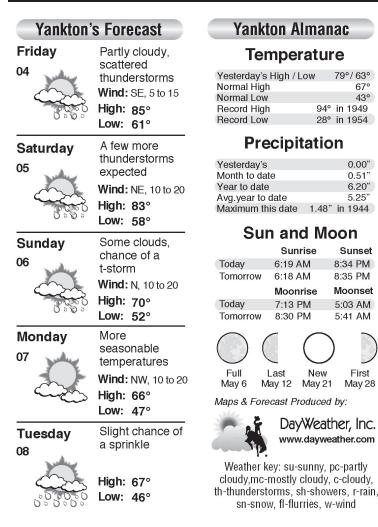
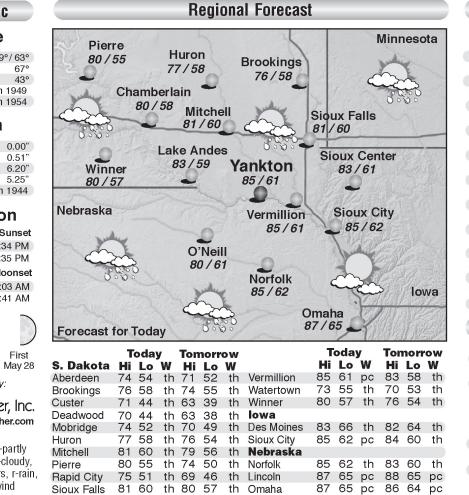
THE PRESS & DAKOTAN WEATHER CENTER





		-	Nati	onal	For	ecas	st			
		Today			Tomorrow			Sunday		
sota	Location:	Hi		w	Hi	Lo	W	Hi	Lo	
	Anchorage	41	32	рс	41	35	r	43	34	ls
	Atlanta	84	66	th	87	66	th	89	65	th
2	Boston	55	49	sh	55	48	sh	62	48	pc
8	Chicago	71	56	th	66	53	th	65	53	th
0	Dallas	90	70	рс	90	71	pc	89	70	pc
	Denver	83	49	рс	85	47	pc	66	45	th
	Detroit	75	53	th	68	49	pc	64	50	sh
N	Green Bay	62	49	pc	59	47	th	60	46	th
17341	Houston	90	72	pc	88	72	pc	88	71	рс
	Kansas City	90	69	pc	91	69	pc	86	63	th
	Las Vegas	91	67	su	85	66	pc	84	67	pc
	Los Angeles	72	55	su	74	56	su	77	57	su
	Miami	84	72	sh	82	75	рс	88	75	рс
	Minneapolis	72	53	th	70	52	th	63	50	th
	New York City	78	61	th	69	52	r	64	52	pc
	Philadelphia	83	64	th	76	55	sh	72	51	рс
	Phoenix	95	69	su	96	67	su	94	67	su
	San Francisco	62	49	pc	69	54	su	72	56	su
	Seattle	54	45	sh	56	44	sh	64	47	рс
owa	Tampa	90	71	pc	89	69	pc	87	71	th
	Washington, D.C.	85	67	th	83	62	th	75	56	рс
SPR-	AG Info	orma	atio	n		IV	lilitary	Ab	roa	d
rrov	M.							1	oda	y
o W	Lowest Relative		nidity	35%	Lo	catio	on:	Hi	Lo	W
	Hours of Sunsh	ine		13	Ba	ahda	ad, Iraq	96	76	pc
3 tl	Don Eveneration	Pan Evaporation .23"		Diego Garcia			84		th	
4 tl	4" Soil Tomporo	ture		63		-				
							Qatari	97		рс
4 tl	Gavins Pr	Gavins Point Dam			Frankfurt			68	49	sh
4 u 0 tl			200		Ka	bul.	Afghan	. 63	45	рс
U U	Lake Temperat	Lake Temperature 64				Kuwait City 101				sh
0 tl	Lake Elevation		1,206				-			
5 p	Discharge		7,000			,	Korea	73		рс
i p			1,155	5.72	Tol	kyo,	Japan	74	57	th

Options Available To S.D. First-Time Homebuyers

67°

43°

0.00"

6.20"

5.25

Sunset

8:34 PM

8:35 PM

Moonset

5:03 AM

5:41 AM

First

PIERRE — This spring is an excellent time for first-time homebuyers to start shopping for homes of their own. A new initiative by the South Dakota Housing Development Authority has helped make its First-Time Homebuyer program more competitive than ever.

Combined with SDHDA's down payment assistance and other programs, SDHDA makes it easier and less expensive than ever to finance a first-home mortgage. SDHDA is proud to be partnering with participating lenders across the state to bring first-time homebuyers a number of competitive financing options.

'We really want to make sure first-time homebuyers in South Dakota have simple, competitive, affordable mortgage options that fit their financial needs at this stage in their lives,' said Brent Adney, director of Homeownership Programs for SDHDA. "If you thought homeownership was out of reach, this is a good time to give our programs a second look."

