

1605

Apartments For Rent

1 & 2-bedrooms Orchard Square 418 W. 15th

\$440 and \$490. includes utilities. (605)665-6135 or Skogen Company (605)263-3941.

1650

Houses For Sale

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

Classifieds Work! 665-7811

1660

Acreage - Lots For Sale

Lot on Hillcrest Grand Ave. Easy access to Hillcrest Golf Course. Call (308)-340-0972 or (605)660-1266.

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

1830

Rummage Sales

1505 West City Limits Rd Yankton, SD
Thursday 10-28 4-7pm
Friday 10-29 9am-7pm
Saturday 10-30 9am-1pm

Household furniture, appliances, Nail Guns & boxes of Nails, Sears Table Saw, Civil War Pistol, Electric Wheel chair, gas generator, old tools, Hallicrafters SW receiver, Wood weaving loom, smoker, & much more. No presales please.

Park 50 & River Heights Apartments

• 1, 2, 3 BR Units

• Heat/Cable Paid

• Super Location

• Off Street Parking

• Laundry

• On Site Manager

For your private showing – 665-1243
Sorry – No Pets

1 and 2-Bedrooms, Orchard Square Apartments, 418 W. 15th, for elderly or persons with disabilities. Rent based on income and includes utilities. Equal Housing Opportunity. (605)665-6135 or Skogen Company (605)263-3941.

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.
mandtodd@electric.qwestoffice.net

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

2-bedroom, double car garage, washer/dryer, stove, refrigerator. No smoking. No pets. Call (605)660-4804 after 5:30pm.

Available cute 2-bedroom, close to downtown, \$475/month. Stove/refrigerator, lawn/snow service. Lease, application, pets welcome. (605)665-1828.

Great 3-Bedroom, 1-bath house with wood floors and fenced yard. Located downtown. Call (605)661-9090.

1625

Mobile Homes For Rent

Available November 1st. 2-bedroom mobile home near town \$325 plus deposit. References a must. Absolutely no pets. (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

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

1645

Open Houses

Open House
1103 Summit • \$116,000
Saturday, 10/29, 11am-1pm
Ready to move in. 3-bedroom, 1-bath ranch. Interior tastefully updated. Exterior painting allowance. Call (605)664-8504.

1650

Houses For Sale

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



1104 Maple • \$169,500

Spacious family home, 4-bedroom, 3-bath, available now. (605)660-7165, (605)660-7166 www.yankton.net/1104maple

SELLER FINANCING AVAILABLE- WAC

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



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



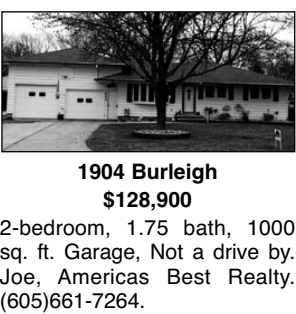
1904 Burleigh \$128,900

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



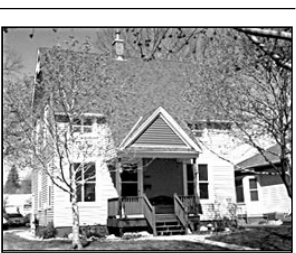
307 Locust • \$119,000

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



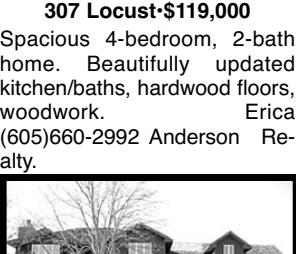
905 W 13th \$379,000

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

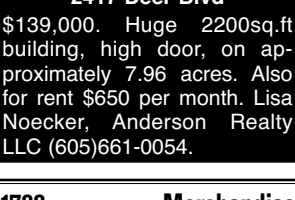


New Listing 1.32 Acres in Town 1500 Dakota St. • \$99,000

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.



2011 16x70 Mobile homes, 3-bedrooms, 2-bath, Walk-through closet. Contract for deed. Monthly payments \$515 (605)668-2165



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

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

1705

Items \$100 or Less

15 cubic foot frost free Frigidaire refrigerator with top freezer. White and very clean, good garage refrigerator. Call (605)267-2228.

