

Swier Law Firm Publishes Book

Swier Law Firm recently published a new book titled "Estate Planning for Farmers and Ranchers in South Dakota." Scott Swier and Jake Fischer, Chair of Swier Law Firm's Agricultural Law Practice Group, co-authored the book which explains important estate planning concepts for agricultural producers in a logical and user-friendly style.

As with the other books in Swier Law Firm's popular series, "Estate Planning for Farmers and Ranchers in South Dakota" is updated to reflect recent changes in this complex area.

The book's clear organization and down-to-earth approach makes it a valuable reference tool for anyone who seeks to understand agricultural estate planning issues in South Dakota. In this compact volume, Mr. Swier and Mr. Fischer give readers answers to their most common agricultural estate planning questions, including

- What is your "Estate"?
- Do you really need an Estate Plan?
- What is a Last Will & Testament and what does it do for you?
- What is Jointly-Owned Property and Financial Accounts?
- What are Powers of Attorney and Living Wills?
- 11 Common Questions from South Dakota Farmers and Ranchers about Estate

PLANNING

- 7 Common Questions from Farmers and Ranchers about Trusts in South Dakota
- 11 Common Questions from Farmers and Ranchers about Powers of Attorney and Living Wills in South Dakota
- And much more...

For more information, visit <http://www.swierlaw.com/library/swier-law-firm-announces-new-book-release-estate-planning-for-farmers-and-ranchers-in-south-dako.cfm>.

New Channel Seedsmen Come To Yankton

Putting Seedsmanship at Work® into practice, Channel has hired Scott and Frank Nedved as Channel Seedsmen in the Yankton and Bon Homme areas.

Their role will be to work proactively with local farmers to deliver expert advice, customized service and elite seed products to help improve productivity and profitability. Channel Seedsmen focus on getting to know their customers and their farms inside and out, and using that knowledge to provide in-depth, hands-on service and support every step of the way.

Scott has 10 years of experience in the field after graduating from South Dakota State University with a bachelor's degree and from the University of Nebraska – Lincoln with a graduate degree. He previously worked for DuPont Pioneer leading seed production and supply chain activities for the western half of the U.S.

Frank graduated from South Dakota State University with an agronomy degree. He previously worked for Poet and Wells Fargo serving southeast South Dakota. Frank also has been a very involved with the family farm over the last several years.

"Building relationships with farmers starts with a knowledgeable and committed Seedsmen like Scott and Frank," said Channel District Sales Manager Ray Gosmire. "We're excited to have them onboard and ready to leverage their experience to help make our customers more productive and profitable."

One of their primary responsibilities will be implementing the Channel® Field Check Up Series with local farmers. This series allows Channel Seedsmen to work with farmers throughout the season to observe and monitor crop development.

Walking farmers' fields allows Channel Seedsmen to diagnose issues and design custom recommendations to increase the farm's profitability. Year-round farm visits include personal consultations through the four major growth stages: seedling, reproductive, vegetative and maturity. For more information about Channel and the Channel Seedsmanship approach, visit www.channel.com.

Yankton Native Is RA At College

ORANGE CITY, Iowa — Cayla Slattery is serving as a resident assistant (R.A.) for the 2015–16 school year at Northwestern College in Orange City, Iowa.

Resident assistants serve as leaders in the residence halls or campus apartments. Responsibilities include establishing a sense of unity among students in their living area, assisting new students in adjusting to campus life, and serving as role models.

Resident assistants are selected based on their leadership ability, character and academic performance.

Slattery is a junior and is majoring in social work at Northwestern College. She is a resident assistant in Stegenga Hall. Slattery is the daughter of Richard and Barbara Slattery of Yankton.

YHS Grad Serves On Orientation Staff

ORANGE CITY, Iowa — Morgan Tessier was among 35 Northwestern College students who were on the orientation staff to begin the new school year.

The orientation staff planned a variety of events to welcome freshmen and transfer students to campus the weekend before the beginning of the fall semester. The weekend included informational sessions for new students and their parents, a variety of fun activities, small group meetings and worship services.

Tessier is a sophomore and is majoring in social work at Northwestern. She is the daughter of Suzanne Tessier of Yankton.

United Way

United Way & Volunteer Services Of Greater Yankton Big Thanks Awards

The success of the United Way of Greater Yankton community campaign is reliant on the roles of many. A BIG THANKS to nearly 50 volunteers, the 40+ businesses, the 500 plus Heart Club leadership donors, and all our supporters. You are all proof that Yankton continues to proudly LIVE UNITED.

During our Campaign Kickoff event, we awarded A BIG THANKS to a loyal donor, an advocate, and a volunteer, who continuously go above and beyond to ensure the success of United Way and our partner agencies and programs.

