

2010 Legal and Public Notices

Yankton County Clerk of Courts
410 Walnut, Suite 205
Yankton, SD 57078

Michael D. Stevens
Blackburn & Stevens, Prof.
L.L.C.
100 West Fourth Street
Yankton, SD 57078
(605) 665-5550

11+8+15+22
STATE OF SOUTH DAKOTA)

COUNTY OF YANKTON)

IN CIRCUIT COURT
FIRST JUDICIAL CIRCUIT

Pro. No. 14-46
NOTICE TO CREDITORS AND
NOTICE OF INFORMAL
PROBATE AND
APPOINTMENT OF
PERSONAL
REPRESENTATIVE

In The Matter Of The Estate Of
SHARON FAYE WATKINS,
Deceased.

Notice is given that on the 28th
day of July, 2014, Joanie Speck,
whose address is PO Box 644,
Dakota City, NE 68731, was ap-
pointed as Personal Representa-
tive of the Estate of Sharon Faye
Watkins.

Creditors of Decedent must file
their claims within four months
after the date of the first publica-
tion of this notice or their claims
may be barred.

Claims may be filed with the Per-
sonal Representative or may be
filed with the Clerk, and a copy of
the claim mailed to the Personal
Representative.

Joanie Speck
PO Box 644
Dakota City, NE 68731

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STATE OF SOUTH DAKOTA)
COUNTY OF YANKTON)

IN CIRCUIT COURT
FIRST JUDICIAL CIRCUIT

Pro. No. 14-62
NOTICE TO CREDITORS AND
NOTICE OF INFORMAL
PROBATE AND
APPOINTMENT OF
CO-PERSONAL
REPRESENTATIVES

In The Matter Of The Estate Of
LENORA R. SCHAEFFER,
Deceased.

Notice is given that on the 7th day
of November, 2014, Alvina A.
Auch and Wesley W. Schaeffer,
whose addresses are 29574 432nd
Avenue, Lesterville, SD 57040;
and 43617 295th Street, Utica, SD
57067; respectively, were ap-
pointed as Co-Personal Represen-
tatives of the Estate of Lenora R.
Schaeffer.

Creditors of Decedent must file
their claims within four months
after the date of the first publica-
tion of this notice or their claims
may be barred.

Claims may be filed with the Per-
sonal Representative or may be
filed with the Clerk, and a copy of
the claim mailed to the Personal
Representative.

Alvina A. Auch
29574 432 Ave.
Lesterville, SD 57040

Wesley W. Schaeffer
43617 295th Street
Utica, SD 57067

Yankton County Clerk of Courts
410 Walnut, Suite 205
Yankton, SD 57078

John P. Blackburn
Blackburn & Stevens, Prof.
L.L.C.
100 West 4th Street
Yankton, SD 57078
(605) 665-5550

**SOUTH DAKOTA
DEPARTMENT OF
TRANSPORTATION
Yankton COUNTY
NOTICE OF PUBLIC
INFORMATION MEETING /
OPEN HOUSE
FOR
Yankton COUNTY MASTER
TRANSPORTION PLAN**

Date: December 3, 2014
Time: 5:30 p.m. to 7:00 p.m.

2010 Legal and Public Notices

(Presentation at
5:30p.m.)

Place: Yankton County
Government Center
321 West 3rd Street
Yankton, SD 57078

The South Dakota Department of
Transportation (SDDOT), in con-
junction with Yankton County,
will hold the second public infor-
mation meeting to discuss and re-
ceive public input on the develop-
ment of a Master Transportation
Plan for Yankton County. The
meeting will include a presenta-
tion on the plan development and
an opportunity to talk one on one
with representatives of the
SDDOT, Yankton County and
consultant staff.

SRF Consulting Group, Inc. is
conducting this public meeting on
behalf of Yankton County and the
SDDOT. The purpose is to gather
community input on possible ac-
tions to address the transportation
issues identified at the June 2014
public information meeting. Addi-
tional information regarding the
transportation master plan can be
found at [www.yanktoncounty-
plan.com](http://www.yanktoncounty-plan.com).

The meeting will occur between
5:30 p.m. and 7:00 p.m. at the
Yankton County Government
Center. SDDOT, county, and con-
sultant staff will be available to
discuss the needs and issues of the
transportation network and to an-
swer your questions. During this
time, you will also have the op-
portunity to present written com-
ments. A short presentation will
be given at approximately 5:30
p.m.