2-Mountain bikes \$50/each.

Call (605)664-9539.

20 gallon aquarium with some accessories, \$20. Older gas grill used as charcoal \$15. Call (605)260-0564.

80 pounds of canning tomatoes \$1.00 per pound. Can deliver, Call (605)660-5922.

Benchcraft love seat and recliner. Dark green. Wood detailing. \$100 for the set.. (605)665-5528

Built in off white Frigidaire dishwasher, 24", looks new, \$90. (605)664-8674.

Chandelier, pretty, brass & white, frosted glass, \$20. Wine velvet rocker cushion, nice, \$5. 3-channel FM wireless intercom, 3-station, \$15. (605)260-1431.

Craftsman lawn tractor 42" mower, 17.5hp. electric start, 6-speed, excellent condition, clean new mulching blades. \$800/firm. (605)665-7283 leave message.

Entertainment center will fit 26" wide TV, black glass doors, 41" high x 49" wide, very nice, \$20 (605)665-2023.

Four 265/R70-17 Pickup tires \$75. Call (605)665-6635.

Garage Window-Ranch unit. Frame measurements: 19 7/8 x 45 7/8, single pane, \$15. (605)661-6390.

Kenmore dryer, \$25; Twin bed/bookcase headboard, \$50. (605)661-3979.

Lawn mower. Craftsman 5.5hp. 20" cut. Push mower. Runs but needs work. \$25. (605)665-5528.

Motocross outfit 2X Fox Racing shirt. 34" Answer Racing pants, never worn. Asking \$70 for all. Call (605)665-2754.

Move forces sale: Crosley washer and Kenmore Electric Dryer, works good, \$100 pair. 801 Cedar St. (605)665-7876.

Oak, 24" - 3, swivel barstools \$65. (605)661-3979.

Older Ariens 6hp snow-blower. Works good, \$100/OBO. Call (605)660-5253.

Pair of large feather king size pillows, new, \$75 Call after 5pm, (605)665-8214.

Pair of studded snow tires, almost new condition, P175/65/R14 with rims. \$100 (6 0 5) 6 6 1 - 0 9 3 7 , (605)665-7280.

Philips Micro Hi-Fi system, digital tuner, 2 speakers, CD, Cassette, remote, very good, \$20/OBO (605)665-2023

1775

Home Furnishings

4-bar stools, \$25/each. 48" solid oak bathroom vanity, \$250. Call (605)261-8499. Pictures available.

1780

Items Wanted

Wanted: Vanity with mirror, and chest of drawers, (605)370-8676.

1790

Lawn - Garden

Ariens Snow Blower, 8HP, factory cab, electric start, \$350. (605)665-3105.

1820

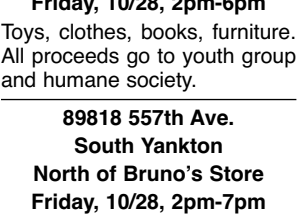
Give Aways

Free to good home, 8 week old orange male kitten, sweet personality, litter trained, prefer indoors. (402)857-3835.

Giveaway: Recliner, you haul. Call (605)665-9765.

Giveaway: Upright piano. Call (605)261-8499.

Single hospital bed, washing machine to giveaway. Call (605)661-5098.



31089 451st Ave. Gayville, SD
First house north of Ma & Pa's
Wednesday, 10/26, 2pm-6pm
Thursday, 10/27, 2pm-6pm
Friday, 10/28, 2pm-6pm

Toys, clothes, books, furniture. All proceeds go to youth group and humane society.

89818 557th Ave. South Yankton
North of Bruno's Store
Friday, 10/28, 2pm-7pm
Saturday, 10/29, 8am-Noon

Neighborhood garage sales: Furniture, antiques, collectibles, tools, miscellaneous. Fishing equipment, yard and garden.