Currently, SDHDA supports two types of mortgages for qualified first-time homebuyers.

A 30-year fixed-rate mortgage. For this loan, the borrower may or may not pay discount points. If a borrower has available funds, they may choose to buy the interest rate down by paying discount points or pick a competitive interest rate with no discount points. (A discount point is an upfront payment that reduces the overall interest rate charged by the lender.)

• The Fixed-Rate Plus mortgage. This 30-year mortgage includes a gift that equals 3 percent of the loan amount. This money is used to help cover the down payment and closing costs. In addition, this loan carries no discount points. These interest rate options allow borrowers

to select the best mortgage based on the

amount of money they have saved. Many firsttime homebuyers have trouble saving enough money for the upfront costs of home ownership, but their future earnings will be enough to cover the monthly payments. That's why the SDHDA has also eliminated all origination fees

In addition, SDHDA supports services such as homebuyer education and homeownership counseling. These programs have helped thousands of South Dakotans buy homes of their own.

National Mortgage Association, SDHDA has been able to fund its loan programs at competitive rates. That in turn has made home loans more affordable to first-time homebuyers in South Dakota, Adney explained.

Using securities backed by the Government

The Mountain Plains Library Association is a twelve state association of librarians, library paraprofessionals and friends of libraries in Arizona. Colorado, Kansas, Montana, Nebraska, Nevada, New Mexico, North Dakota, Oklahoma, South Dakota, Utah and Wyoming. Its purpose is to promote the development of librarians and libraries by providing significant educational and networking opportunities. Funded by the Gerald M. Kline Family Founda-

De Jager-Loftus

tion (Innovative Interfaces, Inc. and SkyRiver), the Institute facilitator is Maureen Sullivan, President-Elect of the American Library Association. Additional funding is by the Emporia School of Library and Information Management, the University of Arizona School of Information Resources Library Science, and MPLA

De Jager-Loftus is Technology Librarian and liaison to departments in the College of Fine Arts. She has developed several marketing and instructional initiatives for the Libraries such as LibGuides (libguides.usd.edu); and READ (www.flickr.com/photos/usduniversitylibraries/sets/72157628045700348/). De Jager-Loftus teaches Information Literacy to USD and the extended community. Her research interests include surveys, technology in liaisonship and instruction, Website design, user interface and usability, and digital libraries. De Jager-Loftus received her M.S.L.I.S. from Florida State University, and M.F.A. from the State University of New York at Buffalo.

DAILY RECORD

POUND COUNT

Several animals are available at the Yankton Animal Shelter. For more information call the Yankton Police Department's Animal Control Officer, from 8 a.m.-4 p.m. Monday-Friday at 661-9494, or 668-5210. A \$5 fee is required to adopt an animal.

DAILY RECORD POLICY

The Press & Dakotan publishes police and sheriff reports as a public service to its readers. It is important to remember that an arrest should not imply guilt and that every person is presumed innocent until proven otherwise. When juveniles are released from jail, it is into the care of a parent or guardian.

It is the policy of the Press & Dakotan to publish all names made available in the police and court reports. There are no exceptions.

with intent to deliver to a prisoner.

· Skylor Drapeaux, 19, Yankton, was arrested Wednesday on a court hold · Gary Comstock Jr., 42, Yankton,

was arrested Thursday on a probation hold

• Jeremy Renken, 31, Yankton, was arrested Thursday for driving under the influence and speeding.

ACCIDENTS

 A report was received at 1:05 p.m. Thursday of an accident in the 1000 block of Broadway.

· A sheriff's office report was received at 9:01 p.m. Wednesday that a vehicle driven by a rural Yankton man collided with a deer along Highway 52.

INCIDENTS

75 YEARS AGO Tuesday, May 4, 1937 · Elizabeth Thorson of De Smet, an eighth grade pupil, is the 1937 South Dakota Young Citizens League essay and speaking champion. She won hon-

ors in competition against five other regional winners at the league's annual convention in Pierre vesterday. Wagner School Closes May 20 -Sunday, May 16, will open the Wagner high school commencement season with baccalaureate services in the school auditorium. On Monday evening will occur the Junior-Senior banquet at the Masonic temple. Tuesday will be Awards with the Girls Athletic Association banquet in the evening. Dr. G. W. Nash, president of Yankton college will deliver the address to a class of 34 at the annual high school commencement on Thursday evening, May 20

ON THIS DATE

Oris Scherschligt, district forester here Looking on with astonishment and delight at "the biggest and Most beautiful princess in the whole world" are the seven dwarfs. The Children's Theater production of "Snow White and the Snow Dwarfs" is being presented by the Mount Marty High School player club on Saturday and Sunday.

