

1830 Rummage Sales**303 Murphy Lane**

Friday, 9/12, 9am-6pm
Saturday, 9/13, 8am-Noon
 Multi-Family Rummage: Children's clothing, adult clothing, coats, stroller, TV, comforters, lots of miscellaneous.

306 Northern

Friday, 9/12, 7:30am-Noon
Saturday, 9/13, 7:30am-Noon
 New portable sewing machine, cabinet, wooden bar stools, retractable screen door, women's/men's clothing, pictures, luggage, kitchen items, lots of miscellaneous.

3200 Mulligan Dr.

Friday, 9/12, 4pm-8pm
Saturday, 9/13, 8am-2pm
 Multi-Family Rummage: Trolling motor & fishing gear, tools, miscellaneous. Priced to sell. No presales.

416 Cedar**(corner of 5th & Cedar)**

Saturday, 9/13, 8am-4pm
 Toys, sports, knick-knacks, hunting, fishing, gun ammo. Records, collectibles, books, metal signs. Antiques, furniture, vintage baseball gloves, 1930's bicycle and much more.

606 E. 17th St.**Yankton, SD**

Thursday, 9/11, 8am-7pm
Friday, 9/12, 8am-7pm
Sunday, 9/13, 8am-12noon
 Multi-Family Yard Sale: Household, furniture, clothing-children's, ladies, men's. Toys, hunting items and much more.

611 Picotte

Friday, 9/12, 8am-5pm
Saturday, 9/13, 8am-5pm
 Seriously downsizing! Something for everyone. Furniture, dishes, cookware, camping equipment. NO clothing, reasonably priced, no presales, cash only.

629 Sawgrass St.

Friday, 9/12, 7am-Noon
Saturday, 9/13, 7am-Noon
 Multi-family garage sale: Household goods and decor, bedding, blankets, purses, teen and adult clothes and shoes, Hoosier flour sifter, antique Singer treadle sewing machine, oak bar stools and more.

900 Whiting Dr.**(Senior Center Building)**

Friday, 9/12, 9am-6pm
 ONE DAY ONLY! Jewelry, Avon, clothes, and miscellaneous.

1850 Agriculture

14ltr. 2004 Western Star Detroit 500hp. APU, XM radio, 2013 rebuilt motor, new radiator, turbo charger, front tires.
2009 Corn Husker trailer 43'x80'H hopper bottom, vibrator (605)369-2994.

2010 Legal and Public Notices

9+12

NOTICE OF HEARING UPON APPLICATION FOR SALE OF ALCOHOLIC BEVERAGES

NOTICE IS HEREBY GIVEN that an application has been received by the Board of City Commissioners of the City of Yankton, South Dakota, for a Special Malt Beverage (on-sale) Retailers License and a Special (on-sale) Wine Retailers License for 1 day, October 24, 2014, from Avera Sacred Heart Health Services (Taylor Tramp, Foundation Assistant), such event to be held at Pavilion Center, 1st, 2nd & 3rd Floors and 1st and 2nd Floor of Surgical Center on Avera Campus, Yankton, S.D.

NOTICE IS FURTHER GIVEN that a Public Hearing upon the application will be held on Monday, September 22, 2014 at 7:00 p.m. in the City of Yankton Community Meeting Room at the Technical Education Center, 1200 West 21st Street, Yankton, South Dakota, where any person or persons interested in the approval or rejection of the above application may appear and be heard.

Dated at Yankton, South Dakota, this 8th day September, 2014.

Al Viereck
 FINANCE OFFICER
 Published once at the approximate cost of \$16.55.

9+12

PUBLIC NOTICE TO QUALIFIED HOMEBUYERS SOUTH DAKOTA HOUSING DEVELOPMENT AUTHORITY [2012] MORTGAGE CREDIT CERTIFICATE PROGRAM

The South Dakota Housing Development Authority ("Authority") is proposing to implement a program for Mortgage Credit Certificates ("MCCs") in South Dakota (the "[2012] MCC Program"). MCCs are a form of federal income tax credits for quali-

2010 Legal and Public Notices

fied homebuyers. No sooner than 90 days following this Notice, the Authority may issue MCCs to qualified homebuyers in South Dakota according to the guidelines noted below.

