

**1605 Apartments For Rent**

**1 and 2** bedroom clean apartments, deposit, references, no smoking/pets. 1 year lease (605)665-7597.

**1, 2 bedrooms** in Yankton. Diversified Property Management. Rental assistance available. Rent based on income. Equal Opportunity Housing. 1(888)368-3330.

**1-Bedroom Orchard Square**, 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.

**2 Bedroom Townhouse**, Canyon Ridge. Must qualify by family size and income. Rent based on income. Equal Housing Opportunity. (605)664-8886 or Skogen Company (605)263-3941.

**2 bedroom, no** stairs, water/heat included, garage, dishwasher, washer/dryer, C/A, NO PETS/smoking. Contact (605)660-1289.

**Canyon Ridge 1700 Locust**  
1-bedroom for elderly or persons with disabilities. Rent based on income. Equal Housing Opportunity. (605)664-8886 or Skogen Company (605)263-3941.

**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*

**2- bedroom, great** kitchen with all appliances, open concept. Sewer/water/garbage included, no pets/smoking, \$475/month plus deposit & references. (605)661-8714 or (605)661-7190.

**Boardwalk Apartments**  
Available soon 1-2 bedrooms furnished, month-to-month or unfurnished with lease. Garages availalbe. Access to hot tub and workout center. No smoking/pets. (605)661-0517 (605)661-1010.

**Cedar Street Apartments**  
2-bedroom, nice, clean, quiet. Heat, water, sewer, garbage included. Washer and dryer on site. No pets/smoking. Lease/deposit/references. \$545/month. (605)660-2740 or (605)661-7035 (605)660-2147; (605)260-1066.

**Colonial Square Apartments**  
Yankton. One and two bedroom apartments available. Stove, refrigerator, utilities furnished. Rent based on income. Must meet income guidelines. Call (605)665-9876 or 1-800-225-0564, TDD# 1-800-622-1770. Equal Housing Opportunity.

**Deluxe 2-bedroom** apartments with free Internet, water/garbage. Up and downstairs available. Beautiful Area. (605)661-3999.

**For Rent Village Green Apartments**  
Yankton. 1 bedroom apartment available. Stove, refrigerator, utilities, furnished. Rent based on income. (605)665-0063 or 1-800-225-0564, TDD# 1-800-622-1770. Equal Housing Opportunity.

**1-bedroom apartment** in Tab-  
bor. 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**

**Newly remodeled 2-bed-**  
room, full basement house, 3 1/2 miles North Yankton on Hwy 81. (605)661-3999.

**1625 Mobile Homes For Rent**

**For Rent: 3** bedroom mobile home in Schreve's Mobile Home Park (605)760-5876.

**Very nice/clean, 3-bedroom**  
2-bath in Country Acres Mobile Home Park, Water/Sewer/Garbage paid, Lease/Deposit/References, No Pets/Smoking, \$585 month includes lot rent. May consider contract for deed (605)660-2740.

**1635 Commercial Rentals**

**Beautiful downtown Yankton**  
building for lease at 217 W. Third St, Yankton (Lulu's). 3000 sq.ft. plus full basement. Great location with tall ceilings. Must See. Marti (605)661-9666.

**J & V Storage**, new 10x20 units. Call (605)668-0694 or (605)660-4115.

**1650 Houses For Sale**



**1009 1st St. • Crofton Price Reduced \$94,900**

Spacious 3+ bedroom, 2-bath, 1/3 acre in town. Lisa, Anderson Realty, (605)661-0054.

**116 Forrestview Drive, Yankton, SD**  
Newly constructed home 4-Bed, 2-bath, attached 2-stall garage, vaulted ceilings, modern look. Call (605)951-6304. Asking price \$160,000.



**510 W. Harold-Crofton 99,500**

Nice 3+ bedroom, 2 bath, huge garage, 3/4 acre, many updates. Lisa, Anderson Realty (605)661-0054.

