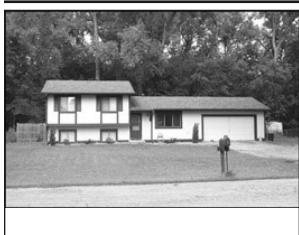
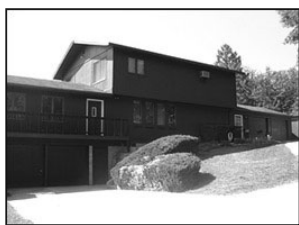


**1650 Houses For Sale**

**106 Grove**  
**\$129,500**

Open floor plan, great for entertaining. 3-bedrooms possible 4th. Above grade lower level family room, fenced yard, energy efficient heat pump. (605)760-5670  
<http://www.yankton.net/app/html/106grove/>



**117 Gavins Place**  
**\$229,000**

Lake home, wrap around deck, lake view. 3-Bedroom, 1-1/2 bath, 4-stall garage. Max Payne, Anderson Realty, LLC (605)661-8434.



**1208 Main St Tyndall**  
**Price Reduced \$85,000**

3-Bedroom, 1-Bath, VERY nicely redone! Must See to appreciate! Jolene Century 21 (605)464-9634



**1402 Meadow View Road**  
**\$24,000**

Very well kept 3-bedroom, 2-full bath mobile home. \$150/month lot rent, affordable living at it's best! Jolene Green, Century 21 (605)464-9634.



**200 Kingsbury St. • Gayville**  
**Priced to Move**  
**\$45,000**

1,050 sq.ft. 3-bedroom, 1-bath 2-car detached garage home built in 1901. Across from school. Jamie (605)659-0353. <http://yankton.net/app/html/200kingsbury/>



**204 Brown St., Gayville**  
**For Sale by Owner**  
**\$137,000**

4-Bedroom, 2-full bath, 1881 square feet, 2+ car garage. (605)660-7537  
[www.yankton.net/app/html/204brown/](http://www.yankton.net/app/html/204brown/)



**2505 Dunham Drive**  
**\$264,900**

5 bedrooms, 4 baths, approximately 3,000 square ft finished. New paint/brick in 2011, roof in 2012. (605)376-9742 or (605)660-3955.  
<http://www.yankton.net/app/html/2505dunham/index.html>

**1650 Houses For Sale**

**2605 Mulligan Drive**  
**Reduced \* \$249,500**

Golf course ranch home. 4-bedroom, 3-bath, 3-car garage, Immediate occupancy (605)760-5604.



**2707 Lakeview \* \$385,000**

Executive comfort, up-grades throughout! 4-bedroom, 3-bath, 3-fireplaces! Ginny, Discovery Realty, LLC (605)661-6031.



**517 Mulberry • \$285,000**

Magnificent 5-bedroom 6-bath home with 4-fireplaces and gorgeous upscale kitchen! Ginny, Discovery Realty, LLC (605)661-6031.



**606 Capital • \$131,900**

Gorgeous 5-bedroom home, original woodwork/hardwood floors, updated bathrooms/kitchen. Huge covered front porch. Ginny, Discovery Realty, LLC, (605)661-6031.

**1660 Acreage - Lots For Sale**

**5 Acres**  
**301St-Colony Rd • Tabor**  
**\$77,500**

Beautiful view of Missouri River! Century 21, Jolene Green (605)464-9364

**Lots available north of Hillcrest Golf Course.** Ridgeway North Development. Call Kirby Hofer, (605)665-0524 or (605)660-1422.

**1685 Want To Buy Real Estate**

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

**1705 Items \$100 or Less**

**Card table** and 4 chairs, like new \$25. (605)760-9070.

**Floating mallard decoys** \$50 a dozen. (605)661-9468.

**Four tires, good tread,** size P-265/65R18, \$100. Call (605)660-0434.

**KIT Gardens:** 15lbs. red tomatoes, \$1/lb., 15lbs. roma tomatoes, \$1/lb., 15-yellow pear tomatoes, \$2/lb., 3-dozen sweet corn, \$5/dozen, 20-beets, \$.50/each, 15lbs. pickling cucumbers, \$1/lb. (605)464-1183.

