

**1605 Apartments For Rent**

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

**2-bedroom, 1-bath. All new** Carpet/tile, kitchen appliances dishwasher, washer/dryer on main/furnace. Near Mount Marty Campus & Sacred Heart Hospital. (605)661-3122.

**Lake area renovated 2-bed-**room house with garage. No smoking/pets. Deposit/References required. Call (605)665-9939 or (605)661-0517.

**1625 Mobile Homes For Rent**

**Available Nov. 1st,** Nice 3-bedroom, 2-bath in court near town. \$485 plus deposit. Absolutely no pets, must have good credit and references, if not, don't even call. We do and will check. Call (605)665-0822.

**Country Acres Mobile Home** Park, Extremely nice/clean 3-bedroom, 2-bath. Central air. Lease/deposit/References. No pets/smoking. \$630/month includes lot rent. May consider contract for deed. (605)660-2740.

**1630 Mobile Home Lots**

**Spaces available for all** size mobile homes. Ask about our \$1,000 moving allowance. Airport Acres Mobile Home Court, 2800 Broadway, Yankton. (605)665-8443.

**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 \* \$109,900**

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.

**1403 Oakwood Drive #4 \$84,500**

Awesome 3-bedroom, 3-bath townhome with newer furnace, flooring, shingles, carpets just cleaned. Association fee includes exterior maintenance, water, snow removal, lawn care, garbage, sewer. Call Lisa Noecker, Anderson Realty, (605)661-0054

**1904 Burleigh \$128,900**

2-bedroom, 1.75 bath, 1000 sq. ft. Garage, Not a drive by. Joe, Americas Best Realty. (605)661-7264.

**2704 Pine \* \$199,900**

4-bedroom, 3-bath, new appliances, large fenced backyard, oversized double garage, shop area in garage. Quiet neighborhood, recently painted, new roof. Call cell (605)-660-0305 home (605)664-7705. [www.yankton.net/2704pine](http://www.yankton.net/2704pine)

**620 Sawgrass**

New twin home. Quality built, no step design. Beautiful hardwood. 2-bedroom, 2-bath, laundry on main. HOA. List Construction (605)661-8003.

**1650 Houses For Sale****905 W 13th \$379,000**

This is better than the house you dreamed about with over 4,000 sq ft finished! Great floor plan. Spacious master suite with sitting area & closets galore. Huge 3 car garage on a nicely manicured lot. 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.

**New Listing****1.32 Acres in Town**

**1500 Dakota St. - \$99,000**  
Three bedroom, 1-3/4 bath on 1.32 acres just inside city limits. Built in 1900 with updates and add-on in 1989. Spacious living/dining with built-ins and French doors to patio. Master bedroom with walk-in closet, master bath on main - 2 up. Main floor laundry. Barn converted to 2-car garage. Leona Sparks (605)660-6078. Anderson Realty.

**SELLER FINANCING AVAILABLE-WAC**

Completely remodeled home in Yankton. Visit [yankton.net/1006e12th](http://yankton.net/1006e12th) or call (402)750-4163.

**1660 Acreage - Lots For Sale**

**Large corner lot** in Springfield, SD, \$4900. Financing available. (605)665-4847.

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

**1690 Commercial Real Estate****2417 Deer Blvd**

\$139,000. Huge 2200sq.ft building, high door, on approximately 7.96 acres. Also for rent \$650 per month. Lisa Noecker, Anderson Realty LLC (605)661-0054.

**1700 Merchandise**

**7' Brunswick pool** table and all accessories. \$2,300 new. One year old. \$1,700/OBO. Home bar \$750 new. One year old. \$600/OBO. (605)660-1124.

**Hot Tub, Must see!** 2-3 person, cover. (605)660-3890.

**Wood burning stove** in excellent condition, 8"x 19" glass door, fire brick bottom. Call (605)668-5183 leave message and phone number.

