# Cash Prizes Offered in Annual State Securities Division Essay Contest

PIERRE — For the seventh year, the South Dakota Department of Labor and Regulation's Division of Securities is giving high school seniors an opportunity to turn their knowledge of finances into actual cash.

"How to Create Financial Independence by Understanding Five Principles of Investing" is the title of the investor education and protection initiative that invites South Dakota high school seniors to submit an essay that could earn them cash prizes of up to $5,000.

Under contest rules, essays must include one page on each of the five principles below:

• Research and discuss the three following types of retirement plans: Traditional IRA, Roth IRA and 401K. Explain the advantages and disadvantages of each retirement plan and discuss why an individual may want to invest in more than one type of retirement plan.

• Using a financial calculator, illustrate how you can obtain $1 million by age 65. To attain this goal, you must use and combine at least three different specific investments from among the following: stocks, bonds, mutual funds and CDs using the current rate of return for the specific investments. Research and discuss the reasons why $1 million may not be enough money for your generation to retire.

• Find an advertisement for an investment or business opportunity in the newspaper or online. Describe the opportunity, the initial and/or on-going costs to "invest/get into" the opportunity, its potential income and all the information you would need to review before investing your money. Include a discussion regarding any potential risks involved with the opportunity.

• Choose a specific mutual fund to invest in. Describe the mutual fund's investment strategy, the types of investments held by the mutual fund, the minimum investment required (if any), and the average annual return over the past five years and the average annual return over the lifetime of the fund.

• Explain the differences in coverage provided by the Federal Deposit Insurance Corporation (FDIC) and the Securities Investor Protection Corporation (SIPC). Explain how each corporation is funded, what risks are covered by each corporation and one investment product covered by each plan.

Essay applicants can consult any person or information sources for assistance, as long as the final essays are written in their own words without outside help. In addition to submitting the essay, each student must also be sponsored by a teacher from their high school. Essays are judged on their content as it relates to the five principles of investing, and placed in one of four levels: A, B, C or D.

When all papers are categorized, Securities Division officials will randomly draw two winners from Level A, with both winners receiving $5,000. Teachers sponsoring the Level A winners receive $500. Two essays will be randomly drawn from each of the remaining three levels (B, C and D) with those students receiving cash prizes of $3,000, $2000 and $1,000 respectively. Teachers sponsoring the Level B, C and D winners will receive $300, $200 and $100 respectively. The high school teacher sponsoring the most qualifying senior student essays wins $500. In addition, there will be a random drawing among all sponsor teachers with the winner receiving $500.

Last year's winning students and teachers represented schools in Warner, Parkston, West Central, Yankton, Highmore-Harrold, Centerville, O'Gorman and Irene-Wakonda.

The deadline to submit entries to the essay contest is Jan. 17, 2012, with winners to be announced by April 30, 2012. Hard copy entries only; electronic entries will not be accepted. Contest rules and more information are available at all South Dakota high schools or at http://dlr.sd.gov/securities/essay_contest.aspx.

The South Dakota Division of Securities Investor Education Essay Contest is funded by a grant from the Investor Protection Trust (IPT). The IPT is a nonprofit organization devoted to investor education. Since 1993, the IPT has worked with states to provide the independent, objective investor education needed by all Americans to make informed investment decisions. For more information, visit www.investorprotection.org.

## YANKTON COURTS

### CASES DISPOSED SEPTEMBER 23-29, 2011

Craig Michael Tokarick, 412 Locust Street, Yankton; Litter from vehicle or transport it to rest area, $120

Alfredo Castaneda, Jr, 605 Picotte, Yankton; No drivers license, $120

Melody Ringingshield, 2916 Broadway, #104, Yankton; Possession of alcohol by minor, $180 plus14 days in jail with 12 days suspended based on conditions of court