**New ladies White** Dexter bowling shoes, size 8-1/2 medium, \$20. (605)665-2579, Dory Ahern.

**Oak corner TV** cabinet, 5 foot tall, \$80. Call (605)760-3260.

**Older pattern Corelle** dishes, many extras matching silverware. \$100 (605)760-9070.

**1705 Items \$100 or Less**

**Schwinn bike trailer**, good condition, \$100. Call (605)664-3107.

**Sofa bed \$10**, You move out and haul. Call (605)665-3507.

**Table, 4.5-feetx4-feet with a leaf.** Will sit six chairs, \$100 OBO. (605)665-8028.

**1795 Musical Items**

**Alto saxophone (Jupiter)**, excellent condition, \$600. (605)760-0447.

**1830 Rummage Sales**

**206 W. 17th St.**

**Friday, 9/13, 9am-6pm**

**Saturday, 9/14, 8am-1pm**

Very nice name brand clothing boys and girls 3 months-5 years old (sorted & organized), rocker recliner, home décor, kitchen items, riding toys, coats, women's plus size clothing, crib & twin bedding.

**1840 Lost and Found**

**Lost: An exotic** combination of a RC helicopter & airplane. It landed just north of 15th & Broadway, Yankton. It was an engineering project for college. Reward (605)665-0892.

**1855 Alfalfa - Hay**

**WANTED Good quality** grass hay, large rounds, net wrapped, (402)750-7486 or (402)841-0507.

**1870 Ag Equipment**

**D. M. S.** Grain bin distributor with motor, works up to 24' diameter bins. A-1 condition \$200. (605)929-7078.

**2010 Legal and Public Notices**

9+11

**JAMES RIVER WATER DEVELOPMENT DISTRICT NOTICE OF PUBLIC HEARING TO ADOPT FY 2014 BUDGET**

A public hearing will be held in Aberdeen, South Dakota at the Ramada Inn on September 12, 2013 at 9:00 A.M. to consider the proposed Water Development District budget for Fiscal Year 2014, beginning January 1, 2014.

The budget will be adopted pursuant to the authority vested by SDCL 1-26, 46-2-8, and 46A-3E-11 and ARSD Chapter 74:05:06.

The purpose of holding this hearing is to provide the public an opportunity to contribute to and comment on the water development district's proposed operating budget for Fiscal Year 2014.

Persons interested in presenting data, opinions, and arguments for and against the proposed budget may appear, either in person or by representative, at the hearing and be heard and given an opportunity for a full and complete discussion of all items in the budget. Published once at the approximate cost of \$13.07.

**Appeal**

From Page 1

other two-family dwellings in Moderate Density Rural Residential Districts.

Stevens also describes the decision as “an abuse of discretion” as defined in previous state case law.

“The Board of Adjustment’s decision was exercised to a specific end or purpose and was not justified by and clearly against reason and evidence,” he wrote.

Stevens asks the court to reverse the Board of Adjustment decision and allow for the construction of the two-family dwelling.

No hearing for the appeal has yet been scheduled.

*You can follow Nathan Johnson on Twitter at [twitter.com/AnInlandVoyage](http://twitter.com/AnInlandVoyage). Discuss this story at [www.yankton.net/](http://www.yankton.net/).*

# Feds Seek To Legalize Marijuana Industry Banking

BY PETE YOST

Associated Press

WASHINGTON — The Justice Department and federal banking regulators will help clear the way for financial institutions to transact business with the legitimate marijuana industry without fear of prosecution, Deputy Attorney General James Cole told Congress on Tuesday.

The issue has taken on greater urgency now that Colorado and Washington have become the first states to legalize recreational use of marijuana.

Currently, processing money from marijuana sales puts federally insured banks at risk of drug racketeering charges.

Because of the threat of criminal prosecution, financial institutions often refuse to let marijuana-related businesses open accounts. The problem occurs in states that have laws permitting medical use of marijuana. In 1996, California voters made their state the first to allow medical use, and 19 more states and the District of Columbia have enacted similar laws.

In an appearance before the Senate Judiciary Committee, Cole said the absence of banking services is one that “we need to deal with” and that “we’re working on it.”

The congressional hearing was the first since the administration announced a new, more permissive enforcement policy. On Aug. 29, the Justice Department said it won’t try to stop Colorado and Washington state from legalizing recreational marijuana use as long as they implement strong enforcement systems. Marijuana is an illegal drug under federal law.