1840

Lost and Found

Found: Canon Power Shot Camera Case, found out by Gavins Point Dam. (605)661-9277

1855

Alfalfa - Hay

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

1870

Ag Equipment

Farmall Gas wide front 706 tractor- Loader, hydraulic rear blade. PTO, block heater, chains. Good condition. \$8,850 (605)670-2536.

2010

Legal and Public Notices

10+21+22+25+27

Notice of Sale

In accordance with SDSL 44-14-3, a public sale will be held at 1505 West City Limits Rd, Yankton, SD on Thursday, October 27th, 2011 at 4pm. NO PRE-SALES PLEASE. Sale will continue on Friday October 28th, 2011 at 9am until dark & Saturday, October 29th, 2011 from 9am until 1pm.

The sale of personal property located at Affordable Self Storage will be sold at the sale.

Holding Unit occupied by J. Marquardt; household misc.
Unit 292 occupied by C. Sawtell; household misc;
Unit 333 occupied by T. Ford; appliances, furniture, electronics, & much more miscellaneous items.

Other storage items from previous sales include; native american drum w/sticks books, star trek items, children & adult clothes, office furniture & much more.

10+27

NOTICE OF PUBLIC HEARING

Notice is hereby given that a public hearing will be held before the City Planning Commission, Yankton, South Dakota at 5:30 P.M. on the 14th day of November, 2011 in the City of Yankton Community Meeting Room at the Technical Education Center, 1200 W. 21st Street. Said hearing is to consider the following Conditional Use Permit:

Daycare facility in a residential district on Lot 11, Block 3, Taylor and Sargent's Addition to the City of Yankton, South Dakota. Address, 712 E. 14th Street. Susan Lenzen, owner.

Dave Mingo, AICP
Community Development Director

10+27

NOTICE OF PUBLIC HEARING

Notice is hereby given that a public hearing will be held before the City Planning Commission including Yankton County ETJ members, Yankton, South Dakota at 5:30 P.M. on the 14th day of November, 2011 in the City of Yankton Community Meeting Room at the Technical Education Center, 1200 W. 21st Street. Said hearing is to consider the following Conditional Use Permit:

The expansion of a self storage facility in the City of Yankton's extraterritorial jurisdiction on Lot 4 and 5 of Schulte's Subdivision, Section 1, T93N, R56W of the 5th P.M., Yankton County, South Dakota. Address, 1506 West 31st Street. Randy Hlavac, owner.

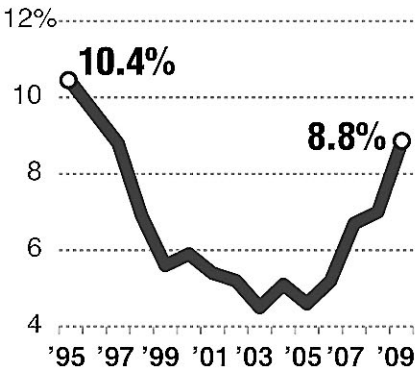
Dave Mingo, AICP
Community Development Director

Relief for recent grads

President Barack Obama is taking steps to ease the burden of student loans by expanding a government program to help 1.2 million borrowers reduce their payments and consolidate their student debt.

Percentage of students defaulting on loans is rising as student loan totals have overtaken credit card debt:

Student loan default* rates



*Default rate is the percentage of borrowers who enter repayment in a fiscal year and default by the end of the next fiscal year

College tuition

Change in average tuition and fees nationwide:

Public	2010-11	2011-12	Percent change
Four-year (in-state)	\$7,613	\$8,244	+8.3%
Four-year (out-of-state)	19,648	20,770	+5.7
Two-year	2,727	2,963	+8.7

Private non profit

Four-year	27,265	28,500	+4.5
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NOTE: Does not include room and board

Source: U.S. Department of Education, The College Board, FinAid.org
Graphic: Tom Reinken, Khang Nguyen, Matt Moody, Los Angeles Times

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Plan

From Page 1

ers the maximum required payment on student loans from 15 percent of discretionary income annually to 10 percent for eligible borrowers. It goes into effect next year, instead of 2014. Also, the remaining debt would be forgiven after 20 years, instead of 25. The White House said about 1.6 million borrowers could be affected.