Purchasers of new or existing single family homes located in South Dakota may apply for an MCC through participating lenders when they apply for financing from the lender for the purchase. An MCC cannot be issued in connection with a mortgage loan that refinances or pays off an existing mortgage or land contract (except for certain construction period and temporary loans) or with a mortgage loan provided from proceeds of tax exempt bonds.

The amount of the credit will be [10-50]% of the yearly interest paid or accrued on a qualified mortgage. If the credit allowable under the [2012] MCC Program for any taxable year exceeds the qualified homebuyer's tax liability for such taxable year, then such excess credit may be carried over to each of the three succeeding taxable years and, subject to certain limitations, may be added to the credit allowable under the [2012] MCC Program for that succeeding year. [The qualified homebuyer may reduce the amount of monthly federal income tax withheld by filing a revised IRS W 4 Employee's Withholding Allowance Certificate in order to have more disposable income with which to make loan payments. Use of the credit will reduce the deduction for home mortgage interest on the homebuyer's federal income tax return.] To be eligible for an MCC, homebuyers must meet certain federal income tax requirements, including:

1. The homebuyer's gross annual household income may not exceed certain limits, which currently range from \$64,600 to \$78,500 for one or two person families, and from \$74,290 to \$90,440 for three or more person families, and which limits must be reviewed at least annually and may be revised by the Authority at any time. [Gross annual household income is the total of all income, from whatever source, of all persons age 18 and older who will reside or who intend to reside in the residence.]

2. The maximum purchase price limits for homes (as established by the Authority) currently range from \$250,200 to \$305,800.

3. Qualified homebuyers must occupy the residence as their principal residence within 60 days after it is financed by a participating lender. The MCC will expire on the date that the residence ceases to be the principal residence of the qualified homebuyer.

4. Qualified homebuyers must not have had an ownership interest in a principal residence within the preceding three years, except for qualified homebuyers purchasing homes in federally designated targeted areas [for certain qualified Veterans].

5. No more than 15% of the residence being purchased can be used in a trade or business used in accordance with the Internal Revenue Code.

Current federal tax law may require a payment to the federal government of a capital gains "recapture" tax if the homebuyer sells or otherwise transfers his or her home to someone else within nine years after the MCC is issued, but not to exceed 50% of the gain realized on the sale or transfer of the home. The recapture tax represents a portion of the "federally subsidized amount" of the mortgage loan, calculated in accordance with federal tax law. The homebuyer may not have to pay part or all of the recapture amount if his or her income, at the time of the sale or transfer, is less than a prescribed amount at the time of sale or transfer.

The total credit election amount of the [2012] MCC Program is \$106,615,740. Purchasers may obtain an MCC in connection with financing from any lender, including banks, savings and loan associations, mortgage banking firms and credit unions. MCC applications will be accepted on a first come, first served basis. A list of participating lenders is available to the public from the undersigned. There is no allocation of MCCs by lender; however, for the first year of the [2012] MCC Program, 20% will be set aside for mortgage loans on residences in targeted areas.

Homebuyers must be qualified for an MCC pursuant to the Code and the guidelines, rulings and interpretations issued by the Internal Revenue Service which shall control in the event of a conflict with other requirements; the applicant must sign all documents and affidavits which are needed to demonstrate the homebuyer's eligibility for an MCC. The homebuyer must meet the credit and underwriting criteria established by the participating lender who provides the mortgage loan. The Authority itself does not originate mortgage loans in connection with MCCs.

For more information on the [2012] MCC Program or for a copy of the participating list of lenders, contact the South Dakota Housing Development Authority, 3060 East Elizabeth Street, Pierre, South Dakota 57501 or call (605)

2010 Legal and Public Notices

773-3181.
 Published once at the approximate cost of \$58.43.