Notice is further given to indi-
viduals with disabilities that this
public meeting is being held in a
physically accessible place. Any
individuals with disabilities who
will require a reasonable accom-
modation in order to participate in
the public meeting should submit
a request to the department's ADA
Coordinator at 605-773-3540 or
1-800-877-1113 (Telecommunica-
tion Relay Services for the Deaf).
Please request the accommoda-
tions no later than 2 business days
prior to the meeting in order to en-
sure accommodations are avail-
able.

For further information regarding
the study, contact Steve Gramm at
(605) 773-6641 or by email at
steve.gramm@state.sd.us.

Notice published twice at the total
approximate cost of \$57.49.

Kettles

From Page 1

The money raised helps
the Contact Center, Homeless
Shelter and transients in
emergency situation. (Such
individuals would contact the
police department.) More
than half the money raised
last year went to a special
project fund that helped fami-
lies with infants, providing
them with diapers and formula.

Coordinator Carol Pooler
would like to see at least 50
bell ringers. These volun-
teers would be asked to com-
mit to a two-hour shift. She
encourages married couples
or friends to sign up. Individ-
uals can also sign up and
would be paired with another
person. The Lewis and Clark
Board of Realtors have com-
mitted to ring the bells on
Dec. 6. Other service clubs,
church groups or youth
groups are being sought to
volunteer.

"It was awesome to see
the generosity of our commu-
nity," Pooler said of the 2013
campaign. "People were writ-
ing checks, and parents were
giving their kids money to
put in the Kettles.

"We don't ask for money
we just ring the bell, smile
and say thank you."

The Salvation Army bell
ringing started in December
1891, when Captain Joseph
McFee resolved to provide a
free Christmas dinner to the
area's poor of San Francisco.
He thought back to his days
as a sailor in Liverpool, Eng-
land. On the Stage Landing,
he saw a large iron kettle
called "Simpson's pot" into
which "Simpson's" dropped
charitable donations. He
placed a similar pot near the
Oakland ferry landing with a
sign, "Keep the Pot Boiling."
He quickly raised the funds
to feed 1,000 of the city's
poorest individuals on Christ-
mas day. Today the Salvation
Army program and services
serve 30 million Americans
year round.

If you are interested in
bell ringing or if you would
like to be on the Salvation
Army committee, contact
Pooler at 661-5153.

Pitch Perfect



SUBMITTED PHOTO
Yankton High School Acappella choir participated in the South Dakota Vocal Arts Festival on Thursday, November 13th on the campus of USD. They attended workshops, performances and rehearsals during the day and ended with a final concert in the Aalfs auditorium. Part of this festival included a solo competition. YHS senior Garrett Adam received honorable mention and junior, Mikayla Trenhaile, received 3rd place. Acappella was accompanied by Scott Arens and directed by Angela Larson.

Fraud

From Page 1

proach to protecting those
members affected.

"We get a list of card num-
bers that have potentially
been compromised," he said.
"We then call our members
and let them know that there
has been a scam and we
would like to reissue their
card. Most of the members
say 'yes' and have the card
reissued."

He said more than half of
those affected are coming in
and having their cards re-
issued immediately rather than
waiting the 10 days to two
weeks to have one mailed.

"Part of the reason for that
is the economy has switched
from a check economy, where
everyone wrote checks for
their purchases, to a signifi-
cant number of users who
only carry plastic in their wal-
lets, either debit or credit
cards," Wright said.

That move from checks to
plastic has also increased the
opportunity for fraud.

"We tell people a lot of
things, but we always tell
them never to use their card
in conjunction with a transac-
tion they are not comfortable
with," Jones said. "Consumers
should never have to give So-
cial Security numbers or any
other account information or
addresses at sales terminals.
We also tell them that under
Visa and MasterCard rules,
they are protected and only
have exposure up to the first
\$50. They should draw some
comfort from that."

Both bank officers warned
you should never have to give
personal information regard-
ing your accounts over the
phone if called by your finan-
cial institution.

"Don't give out any infor-
mation," Wright said. "The fi-
nancial institution has that
information - they have your
card number and they have
your birth date, your address.

If someone calls asking for
that information, hang up the
phone and look at your ac-
count, (then) notify us imme-
diately. We offer mobile
capabilities of looking at your
account and keep track of
what is going on with your ac-
count."

Another safety feature
Jones suggested is, if you have
the option of using your debit
card as a credit card, to do so.

