

1605

Apartments For Rent

Sagewood Apartments:

\*\*2-bedroom available

\*\*Pet and Smoke Free

\*\*Close to Mall and Hy-Vee

\*\*Wireless Internet on Site

\*\*Criminal background check required.

For more information or to view open unit. Call 1 (800)560-2518 between 8am-5pm Monday through Friday.  
mandotd@electric@qwestoffice.net

Scotland: For Rent,

\$325-\$400, 1-bedroom, 1-bath, on-site laundry, all utilities included. (605)691-1497 or (801)865-6701.

1-bedroom apartment in

Tabor. Clean, cozy and a short commute to Yankton. Rent based on income. Equal Housing Opportunity. (605) 760-7413 or Skogen Company (605)263-3941.

1615

Houses For Rent

2+bedrooms, 3/4-bath, attached

1-1/2 stall garage with electric door opener and small workshop area. Appliances included, furnished or unfurnished. Extra storage space available. 4-miles north of Yankton. First & last months rent plus deposit. \$525/month. References a must, utilities not included. No pets/smoking. (605)665-4414 or (605)661-7721.

2-Bedroom House,

oak floors, high ceilings, central air, garage, microwave, garbage disposal, dishwasher, laundry, NO smokers/pets. Contact (605)660-1289.

2-bedroom, attached garage

in Tyndall, SD. \$450/mnth plus deposit, pets negotiable. Pre-paid rent discount. (970)589-6475.

Available cute 2-bedroom,

close to downtown, \$475/month. Stove/refrigerator, lawn/snow service. Lease, application, pets welcome. (605)665-1828.

Country home between

Yankton and Crofton. 2-bedroom, 2-bathrooms, washer/dryer hookups. \$450/month plus utilities, deposit required. No smoking, pets considered. Available immediately. (402)388-4130 after 6pm.

Gayville 2-bedroom, first, last

and deposit. References, \$250/month or \$18,000. Call or text. (605)661-4684.

1615

Houses For Rent

Nice smaller 1-bedroom,

near downtown, off-street parking. Absolutely no pets or inside smokers. References a must. \$400/month plus deposit. (605)665-0822.

1625

Mobile Homes For Rent

Clean 2-bedroom near town.

\$300/month plus deposit. Absolutely no pets. References a must. (605)665-0822.

Nice 3-bedroom, 2-bath,

in quiet park near town. \$475/month plus deposit, references a must. Absolutely no pets. (605)665-0822.

1630

Mobile Home Lots

Lakeside Mobile Home Park.

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

1645

Open Houses

Open House

Saturday, 11/19, 11am-1pm

1103 Summit \* \$115,000

3-bedroom, 1-bath ranch. exterior painting allowance. (605)689-0443.

1650

Houses For Sale

\*Shopping For A Home?

Lewis & Clark Board of Realtors Multiple Listing Service. [www.yanktonrealtors.com](http://www.yanktonrealtors.com)

1207 Picotte • \$99,500

Completely remodeled 3+ bedroom (just add egress to make it 4). 2-full bath, Over 1600 square feet. Finished, and close to Beadle School. Price includes new satin stainless steel appliances. Lisa, Anderson Realty, LLC (605)-661-0054.

House for sale:

Possible rent, Springfield, beautiful riverview, 3-levels, large deck. Seller financing available, (605)661-1737.

1650

Houses For Sale



307 Locust•\$119,000

Spacious 4-bedroom, 2-bath home. Beautifully updated kitchen/baths, hardwood floors, woodwork. Erica (605)660-2992 Anderson Realty.



407 Mulberry

2-Bedroom, 1.75-bath, 3 bonus rooms in basement. Fenced yard. \$63,000. Brenda Warfel, Lewis & Clark Realty (605)661-2724.



407 Pearl • \$69,900

2-bedroom, 1-bath, Cozy home, carport, huge garage off alley. Joe, Americas Best Realty. (605)661-7264.



412 Picotte

2-bedroom, 2-bath built in 1999. Double detached garage. \$110,000 Must see! Max @ Anderson Realty (605)661-8434.