Lisa Ranae Easterling, 504 Cedar St., Yankton; Seat belt violation, $25

Joel M. Kumm, Osmond, Neb.; Seat belt violation, $25

Harold Lee Hayford, Tyndall; Seat belt violation, $25

Brenda Jo Heydon, Utica; Seat belt violation, $25

Andrew Macklem, Stafford, Va.; Possession of alcohol by minor, $120

Nicholas Daniel Boettcher, 410 E. 6th St., Yankton; Renewal registration during assigned month, $120

Jason Brian Kerley, Utica; Seat belt violation, $25

Joey Thomas Coulson, 613 Locust St., Yankton; Open alcoholic bev container accessible in vehicle, $120

Kenneth Arnold Sudbeck, 807 Eastside Dr., Yankton; Seat belt violation, $25

Jason Allen Goslinga, Iowa City, Iowa; Speeding other roadways, $105

Danny Paul Waggoner, Jr., Irene; Fleeing from officer on foot, dismissed-motion by prosecutor

Justin Lee Freiburghouse, 1307 W. 8th St., Yankton; Seat belt violation, $25

Nicolae A. Ionovici, Winnipeg, MB; Overweight on axle, $237

Noel E. Harre, Bellevue, Neb.; Violations of safety requirements, $170

Duane A. Niersmann, Temple, Texas; Overweight on axle, $683

Ralph D. Holcomb, Hartington, Neb.; Overweight on axle, $182

Steven A. Dempsey, 2017 Cedar, Yankton; Driving with suspended (not revoked) license, $270

Kathleen Harmer, 601 E. 13th St., Yankton; Grand Theft dismissed-motion by prosecutor

Dustin L. Muilenburg, Mission Hill; Seat belt violation, $25

Ross John Anderson, Sioux Falls; Seat belt violation, $25

Aaron Stephen Sonnenmoser, Arlington, Texas; Speeding on state highway, $105

Alison Taylor Petrik, Gayville; Speeding on state highway, $125

Twila Kay Kribell, Freeman; Speeding on state highway, $105

Sisay Gedion, Brooklyn Park, Minn.; Fail to maintain financial responsibility, $120

Douglas Dale Plooser, Gayville; Speeding other roadways, $125; Seat belt violation, $25

Mark Bernard Hunhoff, Volin; Speeding other roadways, $105

### CASES DISPOSED SEPTEMBER 30-OCTOBER 6, 2011

Heather Lynne Gill, Millford, Iowa; Parking/standing violation, $112

Jennifer M. Schurman, 804 W. 4th St., Yankton; Speeding other roadways, $139

Leonard Bennett, 218 W. 6th St., Yankton; Speeding other roadways, $105

Abagayle Bythe Disberry, Springfield; Grand theft, dismissed-motion by prosecutor; Forgery, $1104 plus 5 years in S. D. state penitentiary suspended based on conditions of court; Forgery, dismissed-motion by prosecutor; Forgery, dismissed-motion by prosecutor; Forgery, dismissed-motion by prosecutor; Forgery, dismissed-motion by prosecutor; Identity theft, dismissed-motion by prosecutor; Identity theft, dismissed-motion by prosecutor; Identity theft, dismissed-motion by prosecutor; Identity theft, dismissed-motion by prosecutor; Identity theft, dismissed-motion by prosecutor

Aaron John Tucker, St. Helena, Neb.; Driving under influence-3rd of, recharged; Illegal lane change, dismissed-motion by prosecutor; Driving under influence-3rd of, $1104 plus 2 years in S. D. state penitentiary suspended based on conditions of court

Charlene Bynum, 501 W. 17th St., Yankton; Forgery, recharged; Petty theft-1st degree-more $400, recharged; Forgery, $1104; Petty theft-1st degree-more $400, dismissed-motion by prosecutor