**1685 Want To Buy Real Estate**

**We pay cash** for used mobile homes! (712) 252-4381.

**1690 Commercial Real Estate**

**Only 3-Lots left Approx. 1-acre lots (176'x227')**  
Oil Road- BY Water- Beautiful view of Jim River Valley. 2-miles east of Casey's on 8th & Burleigh, then 1/2 mile north.  
Country View Acres  
(605)661-0120  
(605)665-3193  
(605)661-1249

**1700 Merchandise**

**For Sale: 2-Storage** sheds 10x12 roll-up doors, vinyl siding, wood floor. \$1,700. (605)661-1677.

**1705 Items \$100 or Less**

**4 Firestone 215/75/14** fair tread, no leaks, \$40 for the set. (605)665-2286

**Dickies winter coveralls**, chest 46, medium length, like new, \$15, Ladies Huffly bike, 26-inch, coaster brakes, \$50. (605)664-5554.

**Free Doors: Walnut** colored, all complete with frames- bifold 1-32" and 4-48"; interior 4-32" and 2-30". (605)665-1711. Leave message.

**Moving must sell:** Portable dishwasher \$35, Sharp vacuum \$10, 6' credenza \$20, drop leaf kitchen table and 3 chairs \$20, ironing board \$5. (605)660-5612.

**Roundoak Pedestal table** 42 inch one leaf, 4 chairs \$90.00 Cash. (605)664-5291.

**Snapper lawn mower** with bagger, \$35 call (605)660-7565.

**VHS Camcorder & tripod** \$50. Call (605)664-1882 after 5pm.

**1775 Home Furnishings**

**Cabinets for sale:** wall cabinets and base cabinets. call (605)665-4351.

**1790 Lawn - Garden**

**Sears Craftsman 46 inch deck, 21 HP Briggs and Stratron turn tight hydro-static riding lawn mower. 6 Bushel 2 bin soft bagger, extra new blade, used 2 and a half summers. \$1,450 firm.**

**Craftsman 33 inch, 357cc dual stage snowblower with EZ steer, heated hand grips, electric start, used less than 8 hours. \$1,450 firm.**

**Both for \$2,700 firm. Call (605)661-0321.**

**1810 Tools**

**Large hydraulic press**, also large arbor press manual, large metal turning complete lathe. (605)660-4620.

**1830 Rummage Sales**

**3006 Francis Wednesday 10/9, 8am-2pm Thursday, 10/10, 8am-2pm Friday, 10/11, 8am-2pm Saturday, 10/12, 8am-2pm**

Lots of clothes, jewelry, couch & loveseat, bedroom set. Lots of plants, knick-knacks, lots of stuff.

**1840 Lost and Found**

**Found: Key** in front of the Press & Dakotan on 10/7. Call (605)665-7811.

**1870 Ag Equipment**

**Bobcat 773 turbo** 839hrs., heated cab, 66" bucket with teeth attachment. 48" forks with counter balance weights, backhoe with 12" & 24" buckets, rear stabilizers, posthole digger, 7" snowblade, chains & spare tire, \$32,500. 14' Alumina v-nosed cargo trailer \$2,950. Refrigerator, stove, dishwasher, freezer, microwave \$850/all. Rockwood pop-up camper \$750. (402)518-0170.

**2010 Legal and Public Notices**

10+2+9+16+23  
STATE OF SOUTH DAKOTA)

COUNTY OF YANKTON)

IN CIRCUIT COURT  
FIRST JUDICIAL CIRCUIT

CIV 12-315

NOTICE OF REAL ESTATE MORTGAGE FORECLOSURE SALE

F&M Bank, successor to Dakota County State Bank by merger, Plaintiff,

vs.

GABLE DEVELOPMENTS, INC., DAVID REIS, PAUL THOMPSON, JAMES BOELTER, HARTLEY FARM & HOME CENTER, INC., GER-

**2010 Legal and Public Notices**

ALD BARTH and MARJORIE BARTH,

Defendants.