9+12+18

NOTICE OF PUBLIC HEARING

The City of Yankton anticipates submitting an application to the State of South Dakota for a Community Development Block Grant (CDBG) to assist the Boys and Girls Club of Yankton in the construction of a permanent home for the organization in Yankton.

The City of Yankton expects to apply for approximately \$500,000 of CDBG funds. The total cost for the proposed improvements is estimated to be approximately \$4 million. The purpose of the Hearing is to receive comments from the public regarding the application.

The City will also obtain the views of its citizens with respect to community development and housing needs. The City will then rank the identified needs and specify activities that may be undertaken to meet these needs.

The public hearing will be held at 7:00 on September 22, 2014 in the Yankton Community Meeting Room at the Regional Technical Education Center, 1200 W. 21st Street. The meeting is open to the public and interested persons are encouraged to attend. Additional information about handicapped accessibility to the hearing can be obtained by calling (605) 668-5221.

Dave Mingo

Community Development Director
 Published twice at the approximate cost of \$29.79.

9+5+12

NOTICE TO BIDDERS

Bids will be received by the Board of Yankton County Commissioners in their chambers in the Yankton County Government Center, Yankton, South Dakota until 10:00 AM on September 18, 2014, for the following services:

Installation of 1 - 10' Diameter x 56' Long CMP with beveled ends (Total length including beveled ends 71 LF) and 4.0 deep (below culvert flow line) concrete cutoff walls at inlet & outlet

County is to provide the following:

Traffic Control Measures
 1 - 10' Diameter x 56' Long CMP with beveled ends (Total length including beveled ends 71 LF)
 Construction Staking
 Gravel Surfacing & Placement

Location:

Section 5/8 Township 95N, Range 55 W, Yankton County South Dakota
 Walshtown Township, 298th St. between 441st & 442nd Ave. over Mud Creek

Interested bidders must pick up a set of specifications and contact the County Highway Superintendent, specifications are available in the Yankton County Highway Department at 3302 W. City Limits Road and the Yankton County Auditor's Office at 321 W. 3rd St., Yankton, South Dakota.

The Board of Yankton County Commissioners reserves the right to accept or reject any and all time bids.

Patty Hojem

Yankton County Auditor
 Published twice at the approximate cost of \$33.97.

Policy**From Page 1A**

The board's members oversee the Legislature's administration and operations during the nine months when lawmakers aren't in session.

The meeting Tuesday found board members from both parties, but especially the minority Democrats, questioning some of the trips taken.

The board's chairman, Sen. Ryan Maher, R-Isabel, said he approved all of the trips.

The official travel policy requires that all requests for travel need his approval unless the legislator isn't seeking reimbursement.

The policy listed regulations for travel to events of the National Conference of State Legislatures, Council of State Governments, Midwest Legislative Conference and ALEC.

Also covered was travel to events of the Streamlined Sales Tax Project, the Uniform Laws Commission, the Education Commission of the States and Legislators Forum.

But at least one trip fell outside those lists.

Rep. Isaac Latterell, R-Tea, and Rep. Jim Stalzer, R-Sioux Falls, attended the meeting of the group called the Mount Vernon Assembly held June 11-12 at the Indiana state capitol in Indianapolis.

Maheer said he gave that trip the go-ahead because last year he approved a trip by Rep. Ray Ring, D-Vermillion, to a special economic conference.

Rather than fight over the Mount Vernon matter, the board decided to add a sentence to the policy effective Oct. 1 that is intended to give the chairman more latitude.

It says, "Any out of state travel to a non-mentioned organization shall be at the discretion of the Executive Board chair."

The vote was 10-2. The board's three Democrats split as Rep. Spencer Hawley of Brookings voted yes while Sen. Larry Lucas of Pickstown and Rep. Kathy Tyler of Big Stone City voted no.

The board also adopted a new requirement that airline tickets must be bought at least two weeks in advance of trips unless the chairman approves a later purchase.

Maheer said he's seen some vouchers where late purchases cost noticeably more.

The current travel policy includes payment of legislators' dues for being members

AT A GLANCE

Here are the amounts for the Legislature's travel budget in recent years.