Timothy O. Davies, Chicago, Ill.; Exhibition driving, $120

Wesley Brinkerhoff, 1306 National St., Yankton; Careless driving, $120

Steven R. Dau, West Point, Neb.; Overweight on axle, $190

Stefano Matteo Bonaminio, Plankinton; Seat belt violation, $25

Jordan Neuhaus, 613 1/2 Broadway, Yankton; Improper highway entry, $120

Dylan Christopher Hauger, Meckling; Speeding other roadways, $85

Tony S. Anderson, Irene; Overweight on axle, $1236.50

Traci Anne Bartels, Sioux City, Iowa; Municipal speeding, $119

Juan Guzman-Gutierrez, 2400 Douglas Ave., #2, Yankton; Seat belt violation, $25

Cassandra M. Promes, Hartington, Neb.; Careless driving, $125

Kristin Skye Martin, 1210 Broadway Ave., Yankton; Open alcoholic bev container accessible in vehicle, dismissed-not timely filed

Ricky B. Giedd, Sioux Falls; Seat belt violation, dismissed-not timely filed

Ermenejilildo R. Corona, Stockton, Calif.; Log book/other violations, $170

Carlos Claudio, 600 E. 6th St., Yankton; Pet violations-animal at large dog/cat, $70; Pet violations-no license dog/cat, $70

Lucy Mendoza, 600 E. 6th St., Yankton; Pet violations-animal at large dog/cat, $70; Pet violations-no license dog/cat, $70

Joe Bell, 1210 Broadway, Yankton; No drivers License, $120

Jean Paul Nielsen, 105 Tamarack Ave., Yankton; Fail to maintain financial responsibility, dismissed-motion by court; Speeding other roadways, $99

Rodney Frank Aukerman, Sioux Falls; Speeding on state highway, $105

Rey Martin Fernandez, Wagner; Poss two ounces of marijuana or less, $155

Scott Lee Jorgensen, Montrose; Operation vehicle driving privileges suspended, revoked, $384; Expired annual inspection, $170

Jacob D. Dawson, Howard; Displaying another's license as one's own, dismissed-motion by prosecutor

Ty A. Holladay, 1212 E. 8th St., Yankton; Driving with revoked (not suspended) license, $384

Kyle Joseph Mueller, 2400 Douglas Ave., #22, Yankton; Driving under influence-1st of, $493; Possession of alcohol by minor, dismissed-motion by prosecutor

Leroy Ray Jacobson, Jr., 1017 N. Sherman Drive, Yankton; Domestic violence simple assault, dismissed-reduction; Disorderly conduct, $384 plus 30 days in jail suspended based on conditions of court

Tracy Lee Johnson, 712 Pine St., Yankton; Driving under influence-2nd of, $643 plus 60 days in jail with 50 days suspended based on conditions of court; Open alcoholic bev container accessible in vehicle, dismissed-motion by prosecutor; Seat belt violation, dismissed-motion by prosecutor

Rey Martin Fernandez, Jr., 309 1/2 2nd St., Yankton; Failure to appear-misdemeanor, $284

Narendra Kumar Akurathi, 2913 Lakeview Dr., Yankton; Driving under influence-1st of, $493 plus 5 days in jail suspended based on conditions of court; Viol stopped veh w/red/amber/yellow signals/lights, dismissed-motion by prosecutor; Open alcoholic bev container accessible in vehicle, dismissed-motion by prosecutor

Christina Marie Zimmerman, Volin; Driving under influence-1st of, $434

Paul Juergens Cuneo, 2001 Douglas, Yankton; Driving under influence-1st of, $434

William Joseph Roach, Mitchell; Driving under influence-1st of, $434

Charles William Haas, 1101 Redmond St., Yankton; Driving under influence-1st of, $434

William Moses Andrews, White River; Impersonation to deceive law enforcement officer, $384

Pedro Morales, 2200 Douglas Ave., #3, Yankton; Domestic violence simple assault, dismissed-reduction; Disorderly conduct, $166 plus 14 days in jail suspended based on conditions of court

Ben Schmidt, 3607 Whiting St., Yankton; Theft by insufficient funds check, $140 plus 5 days in jail suspended based on conditions of court