At the hearing that highlighted the conflict between state and federal law on marijuana, Cole told the committee that “there are no perfect solutions here. ... We’re at the point we’re trying to find the best of the imperfect solutions before us.”

Committee Chairman

## Marijuana states

Twenty states and the District of Columbia have enacted laws to legalize medical marijuana; 10 of these states are targeted for full legalization by 2017.



Patrick Leahy, D-Vt., said that as a result of the banking constraints, legitimate marijuana businesses are operating on a cash-only basis and “that’s a prescription for problems, tax evasion” and other criminal activity. Cole agreed and said there is a public safety component to the problem because the cash-only business can result in the presence of guns.

In 2011, American Express announced it would no longer handle medical marijuana-related transactions because of fear of federal prosecution. A month later, Cole gave banks an explicit directive on medical marijuana that stated: “Those who engage in transactions involving the proceeds of such activity may also be in violation of federal money laundering statutes and other federal financing laws.”

Leahy, who spent eight years as a prosecutor early in his career, said the Justice Department should focus on prosecuting violent crime and should respect the votes in Colorado and Washington to legalize small amounts of marijuana for personal and medical use.

Iowa Sen. Chuck Grassley, the committee’s top Republican and co-chairman of the Senate Caucus on Interna-

tional Narcotics Control, said the Justice Department is “giving the green light” to an industry bent on breaking federal law.

Grassley said that Colorado has seen a sharp uptick in diversion of marijuana from Colorado to other states and increased use among minors.

“I understand the skepticism that you come to it with,” Cole told Grassley. “We have reserved, quite explicitly, the right to go in” and challenge the regulatory programs of Colorado and Washington.

Grassley asked what the Justice Department plans to do to protect states like Iowa from marijuana being diverted from states like Colorado. Cole responded, “If it’s being exported from Colorado to Iowa and we find out about it, we will prosecute.”

With the door to legalization open in two states, others could follow.

The 20,000-member Marijuana Policy Project says it will support efforts to end marijuana prohibition in 10 more states by 2017.

In a harshly worded letter to Holder this week, nine former Drug Enforcement Administration chiefs predicted that “when marijuana will be fully legal to buy, diversion of the drug will explode.”

## Grocers

From Page 1

Scotland store from 1904-08 before selling the store and moving to a farm in North Dakota.

Greg’s parents, the late Leighton and Beatrice Gemar, purchased an existing grocery store in Scotland in April 1949.

“Dad had been working at another grocery store in town when he bought the Square Deal Store,” Greg said. “Dad’s employer was out of town at the time, and he returned to find out that Dad had gone from being his employee to being his competitor.”

Greg was born in June 1949, literally growing up in the grocery business.

“Since I was 5 or 6 years old, I was running around with my dad and learning new things (about the store),” he said. “I had four brothers and two sisters, and all of them were part of the store in the early years.”

Greg attended the University of South Dakota-Springfield. After graduating, he began working in sales for Metz Baking Company of Sioux Falls. He married JoAnn, who graduated from Augustana College of Sioux Falls with a nursing degree.

Greg worked out of the Sioux Falls office for 1 1/2 years before he was transferred to Willmar, Minn. He and JoAnn lived in Willmar for nearly five years before returning to Scotland in 1976. They purchased Gemar’s Market from his parents in 1979 and expanded the store in 1986.

The couple purchased the Tyndall store in March 2000, despite not actively seeking another store.

“I was never much of a fan of being a multiple store owner. It wasn’t something that appealed to me. I didn’t think I would do a good enough job,” Greg said. “But then I talked to the owner of Tyndall store, who thought I could do it. And I realized, if I wanted a good competitor (in Tyndall), I wanted it to be me!”

**FACING CHANGES**

The dual ownership wasn’t the only major change over the years, Greg said.

“When trucks arrived at the store, we used to unload everything by hand. We tracked it off, piece by piece,” he said. “Now, everything comes in pallets with hoists up to the truck.”

Technology has also affected the financial aspect of the business, Greg said. Payroll and other transactions, formerly paid with checks that took a week to clear the bank, are now handled by electronic payments.

“There are also changes in

the way people pay. Right now, one-third of the receipts are in electronic payments through debit and credit cards,” he said. “At the two stores, we are spending \$15,000 or \$16,000 annually to process those payments. That’s a challenge, when you have that (payment) coming out of your receipts.”