NOTICE IS HEREBY GIVEN in accordance with SDCL 15-19-9 and pursuant to a Judgement and Decree of Foreclosure dated August 27, 2013 filed with the Clerk of Court of Yankton County in favor of Plaintiff and against Defendants for the foreclosure of a real estate mortgage.

The mortgage foreclosed was dated October 24, 2007, and was made, executed and delivered by Gable Developments, Inc. (mortgagor) to F&M Bank, successor to Dakota County State Bank by merger, and recorded with the Register of Deeds of Yankton County, South Dakota, on October 29, 2007, in Book 474, Page 226. Judgment in rem was obtained in favor of the Plaintiff against the real property hereinafter described in the amount of \$592,575.30, inclusive of interest to August 26, 2013, with interest thereafter, on the principal balance (\$435,539.00) from August 27, 2013 at the rate of 16.00% per annum, plus costs and any additional costs and fees incurred.

Notice is hereby given that the following described property, to-wit:

Leona's Addition as per plat recorded in Book S19, Page 218, except that part platted as Marina Bluff Condominium's Building One (1), and all units contained therein, and excepting any common area as described in the Master Deed of Marina Bluffs Condominiums, and further excepting the South Fifty Feed (S50"), except the East Four Hundred Thirteen and Three Tenths Feet (E413.3') of said Leona's Addition, and further excepting the East One Hundred Thirty One Feet (E131'), and all in the County of Yankton, South Dakota,

will be sold as one parcel of land at public auction to the highest bidder for cash by the Sheriff of Yankton County inside the west door of the Yankton County Courthouse, 410 Walnut Street, Yankton, South Dakota on October 29, 2013 at 10:00 a.m., subject to redemption as provided by law. The property is subject to a one-year redemption period. This sale is made without warranties as to the title or condition of the property and the Buyer will take the property subject to all defects, liens and encumbrances, including but not limited to, any and all real estate taxes, special assessments, and easements, covenants and restrictions of record. There are no prior liens of records. The Buyer is required to deliver cash, cashier's check or official bank checks for the bid amount to the Sheriff immediately following the sale. The Buyer must prepare a Certificate of Sale for the Sheriff to sign upon receiving the full payment.

Dated this 24th day of September, 2013.

/s: \_\_\_\_\_  
James C. Vlahakis  
Sheriff of Yankton County

Crary, Huff, Ringgenberg, Hartnett & Storm, PC

By: /s/ Darrell A. Jesse  
Darrell A. Jesse  
711 Sioux Point Road, Suite 200  
Dakota Dunes, SD 57049  
Ph. (605)232-3340  
Fax (605)232-8931

ATTORNEYS FOR PLAINTIFF

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# Yellen To Be Nominated As Chairman Of Federal Reserve

WASHINGTON (AP) — President Barack Obama will nominate Federal Reserve vice chair Janet Yellen to succeed Ben Bernanke as chairman of the nation's central bank, the White House said Tuesday. Yellen would be the first woman to head the powerful Fed, taking over at a pivotal time for the economy and the banking industry.

Both Yellen and Bernanke are scheduled to appear with Obama at the White House on Wednesday for a formal announcement.

Bernanke will serve until his term ends Jan. 31, completing a remarkable eight-year tenure in which he helped pull the U.S. economy out of the

worst financial crisis and recession since the 1930's.

Under Bernanke's leadership, the Fed created extraordinary programs after the financial crisis erupted in 2008 that are credited with helping save the U.S. banking system. The Fed lent money to banks after credit markets froze, cut its key short-term interest rate to near zero and bought trillions in bonds to lower long-term borrowing rates.

Yellen, 67, emerged as the leading candidate after Lawrence Summers, a former Treasury secretary whom Obama was thought to favor, withdrew from consideration last month in the face of rising opposition.

