

1605 Apartments For Rent

Canyon Ridge 1700 Locust

1-bedroom for elderly or persons with disabilities. Rent based on income. Equal Housing Opportunity. (605)664-8886 or Skogen Company (605)263-3941.

Park 50 & River Heights Apartments

- 1, 2, 3 BR Units
- Heat/Cable Paid
- Super Location
- Off Street Parking
- Laundry
- On Site Manager

For your private showing - 665-1243
Sorry - No Pets

1 & 2-bedrooms at Estes Apartments in Yankton. Appliances furnished and on site laundry facility. For more info call PRO/Rental Management at (800)244-2826 or after 6pm (605)665-3664. Equal Housing Opportunities.

1-bedroom, 1-bath, garage. Appliances, 1-block to Sacred Heart & MMC. \$450/month. By appointment only. (605)261-4391.

1-bedroom, C/A, utilities included, partially furnished, parking space included, no pets/smoking, 213 West 3rd, \$425/month. (605)665-4923/(605)665-2972

1-Two-bedroom apartment with garage. 1-Two-bedroom Condo, \$500/month. Call Lisa Anderson Realty LLC (605)661-0054.

2-bedroom, 1-1/2 bath, huge luxury in historic home near Sacred Heart and MMC. \$950/month, by appointment only (605)261-4391.

Boardwalk Apartments (10-miles NW of Yankton) 1 or 2-bedroom, completely furnished month to month, or unfurnished with lease. Garages, access to hot-tub & work-out center. (605)665-9939/(605)661-0517.

Cedar Street Apartments 2-bedroom, nice, clean, quiet. Stove/refrigerator, water, sewer, garbage, heat included. Washer/dryer on site, \$495/month. (605)661-7035 (605)660-2740.

Deluxe 2-bedroom apartments with free Internet, water/garbage/satellite TV. Up down stairs available. Beautiful Area. (605)661-3999.

Large 1-bedroom apartment in Gayville. No pets. Lease, deposit and references required. Larry's Rentals (605)664-9014 or (605)661-0987 after 5pm.

Neat, clean, spacious one bedroom apartments in Gayville. Heat, water, trash paid. \$350/month. Call (605)661-6031.

Newer 2-bedroom with garage, \$535/month. Stove, refrigerator, C/A, dishwasher. No Pets. Mark (605)660-8295 Dave (605)660-6384.

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.

Sagewood Apartments:
**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)580-2518 between 8am-5pm Monday-Friday. mandot@electricqwestofcnc.net

1610 Condos - Townhomes

2602 Mulberry
2-bedroom plus den, 3-bath, newly remodeled. Country Club Townhome \$235,000. (605)260-0594.

1615 Houses For Rent

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

2-bedroom house with hardwood floors, large kitchen, dining room with bay window, screened front porch, attached garage on large corner lot. \$550/month with deposit and lease. No Pets. (605)665-9740.

3-bedroom. (605)661-1331.

Cute newly remodeled house. 1314 National, \$470/month. (605)661-9299.

For Rent in Irene. 4-bedroom, 1-1/2 bath, laundry hookups in unfinished basement. 2-car garage, \$500/month plus utilities. (605)263-3751.

In Scotland, choose from 2 or 3 bedroom houses for rent. Choice \$325/month plus utilities. (605)360-0376.

1615 Houses For Rent

Very big 2-bedroom duplex for rent, finished basement, attached garage, w/sit and heat paid, \$675, 1 year lease only. Call Erica, Anderson Realty (605)660-2992.

Read & Recycle!

1625 Mobile Homes For Rent

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

2-bedroom, 1-bath mobile home for rent, \$600/month OBO. 3-bedroom, 1-bath, \$750/month OBO. Call Dustin (866)748-4748.

2-bedroom, 14x60, vinyl siding, porch, CA, new furnace, nice condition. 1100 East 8th St. #6. June 1st. Deposit, References, Lease required. No pets. \$450 + utilities. (605)661-6652.

For Rent a large 2-bedroom, in Shreve's Mobile Homes. (605)664-2195.

Near town Newer 3-bedroom mobile home. \$350/month + deposit. No pets. References a must. (605)665-0822.

1645 Open Houses

43486 Kaiser Rd.
Beautiful lake area home! 3-bedroom, 2.5-bath. Terrific floor plan, master suite, 3-car garage. \$257,500. Brenda Warfel, America's Best Realty. (605)661-2724.

20 tomato cages, small \$1.50 each. 20-Large 5' cages \$2/each. 4206 E. Hwy. 50, Yankton.

25 lb. Hex dumbbell \$20. 30 lb. Hex dumbbell \$25. Call (605)660-1822.

4 wheeled walker, nice with hand brakes, basket and seat, \$25. (605)665-3201.

