

Miss South Dakota Readies For Pageant



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Miss South Dakota Lexy Schenk, a University of South Dakota nursing student, demonstrates her skills on a simulated patient on June 2 for a crew gathering video and interviews on the USD campus in Vermillion that will air during the July 12 broadcast of the Miss USA Pageant from Baton Rouge, Louisiana. Schenk, a native of Irene, is a senior and plans to become a pediatrics nurse upon graduation. ReleizChannel will televise the pageant.

Seasonal Retailers Face Many Hurdles

Small seasonal retailers can earn 50 percent or more of total annual sales between the months May and September. The business choices made during these critical months can directly affect a small firm's cash flow for the entire year.

The SBA has compiled the following list of the top six hurdles small retailers face during the busy summer months.

1. Lack of inventory control. Inventory control is crucial for all small retailers, especially during the busy summer sales months. It is important to remember that inventory equals profit, and knowing how much product to order, when to order it, and what items to order can make the difference between having cash in the bank or aging inventory on the shelves.
2. Hiring the wrong employees for critical positions. There is a cost to hiring the wrong people for key positions. Small firms tend to have less layers of management between the owner and the employees, therefore new hires must be able to perform with less direct supervision and be motivated to get the job done right the first time. Avoid this issue by writing a detailed job description, and training new employees on how you want them to represent your business.
3. Undercapitalization is a problem no business wants or needs. Cash flow is the life blood of all small businesses. Cash flow allows a business to make payroll, pay suppliers, and keep its doors open. Business owners can immediately increase cash flow by collecting accounts receivables in a timely manner; not keeping too much cash tied up in unnecessary inventory; and eliminating unprofitable account relationships.
4. Not embracing online sales and social media. Recent U.S. Census Bureau reports show that more than \$294

billion in e-commerce sales were made nationally in 2014. A Forrester Research Inc. study shows that by 2018 e-commerce sales will reach nearly \$414 billion. In the near future, nearly 60 percent of all U.S. retail sales will involve the web. As more consumers make purchases using the Internet, it is imperative that small retailers develop a retail web presence. Also, leverage Twitter and Facebook to promote one-day sales or plug special product lines and high inventoried merchandise.

5. Not delaying the employee office party and social events. It is sales crunch time from May to September. Office parties can cause distractions at a time when the business needs to be especially productive. Too much food and drink can not only cause a nasty hangover, but sidetrack employee and management's focus. Consider moving the company's summer BBQ until after Sept. 30 and call it the annual end of season thank you event.

6. Innovation and creativity lost. Historically, locally-owned small retailers beat their big box competitors by providing outstanding individualized customer service. The many summer holidays have pushed large retailers into flooding the market with lost leader pricing on a wide array of seasonal products. Small retailers should take the offensive by selling creative and innovative products that cannot be found at the local mega mall. Create a unique customer experience that will draw shoppers to travel outside of their comfort zone and discover that out of the ordinary shopping district with ten trendy stores, not 100 traditional chain stores.

For more information on ways the SBA can assist your small business this summer season, visit www.sba.gov or call your local district office.

MEETINGS

INTERCHANGE

Interchange held its regular weekly meeting Monday, July 6, 2015, at noon at Minerva's. In the absence of President Ann Clough, the meeting was conducted by Vice-President Frani Kiefer.

The following announcements were made by members: Sherri Rodgers-Conti, SE Casa, announced a Super-Hero Fun Run to be held Saturday morning, July 18 at Memorial Park, with the slogan being "Every child needs a hero but an abused child needs a Super-Hero."

Frani Kiefer, Yankton School Board, reported that a public meeting concerning the possible location for the football field will be held Tuesday, July 7, at 6:30 p.m. The locations being discussed will be Crane-Youngworth Field or Williams Field.

Kiefer also announced a raffle is being held by the Boy's and Girl's Club for a car from Northtown Motors, with weekly additional prizes available.

Jane Bobzin shared infor-

mation on a Cemetery walk to be held Tuesday July 7, at 7 p.m., sponsored by the Library and the Museum.

During the Open Forum a variety of topics were presented for information by the membership: The former Mint Bar location's new purpose; the opening of a new bistro and art center by Erica Wright in the old Pantry; the leasing of the old Gurney gas station to Lisa Kneiff of Crystal Pines; 3 days remain for an entry to Onward Yankton; SE Casa has expanded to Clay and Bon Homme counties; the Farm Credit building has been sold to an insurance agency; the Corps of Discovery, 2 miles South of Yankton on Highway 81, is open daily from 9-5; Majestic Bluffs-Sister James unit is scheduled to open in November.