Jodi Stahl, Avon; Theft by insufficient funds check, $140 plus 5 days in jail suspended based on conditions of court

Brian J. Bertrand, Gayville; Theft by insufficient funds check, $140 plus 5 days in jail suspended based on conditions of court

Michael Lagg, 808 E. 12th St., Yankton; Possession of alcohol by minor, dismissed-motion by prosecutor

Kiah Leean Bouck, 2502 Douglas Ave., #8, Yankton; Petty theft 2nd degree-$400 or less, $166 plus 5 days in jail suspended based on conditions of court

Keith Simpson, 1111 Cedar St., Yankton; Driving with suspended (not revoked) license, $270

Mason s. Eide, 1305 Eastside Dr., Yankton; Driving on wrong side of road, dismissed-motion by prosecutor

Eric W. Roozen, Gayville; Speed limits in areas of highway construction, $140

Heath Arens, 43487 Kaiser Rd., Yankton; Possession of alcohol by minor, $120

Carl Darwin Rager, 2711 Van Epps Dr., Yankton; Petty theft 2nd degree-$400 or less, $166 plus 5 days in jail suspended based on conditions of court; Petty theft 2nd degree-$400 or less, dismissed-motion by prosecutor

Bonnie J. Ruzicka, Verdel, Neb.; Speeding other roadways, $105

Jennifer Renee O'Connor, Freeman; Speeding other roadways, $106

Chelsey Dianne Lynde, 415 W. 15th St., #19, Yankton; Petty theft 2nd degree-$400 or less, $166 plus 5 days in jail suspended based on conditions of court

Amanda Jean Plooster, Volin; Disobey traffic signs-not stop, $114

Jesse Robert Pike 2906 Piper St., Yankton; Entering property-after notice, dismissed-motion by prosecutor

Jesse Robert Pike 2906 Piper St., Yankton; Entering property-after notice, dismissed-motion by prosecutor

Jesse Robert Pike 2906 Piper St., Yankton; Entering property-after notice, $266 plus 30 days in jail suspended based on conditions of court

Jacqueline Marie Creelman, Rogers, Minn.; Careless driving, $120

Regina Rae Yellow, 1711 1/2 Broadway, Yankton; Petty theft 2nd degree-$400 or less, $166 plus 5 days in jail suspended based on conditions of court

Zachary Eugene Bakke, Hartington, Neb.; Under twenty-one driver, dismissed-reduction; Possession of alcohol by minor, $120

Todd W. Van Maanen, 30994 434th Ave, Yankton; Speeding other roadways, $125

Lupe Ordonez-Dixon, 909 W. 12th St., Yankton; Disobey traffic signs-not stop, $114

Jesse G. Hacecky, 2919 Lakeview Dr., Yankton; Fail to maintain financial responsibility, $130

Destiny R. Bitsos, 1019 Walnut Street, #B3, Yankton; Seat belt violation, $25

Tina Marie Bolton, 415 Picotte St., Yankton; Seat belt violation, $25

Sandra Cwach, 1313 W. 30th, Apt E, Yankton; Pet violations-animal at large dog/cat, $71; Pet violations-no license dog/cat, $71

Dawn A. Hall, Vermillion; Petty theft 2nd degree-$400 or less, $166 plus 5 days in jail suspended based on conditions of court; Petty theft 2nd degree-$400 or less, dismissed-motion by prosecutor

Donald Robert Wynn, 1404 Sunrise Dr., Yankton; Fail to maintain financial responsibility, dismissed-motion by prosecutor

Cassandra Rae Schaffer, Vermillion; Speed on four-lane in rural areas, $105

Alliyah Greaver, 1102 Spruce St., Yankton; Careless driving, $120

Kent A. Carnell, Ponca, Neb.; Seat belt violation, $25

Selling Something?
Give The P&D Classifieds A Call!
(605) 665-7811

Your One Stop Tire Store.