Bissell electric vacuum broom \$10. 2010-Paper graduation plates/napkins, \$5. 2-new Beiges lamp shades \$10. 2qt. Corning casserole dish \$10. Kid's soccer equipment \$20. (605)665-3922.

Covered patio swing \$25. Conn trombone with case \$25. Whirlpool electric stove \$50. Call (605)664-5901 after 4pm.

Lazy Boy double reclining love seat good condition \$75. Call (605)664-5901 after 4pm.

Metal dog kennel for back of a pickup \$25. (605)665-0861.

Set of tail light lenses for a 1959 Chevy impala, new, \$80. (605)589-3965.

Super Joe 3 Yakima bike rack, like new, \$75. (605)664-1245 anytime.

1770 Home Appliances

Whirlpool side-by-side refrigerator, built-in dishwasher, slide-in electric range, smooth top. Over-the-stove microwave with fan, trash compactor (605)661-3342.

1775 Home Furnishings

5 piece bedroom set, includes headboard, night stand, mattress and frame, 5 drawer dresser and a 6 drawer dresser with mirror. \$250. You move! (605)665-3201, (605)661-9173.

Don't Miss This! Entire household home furnishings. Moving must sell. Very nice, clean. (605)760-1121.

Oak table and large chairs with 5-matching oak bar stools. Kitchen table with 6-chairs. Sofa with large matching chair & ottoman. Recliner, futon. (605)660-0688.

Queen size Craftmatic bed with dual controls, paid \$6,505. Asking \$3,000. Cash only. (605)589-3418.

1780 Items Wanted

Looking for used washer and electric dryer. (605)680-7166.

1815 Miscellaneous

2 solid piece treated wood beams. 26"x18"x6" each, \$1200 for both. (605)660-9003.

1830 Rummage Sales

216 West 6th St.
Friday, 5/21, 9am-5pm
Saturday, 5/22, 8am-1pm

Plant Sale
Friday, 5/21, 7am-1pm or until sold out!
Territorial Capitol Bldg. Riverside Park
Yankton Town & Country Garden Club.

1875 Livestock - Poultry

"Turn out Time" Registered Black Angus Bull sale on Friday, 5/21 at the Verdigr Auction Barn. 24 Yearlings, Two 2 year olds, One 3 year old. AM and NH free. Semen tested. No bulls sold prior to sale. Catalogs available. Doerr Farms LLC, (402)373-4447.

1650 Houses For Sale

1306 Green Street
Reduced to \$192,000
1,900sq.ft. finished twin home. 2-bedrooms up, walkout basement. Porcelain tile, wood floors, oak Starmark cabinets, granite countertop.
Call List Construction (605)665-5233 or (605)661-8003

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. (605)664-6891, (605)661-9375.

Triple corner lot, 8th & Ferdig. Ready to move home onto. (605)661-1737.

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, (800)779-0822.

Income Opportunity, 2-bedroom, new flooring, carpet, and linoleum. Nice Entry. Older Trailer. Discounted Price. (605)661-0606.

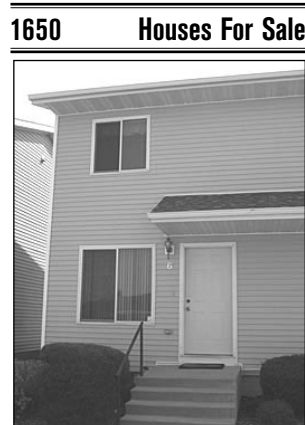
Lakeside Mobile Home Park. Lots For Rent. Ask about our \$1,000 Mobile Home Moving Allowance. (605)668-2165.

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

1660 Acreage - Lots For Sale

Lot on Hillcrest Grand Ave. Easy access to Hillcrest Golf Course. Call (605)660-1266.

Read & Recycle!



2912 Lakeview Drive #6, Yankton

2-bedroom, 3-bath, townhome with garage located in great neighborhood. 1,100sq.ft. finished living area. Move in condition! Price Reduced \$79,900. Call (605)661-5561. For more pictures and information, go to www.yankton.net/2912lakeview6



43486 Kaiser Rd.

Beautiful lake area home! 3-bedroom, 2.5-bath. Terrific floor plan, master suite, 3-car garage. \$257,500. Brenda Warfel, America's Best Realty. (605)661-2724.



710 West 8th

Pour a cup of coffee and head to your favorite easy chair, because I've got lots to tell you! You, too, can live a dream! Every inch of this professional decorator's home has been meticulously considered, and the result is magnificent.

Here are a few of the things you'll love: the absolutely delightful kitchen and casual dining, the dining room with its built-ins, the cozy main-floor den, the awesome master suite with bath we can usually only dream of, the huge open family room, the main floor laundry, the park-like back yard, and the decorating!