2012: Spent \$762,883.
 2013: Spent \$858,409.
 2014: Budgeted \$1,408,786

of ALEC.

State payments for attending ALEC meetings and for memberships have been a divisive issue for the board in the past decade, with the policy tightening and loosening several times, under different chairs and in changing economic circumstances.

Four legislators so far submitted vouchers for attending the ALEC annual meeting held in August in Austin, Texas.

They were House Speaker Brian Gosch, R-Rapid City; Rep. Jenna Hagggar, R-Sioux Falls; Sen. Jeff Monroe, R-Pierre; and Rep. Manny Steele, R-Sioux Falls.

In past times the board cracked down on travel for legislators such as Steele after it was known they weren't running for re-election.

Lucas questioned the Mount Vernon Assembly trips.

Tyler pointed out Steele's trip to Maher.

"I don't think there's been too much abuse of that," Maher said.

Hawley said the travel policy didn't allow for the Mount Vernon Assembly trip. "That one's not on here," he said.

Maheer responded by talking about the Ring trip last year that he approved. Maher said some legislators went to events that weren't part of groups on the list.

"It's just been kind of a judgment call on my part," Maher said.

"I'm not disputing that we spent the money but it doesn't fit our policy," Hawley replied. "I don't have a problem giving you that latitude but it's not in our policy."

Sen. Corey Brown, R-Gettysburg, defended Maher.

Brown said the first line of the policy says all requests must be approved by the chair. After that come specific examples for automatic approvals.

"The other decisions would be up to his prerogative, his or hers," Brown said.

Rep. Betty Olson, R-Prairie City, asks about legislators who went to an oil and gas conference. Maher said it was in Bismarck and the legislators were asked to represent the state Office of School and Public Lands.

Brown then suggested adding a line that says the chairman has discretion for out-of-state trips that aren't listed specifically.

Gosch, the House speaker, agreed with Brown's original reading that the chairman already has the approval power.

Gosch said Brown's suggested amendment wasn't necessary but it also didn't conflict with the original intent.

Lucas didn't want any of it.

Lucas said the board is "setting up a run-away policy for out-of-state travel" that depends on a legislator being on good terms with the board's chairman.

He said there was "a run-away" after 2007 and, without providing names, said some legislators were reimbursed up to \$50,000 for travel expenses in a single year.

The 2008-2009 recession forced elimination of most travel by legislators. But it was opened up again, including to ALEC, which is a pro-business organization in which primarily Republican legislators participate.

Lucas said the budget for legislators' travel outside South Dakota "more than doubled" from last fiscal year to this one.

Sen. Deb Soholt, R-Sioux Falls, defended the changes. She said travel policies are difficult because legislators are trying to position South Dakota nationally and bring back good ideas from events.

"I think the intent of this is good faith rather than run-away travel," Soholt said.

Tightening the ticket purchase policy is good, she said, and the Executive Board needs to monitor activity. If problems develop the board can address them, she continued.

Maheer isn't running for re-election. He didn't have any trips on the list. Starting in 2015, the board's chairmanship won't be chosen from the members. Instead it will automatically rotate annually between the House speaker and Senate president pro tem.

Tyler asked whether there will be an appeal process. She didn't get an answer. Instead, Maher said he has denied travel. He didn't elaborate.

Hall**From Page 1A**

"There just happened to be a mixer for the Chamber of Commerce at the Yankton airport that night," Hamilton laughed.

He said that it ended up being \$3,000 in damage to the airplane.

"My wife did not fly with me for two years," he laughed. "She was just terrified."

When she did return to the skies with her husband, he was just starting up the Yankton Regional Aviation Association (YRAA). The club is for flying enthusiasts from southeastern South Dakota and Nebraska. What was once 20 original members today has expanded to 110.

Hamilton became the club's newsletter editor in 1992 and has published more than 214 issues and 1,925 pages of minutes, flight news, safety information, calendars, jokes and events. "It's funny. I never

thought I would be an editor of anything," Hamilton laughed. "Guess what my worst subject was in high school: English."