GRAHAM
YOUR TIRE STORE NEXT DOOR

Outdoor Specatular

ALL TIRES ON SALE!
October 10th-22nd

GOODYEAR · HANKOOK driving emotion · DUNLOP TIRES · COOPERTIRES

Buy 3 Get 4th Tire Free
on Selected Goodyear, Dunlop, Cooper & Hankook Tires

Stop in and register to win
A $500 SHOPPING SPREE AT SCHEELS OR CABELA'S
or
A GUIDED PHEASANT HUNT FOR TWO

FREE ALIGNMENT W/A 4 TIRE PURCHASE

ALL AG TIRES ON SALE NOW!

Coupon
OIL, LUBE & FILTER $18.95
Includes:
· Lube, where applicable
· New oil filter installed
· Up to 5 quarts Mobil Oil
FREE PREVENTATIVE MAINTENANCE CHECK
Offer expires 10/31/11

Get Up To $160 by Mail-in rebate
when you purchase a set of four select Goodyear tires on the Goodyear Credit Card.
GOODYEAR

Get Up To $75 by Mail-in rebate
on select Cooper Tires
COOPERTIRES

Get Up To $80 by Mail-in rebate
on select Hancock Tires
HANKOOK driving emotion

With Every New Tire Purchase You'll Receive:
•FREE SHUTTLE SERVE •FREE AIR PRESSURE CHECK •FREE ROAD HAZARD •FREE ALIGNMENT CHECK •FREE FLAT REPAIR •FREE MOUNTING •FREE ROTATION •FREE 30 DAY RIDE GUARANTEE

Coupon
WINTER CAR CARE PACKAGE $49.95
INCLUDES:
· Lube, oil change & new filter (up to 5 qts. of a major brand oil)
· Check tread depth & adjust air pressure on all 4 tires
· Inspect & clean battery terminals and connections
· Top off all fluids under the hood
· Inspect all belts and hoses for cracks and proper tension
· Brake Inspection
Includes One Pair Wiper Blades FREE
Most cars & light trucks. Fluid disposal charges may apply in some areas. Vehicles requiring synthetic or diesel oil & filter may be extra. No other discounts apply. Additional charge for shop supplies may be added.
Offer expires 10/31/11
GRAHAM YOUR TIRE STORE NEXT DOOR

Coupon
FLUSH & FILL COOLING SYSTEM $69.95
INCLUDES:
· Radiator flush & refill · Pressure test cooling system & radiator cap · Inspect waterpump · Inspect belts & hoses · Dexcol extra
Fluid disposal charge may apply in some areas. Most vehicles. No other discounts apply. Additional charge for shop supplies.
Offer expires 10/31/11
GRAHAM YOUR TIRE STORE NEXT DOOR

$FREE Disc Brake Inspection
Brake systems are complex. No one can estimate cost without an inspection
FREE BRAKE INSPECTION ESTIMATE. CALL FOR APPOINTMENT

GRAHAM
YOUR TIRE STORE NEXT DOOR
2704 Fox Run Pkwy · Yankton, SD
665-4406

DIGITAL MAMMOGRAPHY

When it comes to preventing breast cancer, you need the best technology available.

With Digital Mammography at Avera Sacred Heart, you get that.

But you deserve more than technology.

You deserve a dedication to privacy and comfortable surroundings.

You deserve a facility that works around your busy schedule with evening appointments.

You deserve personal care that makes every appointment about you and you alone.

With Digital Mammography at Avera Sacred Heart, you get that too.

Mammography Technicians (left to right) Sara Barta, Carol Cook, Chanda Mueller, Kathy Schneider and Kelly Wieseler specialize in providing private, comfortable and personal imaging services.

Call (605) 668-8150
Schedule your mammogram at Avera Sacred Heart Hospital and get what you deserve.

HEALTHGRADES

Avera Sacred Heart Hospital

www.AveraSacredHeart.org