

USD Addresses Future Chick-Fil-A Location

VERMILLION, — The University of South Dakota will move forward with the choice of Chick-fil-A as one of the food vendors in the expanded Muenster Student Center that is scheduled to open in 2014, USD President James Abbott said Tuesday.

"We are opposed to discrimination on this campus. We understand that people feel aggrieved by the views of Chick-fil-A's owner, and we are sympathetic to those on campus who objected," Abbott said.

"But we are advised by counsel that the University cannot discriminate against a vendor because of protected speech or the religious views of the company owners," he said, after discussing the issue with the University's Executive Committee.

Chick-fil-A, along with Qdoba and Einstein Bros. Bagels were chosen to occupy the food court in the expanded student center. The restaurants were among the students' top choices on a 2011 survey of popular eateries.

Chick-fil-A became controversial earlier this year after company owner Dan Cathy made public statements supporting what he called "traditional marriage," and his foundation donated to groups opposing gay marriage.

The University was urged to reject Chick-fil-A out of respect for gay, lesbian and transgender people during a Sept. 25 forum on campus attended by about 50 people.

However, others at the forum said those who disagree with Chick-fil-A have the option of boycotting the restaurant once it opens on campus.

Donations Needed For Winter Wear Giveaway

Make a Difference Day is Saturday, Oct. 27, and there are numerous groups within the Yankton community and throughout the country who are making an impact through this nationwide event.

Held annually on the fourth Saturday of October, the United Way & Volunteer Services and Yankton Volunteer Leaders join millions of Americans on this day of action to help improve the world.

The biggest Make a Difference Day project within the region is the Coat & Winter Wear Giveaway, where hundreds of winter clothing items will be distributed to those in need. In preparation for this event, an Annual Community Collection Drive is conducted. Community members are being asked to drop off gently used and clean winter coats, boots, snow pants, and winter hats and gloves to the Boys & Girls Club, Payless Shoes, or Avera Sacred Heart Hospital, main lobby entrance, Oct. 8-19. School aged students can drop off their donations to their local school from Oct. 15-19. Children's coats and boots are most in need. If you are uncertain about drop off locations, please contact the United Way & Volunteer Services' office at 665-6766.

Upon collection of the items, they are sorted and displayed for the Coat & Winter Wear Giveaway at the Human Services Center, South Training Center (Old Chapel) on Oct. 27 from 9-10:30 a.m. The Clothing Closet will also be having a free voucher day, 9 a.m.-noon.

Help

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"This spring, most of us counselors attended an ag banking conference in Pierre," he said. "At a lunch, I spoke with Ag Secretary Walt Bones. I encouraged him to talk with lenders, getting producers to use ag financial counselors sooner rather than later. Don't wait until it's so bad that (the producer) needs to have a foreclosure."

Harnisch's services are free to the producer, who voluntarily requests assistance. The state Agriculture Department pays Harnisch's hourly rate and usually limits counseling to 10 hours per client.

Harnisch and his client generally work out two or three recommendations. The producer faces no obligation to accept any of the advice.

"I don't have a vested interest in the issue. I am completely unbiased," Harnisch said. "Many times, I offer new ideas or perspectives. We see what we can do to avert the problem before it becomes worse."

He offered an example of a success story.

"I had a rancher tell me one time, if he hadn't gotten involved with me for creative financing, he didn't think he would have gotten (the loan) done," he said. "The man told me, 'I know that I wouldn't be ranching anymore, that I would have had to sell out.' It seems real satisfying when someone comes out and says that to me."

OFFERING A HELPING HAND

The state ag department currently uses seven ag finance

counselors and six mediators, Bechard said.

"I have been doing this since February. I am surprised at the number of people who do need help," she said.

Harnisch has developed a large client base over the years, Bechard said. "Glenn is constantly working with multiple people. He is a hard worker and always busy," she said.

Many producers may not know about the free financial counseling, even though it has been existence for 30 years, Harnisch said.

"This program was begun in the 1980s, during the last major agricultural financial crisis," he said. "A number of farmers and ranchers were being taken to foreclosure by lending institutions, and they didn't know how to handle it. They had no one to talk to, no one to assist them going through the foreclosure process and what their options were."

Harnisch has been with the program for four years. He actually heard about it about a dozen years ago through friends and fellow church members.

"I got to know what (counselors) were doing, and I talked to a lot of persons. It sounded interesting," he said. "The timing was right — I was slowing down my farm operation. And I felt like I was an outgoing person, the kind they wanted."

In the end, the job came looking for him. He received a call that the state was looking to add more staff in his area. He interviewed for the position and was offered the job.

Harnisch admitted to "a real steep learning curve" in his new position. He has built relationships with lenders from Sioux Falls to Winner and Pierre. He has received training, but the

most valuable knowledge comes from his own real-life experiences on the farm.

"Besides an outgoing personality, you need to be someone who knows agriculture — a farm or agribusiness background," he said. "You need to know the language, what people are talking about."

He also brainstorms with other ag finance counselors as they share their experiences.

"We talk about general situations, without dispensing confidential information," he said. "It gives you some kind of idea of what you can try if you run into the same situation. But you have to stay flexible, because every case is so different."

The producer may be undergoing life-changing experiences, such as a death, divorce or transferring the farm or ranch to the next generation.

"There are myriad things, from bad luck to bad management, that covers it. There are the circumstances beyond your control," Harnisch said. "If you have someone that is heavily leveraged, you don't have the option to make mistakes or have bad luck."

MAKING THE TOUGH DECISIONS

Harnisch has helped clients straighten out their financial habits.

"Some people keep their records in a shoe box," he said. "You've got to help that person who never did keep books and just paid the bills as they came."

Borrowing generally falls into two categories, Harnisch said. Operating capital, for things such as seed and fertilizer, represents ongoing expenses. Long-term financing is used for things such as real estate or livestock that may take years to pay off.

"Where you run into trouble is

a drought situation. You have all your annual operating costs, and there isn't enough crop to make the payments," he said. "Right now, things benefit from low interest rates. But fuel and fertilizer are huge items, and you also have maintenance, taxes and even purchasing real estate."

Harnisch looks at options for restructuring debt, but sometimes there are no options except liquidation.

"The numbers don't lie. If you are losing money, it's a fact," he said. "You can try to change it to a profitable operation. But if you can't, you need to look for an exit plan. You need to change the direction of your life."

When he started his ag counseling job, Harnisch was told by others that it would change his way of looking at things.

"That's the 100 percent truth," he said. "I'm more critical of myself, and I see how my decisions have affected my operation."

Bechard has seen similar experiences with other ag finance counselors.

"For a lot of counselors, this isn't about the money. They aren't paid much for what they do. They see it more as a community service," she said. "A lot of them are retired, and they want to help, which is nice. They also learn how to better themselves for their own farm or ranch."

Harnisch would like to see the counseling program expand in the future.

"If it's not expanded, I would like to see more people aware of what my colleagues and I do," he said. "I think the farmers and ranchers of the state of South Dakota could benefit from it."

You can follow Randy Dockendorf on Twitter at twitter.com/RDockendorf

OBITUARIES

Donald Fuelberth

HARTINGTON, Neb. — Don Fuelberth of Hartington, Nebraska died on Monday, October 15, 2012 at the Avera Sister James Care Center in Yankton, SD.

Mass of Christian Burial will be on Thursday, October 18, 2012 at 10:30 a.m. at St. Joseph's Catholic Church in Constance, Nebraska with the Rev. David Fulton officiating. Burial will be at St. Joseph's Cemetery in Constance.

Visitation will be on Wednesday from 4-8:00 p.m. with a Vigil service at 7:00 p.m. at the Wintz Funeral Home in Hartington. Visitation will continue at church on Thursday one hour prior to services.

Don was the only child born to Marvin and Linda (Kumm) Fuelberth on November 24, 1934 in Pleasant Valley, Nebraska. He grew up and attended country school in Pleasant Valley. Don graduated from Hartington High School in 1953. He moved to San Diego, CA and worked for Convair Aircraft for several years prior to his marriage. Don married Edwyna E. "Toodie" Topf on August 23, 1960 in Coleridge, NE. He farmed with his father and later with his son Troy.

Don was a member of the Rural Fire Board for many years. He liked



Fuelberth

woodworking and tinkering with 2 cylinder tractors. He shared a passion of cars with his father, son and grandsons. Don loved spending time with his family, friends, and grandchildren.

Don is survived by his wife, Toodie Fuelberth of Hartington; daughter Lori Fuelberth of Phoenix, Arizona; son Troy and wife Julie Fuelberth of Hartington; four grandchildren Aaron and wife Heather Fuelberth, Dana, Alec, and Jared Fuelberth all of Hartington.

He was preceded in death by his parents, Marvin and Linda Fuelberth.

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October 17, 2012



Hartington * Coleridge * Crofton
 203 W. Franklin, PO Box 505
 Hartington, Nebraska 68739

Vicki Kotalik

Vicki S. Kotalik, age 60 of Yankton passed away Saturday evening at the Avera Yankton Care Center, Yankton, SD.

Funeral services will be 10:00 a.m. Friday, October 19, 2012 at the Opsahl-Kostel Funeral Chapel, Yankton, SD with Rev. Ralph Egbert officiating. Burial will be in the Gayville Cemetery, Gayville, SD.

Visitations will be from 5:30 p.m. to 7:30 p.m. Thursday, October 18, 2012 at the Opsahl-Kostel Funeral Home & Crematory, Yankton, SD with the family present. Visitations will resume one hour prior to the service at the funeral home.

Vicki was born July 11, 1952 at Sacred Heart Hospital, Yankton, SD to Kermit and Frances (Larson) Ryken. She had 3 siblings, one brother, Richard, and two sisters, Barb and Nancy. Vicki was raised in Gayville, SD and attended elementary school and high school, graduating from Gayville/Volin High School in 1970. When Vicki was young she enjoyed swimming, water skiing



Kotalik

and boating with her family.

Vicki's dream was to pursue a career in modeling, but she met the love of her life, Paul Kotalik and they were married January 9, 1971. To this

union their first child, Joseph John was born on November 17 1971. There were three more children born to this union; Melissa Ann on April 17, 1973, Paula Jo on October 14, 1976, and Robert James on August 19, 1980. Vicki and Paul lived on a farm near Lesterville, SD. They later moved to her parent's farm near Gayville, SD. Vicki and Paul were married for 26 years when Paul passed away unexpectedly on February 13, 1997.

When Vicki was in her 20's, she worked as a nurse's aide in the Scotland Hospital. While at the Scotland Hospital, they offered to pay for her to attend nursing school, but she decided to stay at home and raise her children.

Vicki's family and grandchildren were her pride and joy and she loved spending time with them. On June, 2008, because of health problems, she entered the Yankton Care Center in Yankton, SD.

She is survived by her sons, Joseph (Heather) Kotalik of Lesterville, SD and Robert Kotalik (Faye Gilles) of Tabor, SD; daughters, Melissa Kotalik of Sioux Falls, SD and Paula (Terry) Hagen of Hartington, NE; 18 grandchildren and 1 great grandchild; sisters, Barb White of Aurora, CO, Nancy Knight of Yankton, SD and many nieces and nephews.

She was preceded in death by her husband, parents, brother, Richard Ryken, grandfather, James Ryken and grandmother, Amanda Pederson.

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PSAHL-KOSTEL
 FUNERAL HOME & CREMATORY, INC.
 Online condolences at:
www.opsahl-kostelfuneralhome.com

Erna Pietz

TRIPP — Funeral arrangements for Erna R. Pietz, 94, of Tripp are pending with Goglin Funeral Home of Tripp.

Erna passed away on Tuesday, October 16, 2012 at the Good Samaritan Society of Tripp.

Online condolences may be sent at www.goglinfh.com.

Goglin Funeral Home

Tyndall - Scotland - Tripp



www.goglinfh.com

NEWS AROUND THE CLOCK

www.yankton.net

Earl Pinkelman

HARTINGTON, Neb. — Earl L. Pinkelman, 88, of Hartington, Neb., died Tuesday, Oct. 16, 2012, at Park View Haven Nursing Home, Coleridge, Neb.

His services are pending at the Wintz Funeral Home, Hartington.

Leonard Layne Jr.

SCOTLAND — Leonard Layne Jr., 77, of Scotland died Tuesday, Oct. 16, 2012, at the VA Medical Center, Sioux Falls.

Funeral services are at 10:30 a.m. Friday, Oct. 19, at Christ Episcopal Church, Yankton, with the Rev. James Pearson officiating. Burial will be in the Garden of Memories Cemetery, Yankton, with military honors provided by the Ernest-Bowyer VFW Post No. 791.

Visitation is 5-8 p.m. Thursday at Wintz & Ray Funeral Home, Yankton, with a prayer service at 7 p.m. Visitation resumes one hour prior to the funeral service at the church.

To post an online sympathy message, visit wintzrayfuneralhome.com.

Geneva Wisner

Geneva Delores Briggs Wisner, 89, died at the Good Samaritan Society Sioux Falls Village on Monday, October 15, 2012, after living a long and productive life.