**1705 Items \$100 or Less**

**17 Quart pressure canner,** \$40, price includes 2 dozen quart canning jars. Tomato press, \$15. (605)660-8268.

**18 x 7 white garage door** for sale. Slight hail damage but in fairly good condition. \$100 call (605)760-7618 or (605)665-8359.

**2-Scooters 1-for \$8 & 1-for \$10.** Midi keyboard 49-keys \$30. Learning Resources Light & Strike Math ages 6-11 \$25. Disney "The Wonderful World of Music" games age 6-adult \$15. (605)664-6750.

**3-dozen duck decoys** \$2/each. Beautiful lighted double/queen size headboard & wall hanging mirror \$25. (605)624-2985.

**6 bowling balls** \$5/each. 1-Hardcover for golf bag \$15. 1-pair of women's size 8 bowling shoes \$5. (605)665-9260.

**68 rounds of 280 ammunition.** 140 gr and 150 gr bullets. \$35 for all. Call (605)664-3854 after 8:00pm.

**Antique Dresser, 2-drawers** with towel rack. (605)260-5355.

**Animal lovers, large** tapestry with cat, dog and 2-chicks on it, \$30. Cash only. (605)661-1543.

**Girl's 24" Roadmaster** bike \$45. Roadmaster red wagon \$45, both good condition, (605)664-6750, leave message.

**Whirlpool side by side** refrigerator. \$100. (605)351-8545

**1775 Home Furnishings**

**Building, Storage shed,** nice. 10'x12'x8' high, red metal siding, 3-windows, newer shingles, \$1500. (605)665-4414, (605)661-5824.

**1775 Home Furnishings**

**Cochrane solid oak 48"** round table with 6-chairs and 2-10" leaves, \$500. (605)665-4857 leave message.

**1795 Musical Items**

**Piano lessons for** beginners-Children or Adults. Joy Winther (605)665-3140.

**1820 Give Aways**

**Free Elliptis machine** to give away. No monitor. Works good. (605)665-3738

**Free to good home:** Female 6-year old calico cat. Spayed, declawed and updated shots, (605)660-0331.

**Giveaway: Lab/chow mix** puppies. 2-Males. Text or call (605)660-1654.

**Ladies winter coat** size 4XL, green. (605)660-8268.

**Purebred labs, 1-chocolate** female, 2-years old, 1-black male 14 weeks, to good homes. (605)760-7677 or (605)660-0275

**1855 Alfalfa - Hay**

**Want to buy Alfalfa,** picked-up or delivered, call Roy at Pleasant Acres, (620)804-1506.

**2010 Legal and Public Notices**

10+19+26 & 11+2

STATE OF SOUTH DAKOTA  
COUNTY OF YANKTON: SS

IN CIRCUIT COURT  
FIRST JUDICIAL CIRCUIT

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IN THE MATTER OF  
THE ESTATE OF  
HILDEGARD K. WEBER, a/k/a )  
HILDA WEBER, DECEASED

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NO. PRO. 11-47  
NOTICE TO CREDITORS

Notice is given that on the 13th day of October, 2011, Lee F. Weber, whose current address is 3926 Knoll Ridge Drive, Cedar Falls, IA 50613, was appointed as Personal Representative of the Estate of Hildegard K. Weber, a/k/a Hilda Weber.

Creditors of decedent must file their claims within four months after the date of the first publication of this notice or their claims may be barred.

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

Lee F. Weber  
3926 Knoll Ridge Drive  
Cedar Falls, IA 50613  
319-266-4121

Jody Johnson  
Clerk of Courts  
P.O. Box 155  
Yankton, SD 57078  
605-668-3080

James T. Goetz, Attorney  
GOETZ & KLIMISCH  
311 West Third Street  
P.O. Box 708  
Yankton, SD 57078  
605-665-9495

10+19+26

STATE OF SOUTH DAKOTA  
COUNTY OF YANKTON:SS

IN CIRCUIT COURT  
FIRST JUDICIAL CIRCUIT

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HOME FEDERAL BANK,  
Plaintiff,

vs.  
WILLIAM JON CONKLING  
(deceased),

CHERYL K. CONKLING  
(deceased), and  
Bill Conkling, Jr.,

Defendants.