"If there is a problem with
a debit card transaction, it ties
up the money until the issue is
solved," he said. "That is your
money that is sitting there.
Even though you are not going
to lose it, it may be frozen for
a day or two, and that can re-
ally cause issues for people.
Where, if it is a credit transac-
tion or a credit-card transac-
tion, only that portion of the
transaction will be frozen, the
rest of your money is still
going to be available."

Jones said there are ways
to limit your exposure to fraud
when doing online or phone
transactions, such as using a
prepaid, reloadable credit
card.

"A safeguard is to use the
loadable cards for online
transactions, it limits your ex-
posure," he said. "For most
people, if we get scammed out
of a \$100, most of us can live
with that. If we get scammed
out of more than that, or our
accounts frozen for a few days
while they try to unravel the
fraud, that can really be a bur-
den."

Wright added that being
vigilant about checking your
accounts either online or via
phone banking can also help
minimize your exposure to
fraud. He said that the SCFCU
deals with several fraud cases
each week on top of the hun-
dreds of potential breeches.

"We push people to go on-
line and check what things are
coming through their ac-
count," he said. "There is a
whole fraud division at Visa.
One of the things they watch
for is, say, there is a transac-
tion at Fryn' Pan in Yankton
and two hours later there is a

SD Community Can Apply To Work With SDSU Landscape Students

BROOKINGS — Nov. 26 is
the deadline for South
Dakota communities to apply
for a no-cost opportunity to
improve the built environ-
ment and increase active
transportation through a col-
laborative effort between
SDSU Landscape Architec-
ture students and South
Dakota Department of
Health.

"Active transportation in-
tegrates physical activity into
an individual's normal daily
routine, for instance, walking
or biking to destinations such
as work, grocery stores or
other nearby facilities," ex-
plained Nikki Prosch, SDSU
Extension Health and Physi-

cal Activity Field Specialist.

The community who re-
ceives this opportunity will
benefit from SDSU Landscape
Architect Design students and
professors who will conduct
varied on-site assessments of
the built environment and
offer final recommendations
and reports during the spring
2015 semester. Recommenda-
tions will focus on ways the
community can increase ac-
tive transportation and en-
hance the built environment to
foster active communities.

To apply, interested com-
munities can visit
www.healthysd.gov to access
the application. The deadline
for communities to submit
applications is Nov. 26.

vacation when you return.

- Never include your mother's maiden name within your social medial profiles or postings. Your mother's maiden name is often the answer to security questions on many sites such as credit card companies, wireless providers and service providers that rely on this question to protect your personal informa- tion.

- Do not be frightened by an email or caller who sug- gests dire consequences if you do not immediately provide or verify financial information.

- Never provide personal information, including social security numbers, account numbers or passwords over the phone or Internet, if you did not initiate the contact.

- Do not send emails con- taining your personal infor- mation. This includes but is not limited to Social Security num- bers, PIN(s) or Visa or debit card numbers.

- Shred any financial solici- tations, charge receipts, credit card solicitations, expired cards, cancelled checks, bank statements and similar docu- ments before throwing them in the trash.

- Report lost or stolen checks debit or credit cards immediately. If you feel your financial information has been compromised, contact your fi- nancial institution during regu- lar business hours. If you feel your VISA credit cards have been compromised, call the hotline at 800-543-5073.

- If you fall victim to iden- tity theft, act immediately to protect yourself. Alert your fi- nancial institution and contact your credit reporting agen- cies.

- Keep close tabs on your accounts by using online banking or phone banking.

Follow Shauna Marlette on Twitter @shaunamarlette. To comment on this store go to www.yankton.net.



Yankton Public Schools

Parents of preschool-aged children...

**You are invited to "Experience Preschool"
Monday, November 17th**

Yankton Public Schools invite you and your child to EXPERIENCE PRESCHOOL!

The Yankton School District will offer Experience Preschool to all interested 2 and 3-year-olds on Monday, November 17 from 4:30-6:00 PM. This will allow you and your child an opportunity to get a glimpse of the fabulous program we have in the public school system for toddlers aged 3 and 4. You and your child can visit the preschool classroom and interact with the teachers. Each child will receive

a complimentary board book and have a chance to talk with the preschool teachers about the opportunities our preschool program can offer you! Please call 665-2484 to make a reservation for your family. Registration will open for the 2015-16 school year on Monday, December 1 at 8:00 AM in the lobby at Webster School.



IMPORTANT DATES:

Experience Preschool
– Monday, November 17 at
4:30-6:00pm
Webster School

2015-16 Preschool Registration
– Monday, December 1 at
8:00am
Webster School Lobby



To make your **RESERVATION**, please call
Webster Elementary School at 665-2484.