Remembering the impact that flying had on him when he was 10, Hamilton helped to launch the Young Eagles program, which introduces flying to kids, in 1992. Since then, Hamilton has used his talents to present programs in elementary schools and organize airplane rides for more than 2,700 kids. Hamilton himself has flown 334 Young Eagle participants.

"It's amazing. The kids go into it a little apprehensive, but they always come back with the biggest smiles," he said.

Hamilton said he is not normally a big talker, but while flying with kids, he tries to converse because he wants to keep the participant's minds occupied and looking outside.

"If you let them put their heads down, they could lose their equilibrium and they might get sick. I have only had kid throw up," Hamilton said. "You want the kids to have a good time and be inspired."

Hamilton has impacted some of these kids so much that some have even become pilots themselves.

"It is a positive and amazing feeling," he said.

Hamilton also contributed in helping South Dakota Pilots Association (SDPA) grow by using his newfound newsletter skills in 1993. He was the association's first newsletter editor in 1994 and has since published 88 newsletters and 1,219 pages of information of aviation all across South Dakota. He established the SDPA website in 2005, and became the executive director of the SDPA in 2006.

Hofner said, "Steve is the glue that holds both the YRAA and SDPA together."

For the new Hall of Fame member, the chore is a labor of love.

"It's nice to get together with a bunch of people who share a love for flying," he said.

Follow Jordynne Hart on Twitter at www.twitter.com/hartjordynne. Discuss this story at www.yankton.net.

Financial Literacy Grants Available Through CUFD

The Credit Union Foundation of the Dakotas (NCUF Partner) has grants available to community organizations and credit unions affiliated with The Credit Union Association of the Dakotas.

The Credit Union Foundation of the Dakotas is funded by participating North and South Dakota Credit Unions. It funds projects in the areas of access to financial services, financial education, savings and asset accumulation, and small credit union development.

Those interested in applying must meet the following criteria:

- Be an affiliated North and South Dakota Credit Union or a community organization. Non-Credit Union organizations may apply for grant funding, but must partner with a North or South Dakota credit union and be able to clearly demonstrate how the project will impact Credit Unions and their members.
- Funds may be used for the following purposes:
 - Education of credit union employees and volunteers;
 - Public education initiatives related to consumer finance;
 - Projects and programs that support new, small or community development credit unions;
 - Enhancement to League/Association projects funded by other sources

that are consistent with the Foundation's mission and purposes;

- Programs or projects that extend credit union services to the full range of membership, with emphasis on the underserved, underserved or "low-income" consumers;
- Affordable housing projects;
- Disaster relief;
- Partnerships that provide services or carry out projects consistent with the Foundation's mission and purposes; and
- Other purposes consistent with the Foundation's 501(c) (3) mission and purpose.

- Solicit endorsement and/or funding from at least one local credit union or credit union related supporter.
- Be able to leverage funds from other community, philanthropic, government or other sources to maximize benefit and ensure sustainability at the conclusion of funding this grant.
- Obtain letters confirming in kind support or funding commitments from partners both within and outside the credit union movement.
- Have tangible, achievable goals and objectives.

The Credit Union Foundation of the Dakotas Grant Committee will consider grant proposals throughout the year. Interested parties should submit

applications by Tuesday, Sept. 30, completed grant applications must include:

- An organization description, legal name, address, primary purpose, and history.
- The organization's letter from the IRS stating that it is tax exempt under Section 501 (c) (3) or Section 501(c)(6) and not a private foundation under Section 509(a).
- Most recent audited financial statement and complete copy of a recent form 990 federal tax return.
- Current organization and project budget and proposed budgets for 2013.
- Leadership information (Board and staff)
- List of other funding sources for the organization, including letters of in kind support/funding commitments.

Organizations obtaining funds will be required to file a grant report. This report should include a summary of the project or event, and how the funds were used.

Interested organizations can obtain a grant application by contacting Amy Jo Johnson at amyjo@hotmail.com or downloaded from the Credit Union Foundation of the Dakotas website page: <http://www.cuad.coop/Education/CreditUnionFoundation.aspx>.