There's much more, but come see for yourself - Thursday evening, 5:00-6:30. Or call for an appointment convenient for you. \$259,000.

www.yanktonhomes.com

Virginia Larson 661-0418

1650 Houses For Sale

508 East 29th
5-bedroom, 3-bath ranch, 3 1/2 years old. Custom built by Kirby Hofer. \$254,000. (605)664-1508. yankton.net/508E29th

1650 Houses For Sale

1306 Green Street
Reduced to \$192,000
1,900sq.ft. finished twin home. 2-bedrooms up, walkout basement. Porcelain tile, wood floors, oak Starmark cabinets, granite countertop.
Call List Construction (605)665-5233 or (605)661-8003

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. (605)664-6891, (605)661-9375.

Triple corner lot, 8th & Ferdig. Ready to move home onto. (605)661-1737.

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, (800)779-0822.

Income Opportunity, 2-bedroom, new flooring, carpet, and linoleum. Nice Entry. Older Trailer. Discounted Price. (605)661-0606.

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

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

1660 Acreage - Lots For Sale

Lot on Hillcrest Grand Ave. Easy access to Hillcrest Golf Course. Call (605)660-1266.

Read & Recycle!

FARM

From Page 1

basis, an idea that was well received by growers on the panel.

Gary Duffy, an Oldham farmer who serves as president of the South Dakota Corn Growers Association, said another challenge with ACRE is that the landlord has to agree to it and enroll in the program for five years.

The current \$284 billion bill, approved in 2008, expires in September 2012, and members of the House Agriculture Committee hope to avoid disagreements that delayed passage last time.

About 75 percent of the bill's funding goes toward food nutrition programs, such as food stamps, but it also supports commodity crops, horticulture, livestock, conservation, trade, agricultural research, farm credit, rural development, energy and forestry.

Doug Sombke, a farmer from Conde, said the best way to get the economy going is

AUDIT

From Page 1

more than an hour in executive session to discuss what they called a personnel matter. They earlier indicated the matter involved the anonymous phone call.

During the closed session, the commissioners met with a county department head without Simonsen present. Returning to open session, the commissioners did not release the name of the anonymous caller. However, they issued their statement.

Commission Chairman Charlie Sandhoff said the commissioners had no further comment.

"We have nothing more to say than what you have (in the statement)," he said. The department head also declined public comment. However, she expressed concern that, because she met with the commissioners, she would be implicated as the caller.

Because the caller's name was not released to the public, and the possibility exists of legal action against the caller, the *Press & Dakotan* is not releasing the name of the department head at this time.

Tuesday's action was the latest development following a recent state audit. The commissioners met April 6 with two state auditors, without Simonsen in attendance.

According to the audit, the county's surplus cash balance was allowed to reach \$4 million. Under state statute, the balance is not to exceed \$1,163,984. Simonsen later said adjustments have been made toward meeting the state statute.

In other audit findings, Simonsen created a \$79,000 error by not entering a Freeman school tax levy. The county sent a check to the Freeman district to cover the mistake, but subsequent action by the auditor's office resulted in further errors.

invest in America's farmers and ranchers. "You put money into agriculture, agriculture pays it back," Sombke said.

One way to support U.S. farmers is to help them access world markets, said Scott VanderWal, a corn and soybean farmer from Volga.

VanderWal said a good start would be to enact free-trade agreements South Korea, Columbia and Panama, three countries that continue to sign agreements with competitors.

"We're no longer standing still in ag exports across the world," he said. "We're going backwards."

The hearing's second panel dealt with bio-fuels, woody biomass and research. Duffy said biotechnology holds great promise for farmers and consumers, but producing more food will require more advances and wider use of existing genetically enhanced foods.

"Further advancements in biotechnology are necessary to ensure the world can continue to rely on U.S. growers to provide high quality food, feed, fiber and fuel," Duffy said.

The audit also noted the misappropriation of \$27,773, collected over two years, sent to the Bridgewater School District rather than the Emery School District. In addition, \$13,346 in opt-out funds from Wittenberg Township were incorrectly sent to Sweet Township.

At Tuesday's meeting, the commissioners decided to invite Sweet Township officials to the June 1 commission meeting to discuss remitting the \$13,346 overpayment. Township officials have the available funds according to their annual financial report, but they want to repay the amount over a five-year period, Simonsen said.

Commissioner Gillas Stern said he preferred payment in full.

"If we were overpaid, would (Sweet Township) want repayment over five years?" he asked. "My feeling is that they should write a check and give it back."

Should Sweet Township be allowed to make a deal, Stern was concerned that other taxing entities would demand making payments over several years rather than in a lump sum.

In separate comments to the *Press & Dakotan*, Simonsen said she has continued making progress on changes in her office.

Simonsen said she had been following procedures used in the county auditor's office for years. She is now working with state auditors from the Department of Revenue and Regulation to determine how they want her to comply with state regulations, she said.