25 YEARS AGO Monday, May 4, 1987

 His bride thought Horace Gree ley's advice to go west, young man was not a pipe dream. So, two weeks after Vernon Fhrum Vinatieri married his sweeetheart, Ruth B. Munkvold of Viborg, Aug. 1, 1936, he agreed with her Yankton looked bleak during the Depression. He decided they should seek their fortune on the West Coast.

Charges Filed in Fatal Haakon County Crash

PHILIP — A Faith man was charged Thursday with vehicular homicide. vehicular battery and DUI in connection with a two-vehicle crash that killed a Pierre woman.

Walt Taton, 63, turned himself in at the Haakon County Sheriff's Office in Philip, where he was formally charged. Taton had been hospitalized after the crash, which happened on Saturday, April 28, on S.D. Highway 34 about five miles west of Hayes.

Taton was the driver of a 2004 Ford F350 pickup that collided head-on with a 2001 Dodge Caravan. A passenger in the Caravan, Heather Unser, 28, of Pierre, died in the crash. The driver of the Caravan, Sadie Clark, 21, of Yankton, received serious but non-life threatening injuries.

USD Prof To Attend MPLA Leadership Institute

VERMILLION — Danielle P. De Jager-Loftus, assistant professor at the University of South Dakota's University Libraries, has been selected to attend the Mountain Plains Library Association (MPLA) 2012 Leadership Institute, May 6-12, at Estes Park,





ARRESTS

 Renee Hagedorn, 49, Irene, was arrested Wednesday on a warrant for second-degree theft by non-sufficient funds check.

· Tracy Johnson, 46, Yankton, was arrested Wednesday for simple assault and a parole hold.

· Andrew Kohl, 33, Wakonda, was arrested Wednesday on a court hold.

Rodney Gardner, 27, Council Bluffs, Iowa, was arrested Wednesday on a warrant for failure to appear for a change of plea hearing and a warrant for possession of unauthorized articles

· A report was received at 11:02 p.m. Wednesday that a vehicle was egged in the 3000 block of Broadway. A report was received at 5:39 a.m. Thursday that a motorcycle had been

knocked over in the 400 block of Douglas Ave. · A report was received at 12:11

p.m. Thursday that three rings had been stolen from a residence in the 2100 block of West 11th St.

CRIME STOPPERS

Anyone wishing to report anonymous information on unlawful activity in the City of Yankton or in Yankton Balls: 20-23 County is encouraged to contact the Crime Stoppers tip line at 665-4440.

50 YEARS AGO Friday, May 4, 1962

 A new shop and warehouse building for the South Dakota Game, Fish and Parks Department is under construction in the Pearson ranch area downstream from the South Dakota end of Gavins Point dam, according to

LOTTERIES

THURSDAY'S RESULTS

PICK 3: 6-4-6

2 BY 2: Red Balls: 10-24, White

He hopped a train boxcar and severa days later arrived in Pomona. Calif. with only \$6 to his name. It was a long, hard struggle to prosperity, but he achieved it.

 The University of South Dakota's law and medical schools will weather the latest round of budget cuts, but accreditation problems could loom if funding doesn't improve, officials at the schools say.

MYDAY: Month: 6, Day: 17, Year: 71

PICK 5: 22-23-26-27-32. Estimated jackpot: \$50,000

NAMI Fundraiser At Pizza Ranch Monday

The National Alliance on Mental Illness, (NAMI) Yankton, will hold a fundraiser at the Pizza Ranch between 5-8 p.m. Monday, May 7. The Yankton Pizza Ranch is located at the intersection of Broadway and 15 th street.

Proceeds from meals will go to the NAMI annual walk to be conducted May 19.

NAMI provides education, support and advocacy on mental illness. If you have any questions, call Steve at 665 1732.

BOARD OF TRADE

CHICAGO (AP) - Grains futures mostly rose Thursday on the Chicago Board of Trade.

Wheat for July delivery rose 1 cent to \$6.1550 a bushel; July corn rose 3 cents to \$6.1450 a bushel; July oats rose 7.25 cents to \$3.4450 a bushel: while July soybeans dropped 11.50

cents to \$14.7350 a bushel. Beef and pork futures rose on the Chicago Mercantile Exchange. June live cattle rose 3 cents to \$1.1587 a pound; August feeder cattle rose 3 cents to \$1.5722 a pound; while June lean hogs rose 0.47 cent to 84.92 cents a pound.



Treatment & Prevention

Thursday, May 10 Noon-1:00 p.m.

Avera Professional Office Pavilion & Education Center



Robert Ferrell, MD, FACOG **Board Certified** Obstetrician/Gynecologist, Yankton Medical Clinic, P.C.

Join us for a Community Wellness forum on osteoporosis. A light meal will be served. There is no charge for this event, but space is limited. Please make reservations by calling:

605-668-8357







Use your smart phone to scan this QR Code to take you to our e-Edition. (Firefox is the preferred cell phone browser)

The EcoLogical Choice

Osteoporosis: