa Anderson Realty LLC (605)661-0054.

1650 Houses For Sale

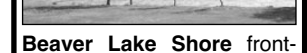


909 Hillcrest Grand Yankton, SD

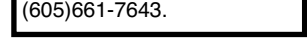
New Ranch 3175 per sq.ft. finished. 1825 main. 1350sq.ft. lower. 5-bedroom, 3-bath formal dining. \$285,000. (6 0 5) 6 6 4 - 6 8 9 1 , (605)661-9375.



Beaver Lake Shore frontage lots for sale. Wake up to this view from your new home or campsite. Roger List (605)665-5233 or (605)661-7643.



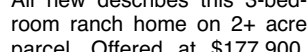
For Sale By Owner 178 Ridgeview Drive Deepwoods Area



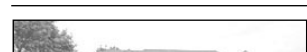
All new describes this 3-bedroom ranch home on 2+ acre parcel. Offered at \$177,900. Call (605)661-9704 for a private showing or visit www.yankton.net/178ridgeview



New Listing Large custom built home with all the extras. 4,000 finished sq.ft. 5-bedrooms, 3-baths, formal dining, in absolutely mint condition. Offered at \$349,900. Bill Bobzin Century 21 Realtor. (605)661-0148.

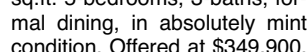


1655 Mobile Homes For Sale Attention! We're serious. We mean business and we want your business. Make this your year. Our brand new 2010 doublewides and singlewides are very nice. And yes, we can set these homes on basements. They're built for any climate. 2x6 walls. Shingled roofs. Our homes are priced at incredible, rock bottom dollar. Save, save, save! Nationwide Mobile Homes. (605)665-0822./1(800)779-0822.

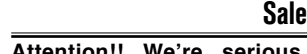


Mobile Homes For Sale as Affordable as Rent! Lakeside MHP. (605)668-2165

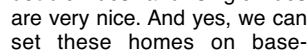
Nice 2 bedroom, all new carpet/linoleum. Built solid, nice locked entry porch. \$6,500. (605)661-0606.



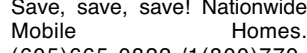
1660 Acreage - Lots For Sale Lot on Hillcrest Grand Ave. Easy access to Hillcrest Golf Course. Call (605)660-1266.



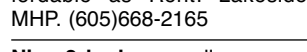
Numerous lots north of Hillcrest Golf Course-Ridgeway North development. Call Kirby Hofer (605)665-0524 or (605)660-1422.



One Acre Lots: Country View, BY Water, Oil Road, 2 Miles East of 8th & Burleigh on Whiting Drive, 1 Mile north on Jim River Road. (605)661-1249/(605)661-0120.



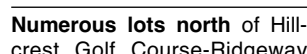
1685 Want to Buy Real Estate ACREAGES NEEDED Large or small... with or without house. Trade for a home in town, sell your farm site and keep the tillable. Let's talk. At your service. Char, Century 21. Cell (605)661-0864, anytime.



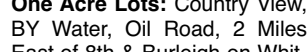
1685 Want to Buy Real Estate



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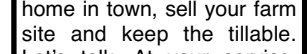
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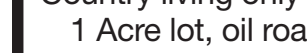
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1685 Want to Buy Real Estate



1685 Want to Buy Real Estate

1700 Merchandise

Amana refrigerator freezer on bottom \$400. Caloric gas stove \$200. Kitchen table \$20. Gun cabinet holds 8 guns, need glass \$25. Eastman House mattress set \$100. Chest deep freeze \$50. (605)661-0008.

1705 Items \$100 or Less

Brand new, never used 33"x48" fiberglass shower pan with drain attachments, white, \$100. (605)660-9003.

Electric range, \$40. (605)665-3720.

Metal Folding Chairs: Excellent condition. \$7 each or \$5 each for all 12. (605)665-9557.

Outdoor TV antenna, tripod and mast \$30. Call (605)665-3974.

Patio set \$90 includes glass top table and five swivel chairs with cushions, good condition. Call (605)665-2861.

Weedeater, \$50. (605)665-6807

1775 Home Furnishings

\$275 King Pillowtop mattress set, new in plastic. Factory warranty. (605)731-6027

Must sell! \$135 Full size mattress and boxspring. Still sealed in original bags. (605)360-3189.

New Queen pillowtop mattress set only \$169, sealed in factory package. (605)731-6027.

1780 Items Wanted

Consignment store opening soon in Yankton. Want to buy jewelry display cases & other display cases. Call (605)661-3006 after 6pm.

1795 Musical Items

Spinet Piano and matching bench \$100. Call (605)665-6503.

1820 Give Aways

3 piece dresser set 1 tall and 2 2-drawer, white, \$40. (605)857-1701.

Glass Canning Jars: All sizes, excellent condition. Come and take what you want at our driveway after 7am 4400 Hermans Loop, Yankton.

1830 Rummage Sales

2700 Pine St. Wednesday, 7/7, 8am-5pm Thursday, 7/8, 8am-5pm Friday, 7/9, 8am-5pm Saturday, 7/10, 8am-5pm

Humongous moving sale: Everything in the house and garage goes. Antique & modern furniture. Curved glass china cabinet. Hand crank Victrola, oak dining table with six chairs. Lawyer book case, oak secretary, old clocks, beautiful modern couch. Recliner, bedroom set, chairs, thousands of small items including 120 mustache cups. Depression glass, Lladro figurines, Coca-Cola collection, over 1,000 books. You name it, we've got it. Rain or shine.

1840 Lost and Found

LOST: Shiny medallion. Size of a 50 cent piece. Imprinted: "Howard and Joyce". Lost in the areas of Avera Sacred Heart Hospital, Rogers Pharmacy, and Post Office. Long-time sentimental value. If found, please call (605)665-3888

1875 Livestock - Poultry

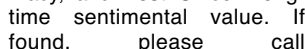
Angus 2 Year Bulls. Semen, blood tested. Average 1800 pounds. Shots and Ivomec. (6 0 5) 9 4 1 - 3 8 3 0 , (605)246-2472.

Horseshoeing, Merrill Farrier Services. (402)760-0742

Call Classifieds 665-7811

Start Making Plans Now For The 2010 Relay For Life Of Yankton County!

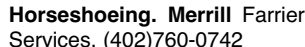
JULY 16 & 17 6pm-6am Riverside Park



RELAY FOR LIFE American Cancer Society

Country View Acres

Country living only 2 miles from Yankton 1 Acre lot, oil road, B-Y Water, 3 car garage, walk-out basement, 1932 sq. ft. main floor. Perfect for couple or family. 661-0120 or 661-1249 from 8th & Burleigh, 2 miles east on Whiting Drive then north 1 mile on Jim River Road. Just starting to build - maybe you want to finish it your way



Country living only 2 miles from Yankton

1 Acre lot, oil road, B-Y Water, 3 car garage, walk-out basement, 1932 sq. ft. main floor. Perfect for couple or family. 661-0120 or 661-1249 from 8th & Burleigh, 2 miles east on Whiting Drive then north 1 mile on Jim River Road. Just starting to build - maybe you want to finish it your way

661-0120 or 661-1249

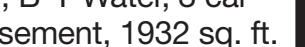
from 8th & Burleigh, 2 miles east on Whiting Drive then north 1 mile on Jim River Road.

Just starting to build - maybe you want to finish it your way

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BANK

From Page 1

The fallout might not be as widespread as expected, since the regulation affects just a small percentage of bank customers.

"Only about 5 to 10 percent of our customers will be affected," said Kim Nelson, vice president of marketing at First National Bank South Dakota in Yankton. "Out of the thousands of customers we have, very few people use the overdraft protection. They appreciate it, but not a vast majority use it."

Rob Stevenson, president of First Dakota National Bank in Yankton, echoed about the same sentiment. "The regulation relates to overdraft fees, and 90 to 95 percent of our customers don't have any overdrafts in a year," Stevenson said. "Our model is to set up a line of credit so they don't have to pay fees."

Also, the new rules only apply to debit cards and not to checks.

Both Stevenson and Nelson added that customers are more likely to overdraft using checks than with a debit card.

The impact will be different at each bank, as each institution decides what actions to take, if any, on how to deal with the new regulations.

Nelson said she doesn't expect to see much of a change at First National.

"It will probably impact all banks, but maybe the bigger banks more," she said. Perhaps the only impact the new rules may have on Nelson and Stevenson is that both of their banks are taking the initiative to make sure customers are informed of the new regulations.

First National and First Dakota have both sent out mail to explain the regulations to customers, then followed up with e-mails and phone calls and have even talked to them about it at the banks.

"We have spent about \$10,000 sending out

mail to our customers asking what they want to do, and we will probably spend another \$10,000 to send out more mail," Stevenson said. "We are working hard to contact people, and our goal is to contact everyone by Aug. 15."

So far, 30 percent of First Dakota customers have responded. Ninety percent of them are opting into the program, which would allow them to continue being assessed overdraft fees instead of having the transaction declined, Stevenson said.

Nelson said the same has been true with First National.

"So far, it's been uneventful, and we have been educating customers and letting them decide what they want to do," she said. "Most of them are opting in and preferring to overdraft."

If customers don't respond by Aug. 15 and overdraft their account, they will not automatically be opted in and their transactions will be declined if they don't have enough money in their account.

Wells Fargo is taking a step beyond contacting customers about the changes.

In order to recoup some losses it may incur, Wells Fargo is ending part of its free checking program, but Young said there were only a small volume of customers who received that program.

Plus, there are ways to waive the checking account fee with Wells Fargo if you have a home mortgage or a direct deposit service with the bank.

The new regulations could be the first step by Congress to enact more regulations, and Stevenson said the banks would have to be ready.

"Everything goes in cycles, and things like this are put in place to protect the consumers," he said. "A lot of this has to do with what big banks are doing wrong. We are a community bank and are always here for our customers."

Nelson added if customers have any questions, they should contact their bank.

PLAN

From Page 1

"Now years later they've found themselves making a living in some form of business, so how could we help them complete a degree that wasn't necessarily what their original intent was," said Kristi Pearce, associate vice president for academic affairs at Black Hills State University.

It was among the recommendations from an academic affairs study group that looked at course offerings, credit transfers and academic calendars that fit best for the ready adults.

More flexibility might be warranted in waiving GPA requirements for re-enroll-

ment or in requiring a minimum number of credit hours at the institution which grants a degree.

The report said the dropouts often are discouraged from re-enrolling because of the time and effort needed to visit academic or financial offices that are open at times that don't fit their schedules.

It suggests a "concierge approach" that would have one office or individual on campus help those students navigate the system much quicker.

Some of the recommendations will require a change in regents policy and some can be accomplished at each campus. Others involving financial aid and tuition would need legislative approval, Turman said.

The initiative comes at a time that high school enroll-

ments are dropping and fewer graduates are going on to college. Bringing nontraditional students and dropouts into the higher education system can help provide a college-educated work force the state needs to remain competitive, said Turman.

"I think we recognize that these ready adults are the low-hanging fruit where we've got students who are really close (to a degree)," he said. "Can we help them finish up that last semester, that last year and get them the credentials they need to be successful?"

The regents oversee six schools: South Dakota State University, the University of South Dakota, Northern State University, Dakota State University, Black Hills State University, and the School of Mines and Technology.

CROSSWORD

By THOMAS JOSEPH