The next meeting for Interchange is at noon Monday July 13, 2015, with the hostess and speaker to be determined. For more information about Interchange, send an e-mail to interchange.yankton@yahoo.com.

United Way

A Look At Habitat For Humanity

BY JULIE DYKSTRA

Habitat for Humanity

Habitat for Humanity's vision is a world where everyone has a decent place to live. Adequate housing is a critical component to help break the cycle of poverty. Adequate housing is vitally important to the health of the community's economy. Homeownership is a form of wealth accumulation through equity and forced savings from mortgage repayment. Good housing attracts economic investment and development. Decent shelter contributes to thriving schools systems, community organizations and civic activism. And finally, safe homes and neighborhoods help to build social stability and security.

Did you know that of the 8,698 households located in Yankton County, 1,931 are cost burdened by housing expenses according to the U.S. Census Bureau? In addition, the 2013 City of Yankton Housing Study revealed the need for entry level housing to be between 10%-15% of the population, but it also stated "that the potential demand could be greater, but

it is probable that some form of financial assistance would need to be provided to write-down development costs or assist the homebuyer." Habitat for Humanity is not the sole solution to addressing the housing needs, but the organization is a key player when taking a look at the big picture of meeting the needs of Yankton County residents.

With the help of our community, Habitat continues to increase the number of families served, but there is so much more to be done! Currently three families, including 5 adults and 9 children, are waiting for adequate housing, but will not be served until 2016. Since 1996, the Yankton County Affiliate has served 41 families through the core program of homeownership and an additional 4 families through A Brush with Kindness, a home repair program. Habitat is currently working in partnership with Southeast Family Services to build a wheelchair ramp for a 7 year old boy living in Gayville. On June 14, 2015 the 38th new construction home was dedicated to the partner family and within the next few weeks new construc-

tion will begin on the 39th home!

Habitat for Humanity offers individuals the opportunity to better their current living conditions through a hand-up approach. Partner families make a monthly mortgage payment to Habitat to purchase their home or a small payment to pay for home renovations completed by Habitat and our community. The loan is at a 0% interest rate for the term of the note. Partner families are required to work on their home so that they can experience a sense of pride in their home. Education and Family Mentoring are both key factors in the success of the Habitat program.

Together with United Way and our community, Habitat for Humanity is making a difference in the lives of families helping to break the cycle of poverty by laying a firm foundation for improved health, through educational opportunities and by providing financial information for which the family can learn and grow from.

For more information on Habitat for Humanity of Yankton County, contact us at (605)260-4224 or visit www.habitat-yanktoncounty.org.

United Way

Family Education & Counseling Center Reaches Out To Serve Community

BY BECKY FRANK

FECC

United Way of Greater Yankton's consistent support of Family Education and Counseling Center, Inc. (FECC) has helped us become a solid, growing resource for those desiring counseling services. From FECC's beginning of offering parenting classes, we have grown substantially. Although we no longer offer parenting classes, we have qualified, ethical personnel to assist people wanting individual, couple's, family and/or children's counseling, as well as an eight-week Anger Management Class.

The Family Education & Counseling Center is located at 1700 Burleigh Street in Yankton, and we operate out of the Riverview Reformed Church building. The Riverview Reformed congregation wanted to give back to the community and their decision to offer operating space to FECC has been a true gift.

About 22% of our clientele are unable to pay. We at FECC



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accept payment through Medicaid, most insurances, and private pay. Should payment be a hardship, we have a sliding fee scale and we will negotiate with our clients to reach an amount that is workable for them and their budget.

Because of the generosity and support of United Way of Greater Yankton, we are able to hold true to our Mission Statement that "...no one is turned away because of inability to pay..." Without both of these entities backing FECC, we would struggle to exist under the guidelines and Mission Statement we have

established.

Another aspect of FECC is our commitment to increasing counselor availability. Through our taking on Interns, we have helped four people work towards and/or attain counselor licensure. Our Interns work with clients, under the supervision of our Licensed Counselor. This supervision (which can cost upwards of \$100 per hour) is done at no cost to the Intern, which is a way we pay back of what is given to us.

Our staff includes Tracie Erdmann, M.A., NCC, our current Inter. Tracie is working

on her Doctorate in Counselor Education. Tracie is capable, caring and works with couples, adults and adolescents. Rod Veldhuizen (Pastor or Riverview Reformed Church) see clients on day per week, and is a Licensed Marriage and Family Therapist. Rod works with couples, individuals, and children. Becky Frank, our full time counselor, is a Licensed Professional Counselor-Mental Health who works with children, individuals, and families. Annette Haberman teaches our Anger Management Classes, and is a Licensed Occupational Therapist. Teresa Gall is our book-keeper and support.