708 W. 6th

Charming 2-story, 3-bedroom home, remodeled bath, large living/dining room, tuck under garage. \$84,900. www.708w6th.com Call Sally and Terry (605)660-6679 Lewis & Clark Realty

1705

Items \$100 or Less

New Balance 8.0e

Elliptical Trainer, paid \$650, good condition, \$100. Call (605)661-7252

New Golden Sun

large, \$5. Golden Sun heavy sweatshirt-XL, \$5. Insulated flannel shirt-XXL, \$2.50 Hooded sweatshirt-XL, \$2. Waconda coat-XL, \$3. Call (605)660-2087

Orbitek Elite Elliptical

Trainer. Compact Elliptical as seen on TV. Very little use. Asking \$90. Call (605)760-7618 or (605)665-8359.

Polaris snowmobile helmet.

Like new. \$60. Coveralls, Large, long. \$12. (605)664-0771

Portable washing machine

works good, \$75. Call (605)665-7725.

1710

Antiques - Collectibles

Lily Lamps \$99

Special, regular \$400. Supplies limited. 8th Street Antiques & Collectibles. 608 W. 8th St., Yankton. Friday 11am-5pm, Saturday, 10am-5pm, Sunday 12Noon-4pm.

1770

Home Appliances

White, Maytag, side-by-side

refrigerator with ice/water in the door, Call (605)661-8118 after 5pm.

1775

Home Furnishings

Solid oak dining table 48"x48"

with 2-leaves that extends to seat 8 \$100. 4-modern style oak chairs with rollers \$10/each. Call (605)665-1229.

1800

Sports Equipment

Pool table, bar room style 7' slate with accessories \$600.

Call (605)665-7681 after 6pm.

Schwinn Airdyne exercise bike,

hardly ever used. \$275. Call (605)661-3792.

1820

Give Aways

2-upright Pianos, First United

Methodist Church, (605)665-2869 or (605)665-2991.

Giveaway: 8' Minnesota

Fats Classic pool table., you haul. (605)660-2646.

2010

Legal and Public Notices

\*\*\*\*\*

YOU WILL PLEASE TAKE NOTICE THAT the undersigned will bring on for hearing the Petition For Change of Name which request that the name of BEVERLY ANN FUCHS be changed to that of BEVERLY ANN PEKAS and such hearing will come before the Honorable Cheryl Gering at the *Yankton County Courthouse & Public Safety Center, 5th and Walnut, Yankton, South Dakota, on the 10th day of January, 2012*, at 9:00 o'clock a.m., or as soon thereafter as counsel can be heard.

Dated this 6 day of September, 2011.

HARMELINK, FOX & RAVNSBORG LAW OFFICE

Jason Ravensborg  
Attorney at Law  
PO Box 18  
Yankton, SD 57078  
(605) 665-1001

# Simulate

From Page 1A

That data is shared with the Office of Highway Safety to determine if those who have taken simulator training have a lower rate of crashes or violations.

Laura Crosley, the student affairs administrative assistant at the college, said it's been interesting to watch students' reactions to the experience.

In the impaired driving scenario, for example, the motorist gives a ride home to a friend after consuming alcohol.

"A lot of the students are talking back to the machine," Crosley said. "People behind them are saying, 'Speed up. Turn left. Turn right.' I think it's very similar to if you have a car load of friends, and you're trying to be careful. Some people are very careful, but with this program, it is a no-win situation. In every single scenario, you're going to get caught or get in an accident."

Once the user is pulled over, a police officer appears on the display and asks if he or she has been drinking. A sobriety test is conducted. The next thing the driver knows, a jail door is closing. The next scene is a court room where a judge sentences the driver.

If an accident has taken place, the driver will instead be transported to a

# Rate

From Page 1A

Mortgage applications fell 10 percent this week from the previous week, according to the Mortgage Bankers Association.

High unemployment and scant wage gains have made it harder for many people to qualify for loans. Many Americans don't want to sink money into a home that could lose value over the next three to four years. And most homeowners who can afford to refinance already have.

The low rates have caused a modest boom in refinancing, but that benefit might be wearing off. Most people who can afford to refinance have already locked in rates below 5 percent. Refinancing fell 12.2 percent last week, according to the mortgage bankers group.