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CIV. 11-364

**NOTICE OF MORTGAGE FORECLOSURE SALE**

NOTICE IS HEREBY GIVEN in accordance with South Dakota Codified Laws 21-49-25, and pursuant to a Judgment and Decree of Foreclosure dated October 11, 2011, that a sale of certain mortgaged premises described as follows:

Lot Four (4), Block Nine (9), Valley View Estates, City and County of Yankton, South Dakota as per replat recorded in Book S4, Page 103B (This property has the street address of 902 Karen Drive, Yankton, SD 57078).

shall be made by public sale for cash U.S. currency to the highest bidder on November 15, 2011 @ 10:00 a.m. at the front door of the Yankton County Courthouse, in Yankton, South Dakota.

That this sale arises out of foreclosure of two mortgages. The first mortgage is a certain One Hundred Eighty Day Redemption

**2010 Legal and Public Notices**

dated February 16, 2005, which was recorded with the Yankton County, South Dakota, Register of Deeds on February 18, 2005, at 3:40 p.m. in Book 453 at page(s) 508. That Home Federal Bank was the mortgagee of the mortgage and William Jon Conkling and Cheryl K. Conkling were the mortgagors and, as joint tenants with rights of survivorship, were the owners of the real property described in said mortgage.

The second mortgage is a Collateral Real Estate One Hundred Eighty Day Redemption Mortgage dated February 26, 2010, which was recorded with the Yankton County, South Dakota, Register of Deeds on March 15, 2010, at 9:00 a.m. in Book 491 at page(s) 230. That Home Federal Bank was the mortgagee of the mortgage and Cheryl K. Conkling was the mortgagor of the real property described in said mortgage.

That the total amount claimed to be due on said judgment is \$138,911.81 and Home Federal Bank is also entitled to its interest to date of sale, foreclosure related disbursements, escrow advances, and its costs including Sheriff's fees and publication expenses. That Home Federal Bank will bid at least \$138,911.81 at the sale. The sale may also subject to unpaid Yankton County real estate taxes, easements, and special assessments of record.

Dated on October 13, 2011.

Jim Vlahakis, Sheriff  
Yankton County, South Dakota

Donald N. Srstka  
Attorney for Home Federal Bank  
2101 West 41st Street,  
Suite 2000  
Sioux Falls, SD 57105

## Social Security To Give First Raises Since '09

BY STEPHEN OHLEMACHER  
Associated Press

WASHINGTON — Social Security recipients will get a raise in January — their first increase in benefits since 2009. It's expected to be about 3.5 percent.

Some 55 million beneficiaries will find out for sure Wednesday when a government inflation measure that determines the annual cost-of-living adjustment is released.

Congress adopted the measure in the 1970s, and since then it has resulted in annual benefit increases averaging 4.2 percent. But there was no COLA in 2010 or 2011 because inflation was too low. That was small comfort to the millions of retirees and disabled people who have seen retirement accounts dwindle and home values drop during the period of economic weakness, said David Certner, legislative policy director for the AARP.

"People certainly feel like they are falling behind, and these are modest income folks to begin with, so every dollar counts," Certner said. "I think sometimes people forget what seniors' incomes are."

Some of the increase in January will be lost to higher Medicare premiums, which are deducted from Social Security payments. Medicare Part B premiums for 2012 are expected to be announced next week, and the trustees who oversee the program are projecting an increase.

Monthly Social Security payments average \$1,082, or about \$13,000 a year. A 3.5 percent increase would amount to an additional \$38 a month, or about \$455 a year.

Most retirees rely on Social Security for a majority of their income, according to the Social Security Administration. Many rely on it for more than 90 percent of their income.

Mark Zandi, chief economist at Moody's Analytics, said the COLA would give a boost to consumer spending next year, amounting to about \$25 billion in government support, or 0.2 percent more economic growth, if beneficiaries spend it all. For comparison, last year's 2 percentage point cut in Social Security payroll taxes was worth \$115 billion to U.S. households.