Born July 12th, 1923, in Oacoma, SD, to Olina and Elvin Briggs, Geneva attended school in Brule County. Her mother Olina Anderson Briggs died when Geneva was five years old, leaving six children. Elvin Briggs later married Adelia (Dolly) Bullis, a widow who also had six children. Together, the couple had one more child. Geneva graduated from Kimball High School, Kimball, SD, in 1941.

Geneva moved to Mitchell, in 1943 where, at the age of 20, she and her twin sister Janice purchased and ran a 24-hour diner called the Snack Café. On June 28, 1945, Geneva married Francis (Red) Wisner in Mitchell. Geneva and Francis moved to Sioux Falls, where they raised six children. Geneva was a mother and a homemaker who was active in the Catholic community, an avid golfer, Twins fan, and bridge player. Geneva moved to Yankton in



Wisner

1971. She owned and operated the Flamingo Court Motel for eighteen years. In 1984, Geneva moved back to Sioux Falls to retire. Geneva was a member of St. Michael's Parish, Sioux Falls. Geneva will be remembered fondly for the love of her family, friends, cooking, baking, card playing, and watching baseball as she was a great fan of the Minnesota Twins.

Survivors include: Joan (Jim) Wareham, Sioux Falls; Rosemary (Bill) Wikle, Sioux Falls; Dennis Wisner, Olympia, WA; Michael Wisner (Louis Fried), San Francisco, CA; Michele (Kurt) Termansen, Yankton; and Susan Wisner, Santa Clara, CA; nine grandchildren; five great-grandchildren; one sister Bernice Pedersen, Yankton, and a half-sister, Donna Lomanto, Naples, FL. Geneva was preceded in death by son Craig, her parents, two brothers Floyd and Donald Briggs, and two sisters Lucille Bennett and Janice Hildebrand and one great grandchild.

Visitation will be Thursday, 5 p.m. at Barnett-Lewis Funeral Home with a Scripture Vigil at 6:30 p.m. Mass of Christian Burial will be Friday, 2 p.m. at St. Michael's Parish in Sioux Falls, 1600 S. Marion Road. Following the services, burial will be at St. Michael's Cemetery located at 3001 N. Cliff Ave. in Sioux Falls. Relatives and friends are invited to return to

St. Michael's Parish following for refreshments and a light supper to visit with family.

In lieu of flowers, the family asks that memorials in Geneva's name be sent to the Michael J. Fox Foundation for Parkinson's Research, Grand Central Station, P.O. Box 4777, New York, NY, 10163-4777 or contributed online at www.michaeljfox.org.

A special thank you to the staff of Good Samaritan Village in Sioux Falls for their care of Geneva and support to the family. An on-line registry is available at barnett-lewisfuneralhome.com.

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WANTED

A New Home for Ace.

Ace is a 5 month old male black lab mix. This big boy is kennel trained and house trained. He is looking for an owner that will teach him tricks and keep him entertained.



Please visit
www.heartlandhumanesociety.net
 or call 605-664-4244 for more information.

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IN REMEMBRANCE

Jeanette Ann Heimes
 10:30 AM, Wednesday
 Holy Trinity Catholic Church
 Hartington

Donald M. Fuelberth
 10:30 AM, Thursday
 St. Joseph's Catholic Church
 Constance

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Sunday, Oct. 21st • 4:00-7:00pm

Yankton Senior Citizen Center, 900 Whiting Dr.,
Catered by Central Catering (Blue Mound)
 Children 10 & under \$5.00 • Adults \$10.00

Tickets available at the door, First National Bank, First Dakota Bank & Boller Printing

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Fill the puzzle so that every row, every column, and every section contain the numbers 1-9 without repeating a number.

3	2			5	9			
			6	8				
		9						4
6						5		
	4		3	8		7		
	1							2
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Challenging **CH BOOK 38 #5**

Yesterday's Solution

9	1	4	6	8	7	3	5	2
6	7	3	5	2	1	4	8	9
8	5	2	4	3	9	1	7	6
1	9	7	8	5	6	2	4	3
3	4	5	7	9	2	8	6	1
2	6	8	3	1	4	5	9	7
5	2	9	1	6	8	7	3	4
4	8	1	9	7	3	6	2	5
7	3	6	2	4	5	9	1	8

Check tomorrow's paper for the solution to today's puzzle.

su | do | ku

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INT BOOK 38 #5



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