The average rates don't include extra fees, known as points, which most borrowers must pay to get the lowest rates. One point equals 1 percent of the loan amount.

The average fees for the 30-year and 15-year fixed mortgages were unchanged at 0.7.

The average rate on the five-year adjustable loan fell to 2.97 percent from 2.98 percent. The average rate on the one-year adjustable loan increased to 2.98 percent from 2.95 percent.

The average fees on the five-year and one-year adjustable loans were both unchanged at 0.6.

To calculate average mortgage rates, Freddie Mac surveys lenders across the country Monday through Wednesday of each week.

hospital and see medical professionals at work. That scenario leads to a different sentencing.

Throughout the simulation, the user is asked to answer questions about impaired or distracted driving in order to raise awareness of the consequences of carelessness.

"It tells them how much to expect for fines and court costs, as well as how long it will stay on their record," Crosley said.

Taylor added, "It shows the long-term effects. You're in a job interview, and it seems like you're going to get the job. Then the lady asks for a copy of your driving record to see if you've had any DULs or reckless driving charges since the job involves driving."

"What we're hoping is, they get a feel for the real-life situation. People think, 'This is what would happen if I drove drunk, and it wouldn't be fun at all.'"

By mid-afternoon Thursday, the first day the simulators were in use on the campus, Taylor said approximately 60 students had used them.

"They've had a great response," she said.

The first two simulators were successful enough that the State Health Department, in collaboration with the Office of Highway Safety, Volunteers of America and Sioux Empire Safety Village, purchased a third simulator in recent months.

According to the Sioux Empire Safety Village, approximately 1,000 people had used the simulators as of Nov. 1.

# CROSSWORD

By THOMAS JOSEPH

**ACROSS**

**1** Ruler with gilt feelings?

**6** Store fixtures

**11** Make law

**12** Rainy month

**13** Circus worker

**14** Wild card, often

**15** Pitcher's stat

**16** — glance

**18** Tina's ex

**19** Weaver's creation

**20** Old salt

**21** Tentative taste

**22** Increase

**24** Turn down

**25** Funny

**27** Secret plan

**29** School paper

**32** Darling of baseball

**33** Bunny head, for short

**34** Once called

**35** Fall mo.

**36** Lyric poem

**37** Shoe shade

**38** Low-grade peer

**40** Wood units

**42** Wed in secret

**43** U.S. security, for short

**44** Shoulder muscles

**45** Recital highlights

**DOWN**

**1** Taxi parts

**2** Needing change

**3** Some PR work

**4** Great serve

**5** Layer

**6** Speed checker

**7** Big galoot

**8** Auto option

**9** Become active

**10** Lethargic

**17** Came to a point

**23** Poker prize

**24** Dance maneuver

**26** Flaws

**27** Investigated

**28** Enter at bedtime

**31** Past and present

**33** Sharpens

**39** Choose

**41** Lennon's wife

**NEW CROSSWORD BOOK!** Send \$4.75 (check/m.o.) to Thomas Joseph Book 1, P.O. Box 536475, Orlando, FL 32853-6475

1	2	3	4	5	6	7	8	9	10
11					12				
13					14				
15				16	17		18		
19				20			21		
22			23			24			
27	28			29				30	31
32				33			34		
35				36			37		
38		39			40	41			
42					43				
44					45				

A X Y D L B A A X R  
is L O N G F E L L O W

One letter stands for another. In this sample, A is used for the three L's, X for the two O's, etc. Single letters, apostrophes, the length and formation of the words are all hints. Each day the code letters are different.

11-18

CRYPTOQUOTE

D N D F W A E X F T J X K H D X A J T V X

V J D S S T M Q - V J B M D J B Z X F C

E D X N D M . — E D M F W Z X F C

K D D A E D F

**Yesterday's Cryptoquote:** DON'T JUDGE EACH DAY BY THE HARVEST YOU REAP BUT BY THE SEEDS THAT YOU PLANT. — ROBERT LOUIS STEVENSON

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Open House

SATURDAY, Nov. 19th 9:30–11:30



1302 Main Street • Tyndall

Completely renovated four bedroom, three bath home on large lot. New heating and A/C with separate controls for main floor and second floor. Please call for a private showing.