"It is not a magic bullet for the economy, but it will certainly be a positive for households on fixed incomes," he said.

Federal law requires the program to base annual payment increases on the Consumer Price Index for Urban Wage Earners and Clerical Workers (CPI-W). Officials compare inflation in the third quarter of each year — the months of July, August and September — with the same months in the previous year.

If consumer prices increases from year to year, Social Security recipients automatically get higher payments, starting the next January. If price changes are negative, the payments stay unchanged.

## Israeli Soldier Emerges From 5 Years Of Captivity

BY ARON HELLER  
AND JOSEF FEDERMAN  
Associated Press

MITZPE HILA, Israel — Gaunt and pale, Israeli soldier Gilad Schalit returned home Tuesday after more than five years in captivity, freed in a lopsided exchange for hundreds of Palestinian prisoners that could greatly complicate Mideast peace prospects and strengthen the Islamic militant Hamas.

The swap set off massive celebrations in Israel and the Palestinian territories, where crowds in Gaza called for more kidnappings of soldiers, chanting: "The people want a new Gilad!"

The 25-year-old Schalit's poor condition, a jarring appearance by masked Hamas men during his release and the prospects of a strengthened Hamas bode poorly for future relations between Israel and the Palestinians.

By winning the release of hundreds of militants accused in notorious suicide bombings of the Palestinian uprising a decade ago, Hamas reinforced its message that Palestinian goals are advanced most effectively through violent struggle,

## EU Court Restricts Stem Cell Patents

BY MARIA CHENG  
AP Medical Writer

LONDON — The European Union's top court ruled Tuesday that scientists cannot patent stem cell techniques that use human embryos for research purposes, a ruling some scientists said threatens important research since no one could profit from it.

The European Court of Justice in Luxembourg said the law protects human embryos from any use that could undermine human dignity.

Embryonic stem cells can develop into any type of cell in the body, which one day might be used to replace damaged tissue from ailments such as heart disease, Parkinson's and stroke. But using stem cells from embryos has been controversial — opposed by some groups for religious and moral reasons.

Despite such concerns, there are no such restrictions on obtaining patents on stem cell techniques in the U.S. and many other countries.

The European ruling centered on the case of Oliver Bruestle at the University of Bonn, who filed a patent on a technique to turn embryonic stem cells into nerve cells in 1997. Greenpeace filed a challenge to Bruestle's patent, arguing that it allows human embryos to be exploited.

## U.S. Deported 400,000 Last Year

MIAMI (AP) — U.S. Immigration and Customs Enforcement Director John Morton said Tuesday his agency deported nearly 400,000 individuals during the fiscal year that ended in September, the largest number of removals in the agency's history.

Morton announced the Fiscal 2011 numbers in Washington, saying about 55 percent of those deported had felony or misdemeanor convictions. Officials said the number of those convicted of crimes was up 89 percent from 2008.

Authorities could not immediately say how many of those crimes related solely to previous immigration violations. Individuals can be convicted of a felony for returning to the U.S. or being found in the U.S. after being ordered by the government to leave.

Among the 396,906 individuals deported were more than 1,000 convicted of homicide. Another 5,800 were sexual offenders, and about 80,000 people convicted of drug related crimes or driving under the influence.

"This comes down to focusing our resources as best we can on our priorities," Morton said. "We continue to hope for comprehensive immigration reform at a national level, working with the Congress, but in the meantime, we work with the resources we have, under the laws we have."

## Closer Scrutiny For Cain Is Likely

LAS VEGAS (AP) — Former pizza magnate Herman Cain had a chance Tuesday night to convince voters he's not just the latest fad, debating fellow Republican presidential candidates in economically hard-hit Nevada as he enjoyed his new standing atop opinion polls.

Mitt Romney, who has turned in consistently strong debate performances, remained the candidate to beat in the GOP campaign to select a nominee to take on President Barack Obama next year.