Obama also will allow borrowers who have a loan from the Federal Family Education Loan Program and a direct loan from the government to consolidate them at an interest rate of up to a half percentage point less. This could affect 5.8 million borrowers, according to the White House.

Q: How much does it save borrowers?

A: Some borrowers will save several hundred dollars a month in payments.

Q: What's the difference between government-backed student loans and private student loans? And, does Obama's plan impact private loan borrowers?

A: Before the law change, borrowers wanting a student loan backed by the government could get loans directly from the government or from the Federal Family Education Loan Program. Those from the Federal Family Education Loan Program were issued by private lenders, but basically backed by the government. The law eliminated the private lenders' role as middlemen and made all such loans direct loans. The law was passed with the overhaul of the health care system with the anticipation that it would save about \$60 billion over a decade. Private loans are ones students typically get when they get all they can get from the government. They're typically from banks, and they are where students tend to get into the most trouble because they don't have the same government protections and they usually have higher interest rates. Obama's plan won't help students stuck in those. The amount of private lending has fallen sharply in recent years as lenders have cut back and demanded higher credit scores. However, for extremely expensive colleges, students may hit the maximum federal borrowing limits and have no choice but to look for private loans.

Q: Are there others who don't benefit?

A: Borrowers already in default won't qualify. The accelerated component of

the income-based repayment plan only applies to borrowers who take out a loan in 2012 or later and who also took out a loan sometime between 2008 and 2012, according to the Education Department. To be eligible for the consolidated loan component, a borrower must have both a direct loan from the government and a loan from the Federal Family Education Loan Program.

Q: The White House says the plan is free to taxpayers. How can that be?

A: A White House official says it doesn't cost taxpayers anything because when the loans are consolidated, the government no longer has to pay a subsidy to private lenders on the Federal Family Education Loan Pro-

gram loans.

Q: What do Republicans say?

A: Sen. Mike Enzi, R-Wyo., the ranking Republican on the Senate Health, Education, Labor and Pensions Committee, said in a statement that Obama crafted his plan behind closed doors and "we are left with more questions than answers." Sen. Lamar Alexander, R-Tenn., a former U.S. education secretary, said the real way to reduce the burden of student-loan debt is to slow down the growth of tuition and the best way to do that is to "reduce health care costs and mandates that are soaking up state dollars that in the past have gone to support public colleges and universities."

CROSSWORD

By THOMAS JOSEPH

ACROSS

DOWN

1 Pool-table accessory

5 Bar

11 Steel ingredient

12 — Rico

13 Fork feature

14 Spanish region

15 "Hair-spray" actor

17 Peyton's brother

18 News summary

22 Contort

24 Bouquet

25 Informer

26 Silent OK

27 Skilled

30 Canal parts

32 Pitcher Martinez

33 Exalted verse

34 Work under

38 Red shade

41 Put away

42 When most kids are in first grade

43 Barking beast

44 Beautiful

45 Throws in

1 "Puttin' on the —"

2 Met song

3 Stuck up

4 Prepares to propose

5 Ship pole

6 Dawn goddess

7 One-pointer in horse-shoes

8 Assn.

9 Ear: Pref.

10 Dijon denial

16 Suitable

19 Vigorous

20 Wild

NEW CROSSWORD BOOK! Send \$4.75 (check/m.o.) to Thomas Joseph Book 2, P.O. Box 536475, Orlando, FL 32853-6475

1	2	3	4	5	6	7	8	9	10
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42						43			
44						45			

10-27

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.

10-27 CRYPTOQUOTE

G N Z L B I Z J U K W K Z J P C C T

N U M S I L M B G I T F H K Z W P T K T

P D . — G N Z Z M S N F K Z
Yesterday's Cryptoquote: OF ALL THE WORDS IN ALL LANGUAGES I KNOW, THE GREATEST CONCENTRATION IS IN THE ENGLISH WORD "I."
— ELIAS CANETTI

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Diane Steckelberg
NMLS ID# 468508



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