Anderson REALTY, LLC

605-665-7407

yanktonhomes.com

Agent: Max Payne

661-8434

122 W. 3rd • Yankton, SD



NEW LISTING



807 Jason Way, Yankton • \$295,000

Introducing a wonderful 2008 ranch home with room for entertaining friends and family. Living room with large windows, gas-fired stone fireplace, spacious dining area, kitchen with eating bar, master suite featuring full bath with double sinks. Main floor laundry, full bath and two bedrooms complete the main floor. A full finished basement offers a huge family room and walk-in closet to store the games for the kids, a bath and two additional bedrooms. 3 season porch and covered patio complement the distinguished iron fencing of the large landscaped backyard with newly planted trees and perennials. Call me for your private showing and capture the feeling of home.

Century 21

PROFESSIONAL REAL ESTATE

Carla Schillingman

1701 Broadway  
Yankton, SD 57078  
(605) 661-8643



[www.yanktonrealestate.com](http://www.yanktonrealestate.com)

1655

Mobile Homes For Sale

2011 16x70 Mobile homes,

3-bedrooms, 2-bath, Walk-through closet. Contract for deed. Monthly payments \$515 (605)668-2165

1660

Acreage - Lots For Sale

Ridgeway North Development

has numerous lots available. North of Hillcrest Golf Course. Call Kirby, (605)665-0524 or (605)660-1422.

1705

Items \$100 or Less

150 Cascading icicle light set

\$8. 100 musical light set \$6. 5 mini crystal spheres light set \$5. All brand new (605)665-2700.

4-Belts with large western

buckles, \$20 each. Call (605)660-2087.

4-Pirelli Scorpion ATR

275/55R20 Tires, 1/4 tred, \$15 each or all 4, \$50. Call (605)664-8205.

Children's wooden table and

4-chairs, light oak, \$100. Call (605)661-7252

Natuzzi Loveseat, leather

hunter green, \$100. (605)660-0704

1830

Rummage Sales

606 E 17th St.

Friday, 11/18, 5pm-8pm

Saturday, 11/19, 8am-5pm

BRRRR! Warm, clean clothing for everyone! Coats, sweat-shirts, sweaters, honey, jeans, toys, household, bedding, decorations, Lots of miscellaneous. Come see.

1840

Lost and Found

Found: 4-Charolais Heifers

and 1-Black cow, found near south of Meckling. Call (605)660-1421 or (605)624-4018.

1855

Alfalfa - Hay

Want to buy: Alfalfa,

picked-up or delivered, call Roy at Pleasant Acres, (620)804-1506.

2010

Legal and Public Notices

11+18+25

Yankton School District 63-3

Advertisement to Bidders

Sealed bids for **Farm Acreage Lease** will be received by the School Board of Yankton School District 63-3 at the Administration Building, 2410 West City Limits Road, Yankton, South Dakota up to the hour of 1:30 o'clock P.M., Tuesday, December 6, 2011 at which time bids will be opened and read aloud in the meeting room in the School Administration Building, Yankton, South Dakota. The School Board reserves the right to reject any and all bids and to waive any irregularities or informalities therein.

Jason L. Bietz

Business Manager

11+4+11+18+25

STATE OF SOUTH DAKOTA COUNTY OF YANKTON: SS

IN CIRCUIT COURT

FIRST JUDICIAL CIRCUIT

IN THE MATTER OF THE

NAME CHANGE OF

\*\*\*\*\*

IN THE MATER OF THE

NAME CHANGE OF

BEVERLY ANN FUCHS

NOTICE OF HEARING ON

PETITION FOR

CHANGE OF NAME

CIV. #11-581

COMMITTED

to your future

YOUR MORTGAGE BANKER — GLORIA BOHN



1

Experience... the Difference!

FIRST DAKOTA NATIONAL BANK

Yankton Downtown 665-7432 • 225 Cedar Street

Yankton North 665-4999 • 2105 Broadway Avenue

