1625

1645

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 equired. For more information or to view open unit. Call 1(800)560-2518

etween 8am-5pm Monday hrough Friday. vestoffice.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 (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. Prerent paid 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-bed-2-bathrooms, room. 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.

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.

Open Houses

Open House Saturday, 11/19, 11am-1pm 1103 Summit * \$115.000 3-bedroom, 1-bath ranch. extepainting rior allowance. (605)689-0443.

1650 Houses For Sale

Shopping For A Home? Lewis & Clark Board of Realtors Multiple Listing Service. www.yanktonrealtors.com



1207 Picotte • \$99,500 completely remodeled 3+ bedom (just add egress to make 4). 2-full bath, Over 1600 square feet. Finished, and close to Beadle School. Price ncludes new satin stainless steel appliances. Lisa, Ander ... Realty, -661-0054. LLC

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





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

alty.



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

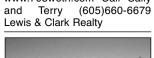




412 Picotte 2-bedroom. 2-bath built in 1999. Double detached garage. \$110,000 Must see! Max Anderson Realtv

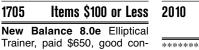


708 W. 6th Charming 2-story, 3-bedroom home, remodeled bath, large living/dining room, tuck under garage. \$84,900. www.708w6th.com Call Sally





Volin, SD * \$44,900



Call

(605)661-7252 New Golden Sun jacket, 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

\$100.

1705

dition.

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.

Recumbent exercise bike, \$40. Call (605)760-7618 or (605)665-8359.

Size 5 Pink Disney Princess coat and snowpants, \$18. Dora winter coat \$8, 5-pants, \$1 each. 2-sweaters, \$2 each. Excellent condition. (605)260-0190.

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.

1710

1800

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.

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

Giveaway: 8' Minnesota Fats Classic pool table,, you haul. (605)660-2646.

(605)665-2991.

Rummage Sales

1830 606 E 17th St. Friday, 11/18, 5pm-8pm Saturday, 11/19, 8am-5pm BRRRR! Warm, clean clothing for everyone! Coats, sweatshirts, sweaters, honey, jeans, toys, household, bedding, 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 Cheryle 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 Ravnsborg 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 nowin 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

From Page 1A

unless pipeline develop-

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 DUIs 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.





NEW LISTING



807 Jason Way, Yankton • \$295,000

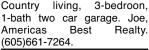
Introducing a wonderful 2008 ranch home with room for entertaining friends and family. Living room with large windows, gas-fired stone fireplace, spacious dining area, kitchen with eating bar, master suite featuring full bath with double sinks. Main floor laundry, full bath and two bedrooms complete 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 compliment 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.



Carla Schlingman 1701 Broady (605) 661-8643

www.yanktonrealestate.com

n, SD 57078



1655 **Mobile Homes For** Sale 2011 16x70 Mobile homes, 3-bedrooms. 2-bath.

Walk-through closet. Contract for deed. Monthy 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 (605)660-1422.

Rural acreage perfect for hobby farm. Fenced 12.41 acres, 1-mile South of Hwy. Char, Century 21 (605)661-0864

1705 Items \$100 or Less 150 Cascading icicle light set \$8. 100 musical light set \$6. 5 mini crystal spheres light set brand All 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

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

to your futu YOUR MORTGAGE BANKER - GLORIA BOHN



Yankton Downtown 665-7432 · 225 Cedar Street Yankton North 665-4999 · 2105 Broadway Avenue

hunter

decorations, Lots of miscellaneous. Come see.



1855 Alfalfa - Hay Want to buy: Alfalfa,

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

Legal and Public 2010 Notices

Yankton School District 63-3

11+18+25

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

ers can show they have no reasonable alternative.

Haar later withdrew the amendment, after say ing it reflected the will of Nebraska residents who testified last week during bill hearings aimed at oil pipelines.

"Real Nebraskans who attended the hearings and spoke on their own account sent an overwhelming message," Haar said. They want it made clear that the Sandhills should be avoided — avoided, not excluded."

Haar had introduced a bill earlier to create "exclusion zones" where pipes larger than 8 inches in diameter could not run. The measure would have prevented the Kevstone XL from running through the Sandhills, certain cold water streams or other regions where groundwater is near the surface.

The proposal stayed in the Legislature's Natural **Resources** Committee, which has voted out two other bills to the Legislature.

State Sen. Ken Schilz of Ogallala warned that Haar's measure could undermine the state's agreement with TransCanada, which has garnered widespread support in the one-house Legislature and praise from Heineman. 'That's why it's rather

disturbing to me to think that what we all have found that we can agree on, that we come back and see people wanting to move further down the road than where we are, Schilz said. "I think that's dangerous. We have to understand that, really, this is quite a fragile arrangement we have here. We need to make sure this moves forward. If we let this fall apart because of trying to do too much too soon, or too much at the wrong time, then shame on us.

Lawmakers are scheduled to end their special session Tuesday, Heineman is expected to sign the bills into law.

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By THOMAS JOSEPH

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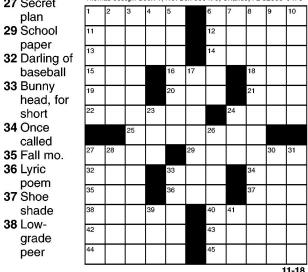
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NEW CROSSWORD BOOK! Send \$4.75 (check/m.o.) to Thomas Joseph Book 1, P.O. Box 536475, Orlando, FL 32853-6475



AXYDLBAAXR is LONGFELLOW

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**

DNDFW AEXFTJXKHD XAJ TV X V J D S S T M Q - V J B M D JBZXFC EDXNDM. — EDMFW ZXFC

KDDAEDF

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