The backdrop for the debate was the state's the 13.4 percent unemployment rate, the country's highest. The formerly fast-growing neighborhoods north of the glittering Las Vegas strip are now wracked by foreclosures.

Former Massachusetts Gov. Romney and Cain were being joined onstage by five others: Texas Gov. Rick Perry, Minnesota Rep. Michele Bachmann, Texas Rep. Ron Paul, former Pennsylvania Sen. Rick Santorum and former House Speaker Newt Gingrich of Georgia.

Former Utah Gov. Jon Huntsman was skipping this debate. He was in New Hampshire instead because he's boycotting the Nevada caucuses in a dispute over the GOP primary calendar. Nevada has scheduled its contest for Jan. 14, and Republican officials are pressuring Romney and other Republicans to join Huntsman's boycott if the state refuses to hold the caucuses later in the month.

## Obama Swings Through N. Carolina

JAMESTOWN, N.C. (AP) — President Barack Obama sought Tuesday to recapture some of the bipartisan appeal that helped get him elected, while using the opportunity to assail GOP lawmakers for blocking his jobs bill.

Appearing in politically important North Carolina to promote his economic measures and his re-election, Obama promised he would work with GOP lawmakers on any serious plan they put forward to help get Americans back to work.

"I'm not the Democratic president or the Republican president. I'm the president," Obama said as the supportive crowd at a community college near Greensboro rose to its feet. The comment echoed Obama's 2008 campaign trail refrain about America being the "United States" and not simply a collection of red states and blue states.

Bipartisan rhetoric aside, Obama has had few discussions with the GOP about the \$447 billion jobs bill that Senate Republicans blocked last week. The bill is being broken into pieces so Congress can vote on its individual components.

## Clinton Offers Aid To Former Rebels

TRIPOLI, Libya (AP) — The Obama administration offered millions of dollars in new aid to Libya as Secretary of State Hillary Rodham Clinton encouraged the country's unsteady new leadership to commit to a democratic future free of retribution, and acknowledged in unusually blunt terms that the United States would like to see former dictator Moammar Gadhafi dead.

"We hope he can be captured or killed soon so that you don't have to fear him any longer," Clinton told students and others at a town hall-style gathering in the capital city.

Until now, the U.S. has generally avoided saying that Gadhafi should be killed.

U.S. officials usually say they want to see him brought to justice, something Clinton also said during her daylong visit.

"I am proud to stand here on the soil of a free Libya," Clinton said. "The United States was proud to stand for you in your fight for freedom and we will continue to stand with you as you continue this journey."

## Markets Slam Goldman Sachs

NEW YORK (AP) — Goldman Sachs, the banking industry's perpetual winner, was this quarter's loser.

The storied investment bank lost \$428 million in the third quarter, driven by sharp drops in underwriting and trading revenue along with souring investments in stocks, bonds and other holdings. The loss announced Tuesday, which was worse than analysts expected, marked just the second time that Goldman has posted a quarterly loss since going public in 1999.

Rivals Bank of America Corp. and Citigroup Inc., which have struggled throughout the financial crisis, each reported billions in income, reinforcing this season's reversal of fortunes. So did JPMorgan Chase & Co.

The other major Wall Street bank, Morgan Stanley, is expected to report a profit when it releases results Wednesday.

It's too early to tell if the loss at Goldman Sachs Group Inc. is a temporary blip driven by a wild period in the markets or a sign of cracks in the bank's long-held business strategies. Whatever the case, the results of the bellwether company suggest that big banks are still struggling to figure out how to navigate a new world of weaker economies and tighter government control.

## Mailing A Letter To Cost Penny More

WASHINGTON (AP) — It'll cost a penny more to mail a letter next year.

The cash-strapped U.S. Postal Service announced Tuesday that it will increase postage rates on Jan. 22, including a 1-cent increase in the cost of first-class mail, to 45 cents.

Under the law the post office cannot raise prices more than the rate of inflation, which is 2.1 percent, unless it gets special permission from the independent Postal Regulatory Commission. The PRC last year turned down such a request.