Our gratitude to United Way and the Riverview Reformed congregation is sincere and on-going. We continue to work ethically and with integrity so that both organizations can be proud to be our affiliates.

For more information about the Family Education & Counseling Center, call (605) 260-9284 or visit www.feccinc.com.

Foundation Awards \$5,000 To YBA

PIERRE — The South Dakota Community Foundation selected the Yankton Baseball Association to receive a \$5,000 grant for upgrades to its baseball field. This grant was presented through the South Dakota Community Foundation's South Dakota Fund grant program.

"The Yankton Baseball Association in partnership with Mount Marty College and the City of Yankton completed phase one of a \$236,843 project to put turf onto the infield portion of newly named Riverside Field at Bob Tereshinski Stadium," says Dr. Tom Stotz, Yankton Baseball Association treasurer. "With the support of the SDCF, we will continue to provide opportunities for competitive baseball for our youth as well as continuing improvements at Riverside Field."

The baseball facility provides a place for students ages 14-18 in VFW teener and legion programs to compete. The local amateur adult baseball team and Mount Marty College also use the field. With over 200 games played on this field each year, the wear and tear on the natural grass was too much to keep the playing surface safe and playable at an acceptable level.

"The new infield turf



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continues the improvement to Riverside Field that the Yankton Baseball Association has been working on over the years," says Ginger Niemann, program officer at the South Dakota Community Foundation. "The South Dakota Community Foundation is pleased to partner with the organization on this project."

Local resident, Jim Means, represented the community of Yankton as a former board

member on the South Dakota Community Foundation's board of directors.

Since 1987, the South Dakota Community Foundation has helped people reach their philanthropic goals and strengthened communities across the state. The SDCF administers more than \$230 million in assets for more than 700 endowed funds. By commingling endowed assets, the SDCF gives its partners

enhanced investment opportunities that provide long-term support to charitable causes. Last year, the SDCF distributed more than \$7 million in grants to nonprofits through the funds it manages. The South Dakota Fund, which distributes grants to meet vital and diverse needs, awarded more than \$468,000 to charities in 2014. For more information, visit SDCommunityFoundation.org/grants.

IRS Identifies Five Easy Ways To Spot Suspicious Calls

DENVER — The Internal Revenue Service issued a consumer alert providing taxpayers with additional tips to protect themselves from telephone scam artists calling and pretending to be with the IRS.

These callers may demand money or may say you have a refund due and try to trick you into sharing private information. These con artists can sound convincing when they call. They may know a lot about you, and they usually alter the caller ID to make it look like the IRS is calling. They use fake names and bogus IRS identification badge numbers. If you don't answer, they often leave an "urgent" callback request.

"If someone unexpectedly calls claiming to be from the IRS and threatens police arrest, deportation, lawsuit or license revocation if you don't pay immediately, that is a sign that it really isn't the IRS calling," said Karen Connelly, IRS spokeswoman. "The first IRS contact with taxpayers on a tax issue will occur via mail. Don't get involved in a tax scam or be bullied by a con artist."

The IRS reminds people how to spot an "IRS" caller as a fake. Here are five things the scammers often do but the IRS will not do. The IRS will never:

1. Call you about taxes you owe without first mailing you an official notice.
2. Demand that you pay taxes without giving you the opportunity to question or appeal the amount they say you owe.
3. Require you to use a specific payment method for your taxes, such as a prepaid debit card.
4. Ask for credit or debit card numbers over the phone.
5. Threaten to bring in local police or other law-enforcement groups to have you arrested for not paying.

If you get a phone call from someone claiming to be from the IRS and asking for money, here's what you should do:

- If you know you owe taxes or think you might owe, call the IRS at 1-800-829-1040. IRS employees can help you with a payment method or plan.
- If you know you don't owe taxes

or have no reason to believe that you do, report the incident to the Treasury Inspector General for Tax Administration (TIGTA) at 1-800-366-4484 or at www.tigta.gov.

• If you've been targeted by this scam, also contact the Federal Trade Commission and use their "FTC Complaint Assistant" at FTC.gov. Add "IRS Telephone Scam" to the comments of your complaint.

Remember, too, the IRS does not use email, text messages or any social media to discuss your personal tax issue. For more information on reporting tax scams, go to www.irs.gov and type "scam" in the search box.

Additional information about tax scams are available on IRS social media sites, including YouTube <http://youtube.com/ULhTX4rTRU?list=PL2A3E7A9BD8A8D41D>. and Tumblr <http://internalrevenueservice.tumblr.com> where people can search "scam" to find all the scam-related posts.