# District

From Page 1

ceded to YSD the authority to use fund surpluses to help with budget problems, but now wants to give consent before changes are made to the plan. The district asserted the way the plan is administered is not negotiable, and such information has been provided to teachers as a courtesy.

• Currently, teachers can use unpaid leave with their salary being deducted a day's pay, which ranges between \$188 and \$317, for each day used. The YEA has proposed using an average rate of \$180 per day for all teachers, saying the district would still benefit, as the maximum pay for substitutes is \$90 per day. The district said such a scenario would pay teachers for what is now unpaid leave, thus adding a cost to the district, which it cannot afford.

• Under the current contract, a teacher who has been subject to a reduction in force and seeking recall must have a major in the subject area being taught. He or she also must have taught in high school, middle school or elementary school to teach those respective positions. The YEA wants to eliminate the major requirement and allow teachers certified in preschool through eighth grade to teach those grades, and those certified in sixth grade through 12th grade to teach those grades. The YEA

said the contract is inconsistent, as transfers tend to occur based on certification while recalls do not. The district said the current language should be kept, as a major is the appropriate requirement.

"There were some open disputed items there, and unfortunately some of those items came with additional dollars. From a school board perspective, we didn't feel like we had those extra dollars to give based upon the financial situation we're in," Fitzgerald said. "We felt we needed to offer our teachers some things, and with the contract negotiations, I think we actually changed their contracts in 24 different areas. But we had to be careful when it came to changes that needed more money, because we just don't want to go backwards with our deficit."

The SDDLr recommended that YSD's position be adopted on all issues.

Fitzgerald said the arbitration findings are not binding, but the school board will consider the recommendations when it discusses the contracts at its meeting Monday, Oct. 14., hoping to approve a best, final offer to the YEA.

Should the YEA reject the final offer, the board could impose a contract, he said. However, he could not specify a timeline for that action.

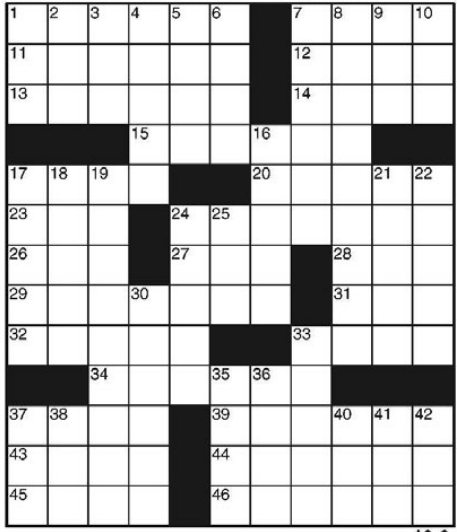
You can follow Derek Bartos on Twitter at [twitter.com/d\\_bartos/](https://twitter.com/d_bartos/). Discuss this story at [www.yankton.net/](http://www.yankton.net/).



Yesterday's answer

- |    |                    |    |                  |
|----|--------------------|----|------------------|
| 16 | Notions            | 30 | Linked with      |
| 17 | Take care of       | 33 | Geometry measure |
| 18 | Knight wear        | 35 | Plants           |
| 19 | Malcontent's forte | 36 | Uttered          |
| 21 | Mystical deck      | 37 | Wonder           |
| 22 | A bunch            | 38 | Train unit       |
| 24 | Espies             | 40 | Hearty brew      |
| 25 | Skirt part         | 41 | Take in          |
|    |                    | 42 | Pig's place      |

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A XYDLBAAXR is LONGFELLOW

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.

10-9 CRYPTOQUOTE

B Q W L D J F X Y W B Y D V H

W V T D F X Q Y D V Q D ' U D Q D P E

B U W L D Z D U W W D X Y L D F

— K X T X B T X P X  
Yesterday's Cryptoquote: GOOD JUDGMENT COMES FROM EXPERIENCE AND EXPERIENCE COMES FROM BAD JUDGMENT. — FRED BROOKS