The Gemars have also adjusted to customers’ changing lifestyles. The couple initially closed the store at 6 p.m. each night, but many customers were working out of town or working 12-hours shifts and couldn’t shop until evening. Now, the Scotland and Tyndall stores remain open until 8 p.m. Mondays through Saturdays.

The stores also remain open for a short time on Sunday to accommodate churchgoers and others who find the time convenient.

With an increasingly mobile population, small-town groceries face intense competition, Greg said. The competition comes from large regional supermarkets, big-box stores and even convenience stores, he said.

“People have supported us in many ways, and it’s humbling,” he said. “We have been blessed with loyalty from our customers and employees. Four people at our Scotland store have been with us for 10 to 15 years, and the same in Tyndall.”

The Gemars employ 18 full- and part-time workers at the Scotland store and 16 full- and part-time workers at Tyndall. One woman holds down a full-time job elsewhere and then works at the grocery store two or three days a week from 5-8 p.m.

**MAKING THE TRANSITION**

Small-town groceries represent a large investment, long hours and often run on a thin margin, Greg said.

“They say that it takes 1,000 people to support a grocery store of any significance. The overhead is high, and the inventory costs are high,” he said. “If you have enough volume, you can make a few mistakes. If you don’t have the volume, you can’t make too many mistakes.”

After an initial party backed out of purchasing the Gemars’ stores, JoAnn said she was glad that Buche purchased both of their groceries. She pointed to Buche’s track record, with 11 locations in eight communities.

“We built up our stores and wanted to sell it to someone who would provide for it and care for the communities,” she said. “The Buches started with R.F.’s great-grandfather 108 years ago. R.F. understands the dynamics of a small town, and he’s investing in rural communities.”

Grocery stores remain cru-

cial to a community, Greg said.

“There’s a lot of elderly who rely on the local grocery store. They don’t drive out of town, or they don’t even drive at all,” he said. “The vitality of your community depends on a strong grocery store, with its jobs and its support for local organizations and fundraisers.”

The Gemars believe in giving back to the community, shopping in town where possible and supporting local businesses and the community. In the early days, Leighton and Greg even purchased a local laundromat rather than see its owner retire and close the business.

**PLANNING FOR THE FUTURE**

While they enjoy their work, Greg and JoAnn finally discussed retirement and selling the stores.

“It gets to the point in life where your kids grow up and leave, and you realize there’s isn’t much gas left in the tank,” Greg said.

The Gemars plan to remain active Scotland residents. However, they also welcome a flexible schedule and the opportunity to travel across the nation to see their children and grandchildren.

Greg even joked that he may take a full-time job, because the 40 hours a week would still be half of his current work schedule.

“I got into a routine when I worked for the Metz Baking Company, getting up at 1, 2 or 3 a.m.,” he said. “Now, I still get up at 5 a.m. twice a week because we have the early (delivery) truck. It’s also a quiet time to work on ads or payroll. You don’t have the phone calls, and you aren’t getting paid.”

JoAnn joked that she will likely have to get groceries 10 times a day at first, because she’s used to picking up an item or having Greg bring something from the store.

While welcoming a break from the long hours, the Gemars said they will miss their customers and employees.

“We love working with the people every day,” JoAnn said. “We’ll miss being around the store and visiting with people as they are shopping. For many of our elderly, that’s the only time they get out and visit with people.”

While the Gemars still own the Scotland store for four months, Greg already feels the end of an era.

“The store has been in our family a long time,” he said. “There’s a lot of history in it for our family and our customers.”

*You can follow Randy Dockendorf on Twitter at [twitter.com/RDockendorf](http://twitter.com/RDockendorf). Discuss this story at [www.yankton.net/](http://www.yankton.net/).*

## New On The Market!



**1008 W. 14th St. • \$182,500**

Spotlight on value! Move right in to this well-maintained home! Home features include 3 bedrooms/1.5 bath on main, open kitchen/dining room with sliders to deck, and main floor laundry. The lower level features two spacious “bonus rooms” with closets, another laundry room, 3/4 bath, a spacious family room and kitchenette. A bright 4 season room with walk-out completes the lower level. Updates include newer shingles, garage door and front doors, exterior and interior paint, and carpet throughout home.



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