Simonsen is also maintaining e-mail contact with her software company, Tyler Technology of Lubbock, Texas. She is working on getting the general ledger to where she can print out computerized reports for the commissioners rather than present the current manual trial balance.

Simonsen acknowledged she made the errors listed in the audit. Now, she is working to reduce the amount of manual input, which she believes should reduce or eliminate mistakes in the future.

Simonsen acknowledged she made the errors listed in the audit. Now, she is working to reduce the amount of manual input, which she believes should reduce or eliminate mistakes in the future.

Public Notices

Continued from Page 12

16539
FROM ANNUAL STATEMENT
Year Ending December 31, 2009
ZURICH AMERICAN INSURANCE COMPANY
Home Office Address:
1 Liberty Plaza, 165 Broadway
New York, NY 10006
Mail Address:
1400 American Lane
Schaumburg, IL 60196-1056

ASSETS	
Bonds	18,856,188,115
Stocks	2,415,782,958
Mortgage Loans on Real Estate	0
Real Estate Owned	0
Cash and Bank Deposits	523,258,793
Agents Balances or Uncollected Premiums	1,730,086,139
Interest, Dividends and Real Estate Income Due and Accrued	153,168,265
Other Assets	6,257,260,784
TOTAL ASSETS	29,935,745,054
LIABILITIES, SURPLUS, OTHER FUNDS	
Reserve for Losses	11,020,390,785
Reserve for Loss Adjustment Expenses	3,437,282,420
Other Expenses (excluding taxes, licenses and fees)	610,784,129
Taxes, Licenses and Fees (excluding Federal and Foreign Income Taxes)	188,895,411
Federal and Foreign Income Taxes	24,130,322
Unearned Premiums	4,286,806,531
All Other Liabilities	2,950,304,838
TOTAL LIABILITIES	22,518,594,436
Special Surplus Funds	2,333,534,703
Capital Paid Up or Statutory Deposit	5,000,000
Gross Paid In and Contributed Surplus	4,394,131,321
Unassigned Funds (Surplus) as Regards Policyholders	684,484,594
TOTAL	29,935,745,054

27855
FROM ANNUAL STATEMENT
Year Ending December 31, 2009
ZURICH AMERICAN INS. CO. OF ILLINOIS
Home Office Address:
1400 American Lane
Schaumburg, IL 60196-1056
Mail Address:
1400 American Lane
Schaumburg, IL 60196-1056

ASSETS	
Bonds	38,509,905
Stocks	26,383
Mortgage Loans on Real Estate	0
Real Estate Owned	0
Cash and Bank Deposits	850,161
Agents Balances or Uncollected Premiums	0
Interest, Dividends and Real Estate Income Due and Accrued	443,908
Other Assets	14,126,588
TOTAL ASSETS	53,956,945
LIABILITIES, SURPLUS, OTHER FUNDS	
Reserve for Losses	0
Reserve for Loss Adjustment Expenses	0
Other Expenses (excluding taxes, licenses and fees)	7,903
Taxes, Licenses and Fees (excluding Federal and Foreign Income Taxes)	0
Federal and Foreign Income Taxes	4,449
Unearned Premiums	0
All Other Liabilities	14,839,736
TOTAL LIABILITIES	14,852,088
Special Surplus Funds	0
Capital Paid Up or Statutory Deposit	5,000,000
Gross Paid In and Contributed Surplus	28,295,295
Unassigned Funds (Surplus) as Regards Policyholders	5,809,562
TOTAL	53,956,945

BUSINESS IN SOUTH DAKOTA 2009

Direct Premiums Written	7,728,355
Direct Premiums Earned	7,284,264
Direct Losses Paid	3,008,275
Direct Losses Incurred	3,056,230

STATE OF SOUTH DAKOTA DIVISION OF INSURANCE STATE CAPITOL, PIERRE COMPANY'S CERTIFICATE OF AUTHORITY

WHEREAS, the Zurich American Insurance Company, a Corporation organized under the Laws of New York, has complied with all requirements of the Insurance Laws of the State of South Dakota:

NOW THEREFORE, the undersigned, Director of Insurance of the State of South Dakota, pursuant to the provisions of said laws, do hereby certify that the above named Company is fully empowered through its authorized agents to transact the numbered lines of business listed below:

2345678910111213141516
1. Life
2. Health
3. Fire & Allied Lines
4. Inland & Ocean Marine
5. Workmen's Compensation
6. Bodily Injury Liability (Other than Auto)
7. Property Damage (Other than Auto)
8. Auto Bodily Injury
9. Auto Property Damage
10. Auto Physical Damage
11. Fidelity & Surety
12. Glass
13. Burglary & Theft
14. Boiler & Machinery
15. Aircraft
16. Credit
17. Crop-Hail
18. Livestock
19. Title
20. Var. Annu