The first BIG THANKS award recipient was awarded to a local company whose culture for giving to our community is impressive. Last year alone, 174 employees contributed over \$40,067 to the campaign. Avera Sacred Heart Hospital goes above and beyond each and every year for United Way and other community programs. We are very grateful for their support and want to acknowledge Avera Sacred Heart Hospital and their employees for their commitment to community.



SUBMITTED PHOTO

Mike and Gerrie Healy.

Our next BIG THANKS award was awarded to two advocates whose voices not only promote United Way, but are crucial components to the success of many local programs. When you think of Mike & Gerrie Healy, you

think of community...you think of neighbors helping neighbors...and you are grateful to live in a place with such caring and kind people. Congratulations Mike and Gerrie Healy! Throughout the Greater

Yankton community, groups, individuals and families, volunteer countless hours to a multitude of programs and projects. They mentor our youth, organize food drives, advocate for a cause, deliver nutritious food to our neighbors or serve as Board Members for nonprofit organizations. Volunteers are invaluable!

Our final BIG THANKS award was awarded to a volunteer in the community who gives of her time and talents as a loyal supporter of our mission. Barb Olson serves as a United Way Board Member and Campaign Advisor, sharing her passion for our work and the work of our partner agencies. Thank you Barb for all that you do!

Again, thank you to all our award recipients, Avera Sacred Heart Hospital, Mike & Gerrie Healy and Barb Olson. You continue to make Yankton the best it can be by GIVING, ADVOCATING and VOLUNTEERING.

To learn more about the impact of your generosity on our community, to donate, or to volunteer, visit us at www.yanktonunitedway.org.

United Way

River City Domestic Violence Center Makes A Difference

When I think about United Way & Volunteer Services of Greater Yankton...I think of a huge family of agencies, PARTNERS, working together to bridge gaps within our community. These partner agencies work each and every day addressing emerging needs ... helping people ... helping build a stronger community for all of us.

River City Domestic Violence Center is one of many United Way & Volunteer Services of Greater Yankton Partner Agencies. Their mission is to provide a safe haven to victims of domestic violence and sexual assault. River City exists to break the cycle of domestic violence and sexual assault in our community through survivor empowerment, advocacy, education, awareness and social change.

THANKS TO ALL OF YOU, donors, advocates and volunteers, last year this agency was able to provide more than 900 shelter nights to families or individuals in our community.

The story below comes from a family sheltered at the River City Domestic Violence Center last year. This is a story of overcoming defeat ... a story of partnership ... a story of hope.

Thank you to Desiree Warren Johnson, director at River City Domestic Violence Center, for writing this piece and allowing us to share it.

"The struggles individuals and families face, when they enter the Center, are never limited to just domestic violence.

I think of a family we had in our facility recently, a single mom and her children. She came to us initially due to violence in the home. The day we met with her she was consumed with defeat and fear. She knew all the challenges that lie ahead ... and had been told by friends and family what she needed to do next to save her family and recover her life. But what do you do next to save your

family and recover your life when you have almost nothing?

The mother knew she needed to develop coping skills as well as her shattered self-esteem, a result of the years of abuse, to better the life of her family ... but had no idea where to start.

She was nervous because when leaving the abusive relationship she was left without a vehicle. She was overwhelmed with how she would get her kids to and from school, to their activities, to her appointments. The last thing she wanted was to fail her children.

She was also overcome with the financial burdens of being a single parent and the debt that existed from her past. She was worried that she may not be able to provide for her children.

She expressed concerns of exchanging the children with their father and that she no longer wanted the children to be exposed to the animosity that existed between the two parents.

She also had concerns of where her children would go before and after school so she could maintain a job to provide for her family.

To this woman everything seemed defeating, as if there were no light at the end of the tunnel, not enough time in a day ... nothing that could ever remedy this tremendous amount of weight she now carried.

She was scared. At this moment... several United Way Partner Agencies weaved together to create a safety net of embrace to catch her before she fell any further.

One concern and fear at a time we went down the list.

We got her in touch with the FAMILY EDUCATION & COUNSELING CENTER who helped address her broken spirit and develop coping skills to deal with the triggers she will face in the future due to the years of abuse.

We connected her to YANKTON TRAN-

SIT to obtain affordable transportation for her and children to school, activities and appointments.

Next we helped her to make an appointment with LSS, Center for Financial Resources who can assist her with financial budgeting and help her face the debt that lingered.

We educated her on the SACK PACK program to make sure her kids had a good meal over the weekends.

We gave her a tour of the FAMILY VISITATION CENTER where she could exchange her children in a safe peaceful environment with their dad.

And lastly we helped her get her children enrolled in the BOYS & GIRLS CLUB where they would be surrounded by strong role models and have a safe and affordable place to go before and after school.

This client and her children are now building their futures, one step at a time. They are no longer looking back at the defeat they faced for so many years. Now they are looking forward ... looking forward to a new life, thanks to United Way partnerships ... THANKS TO YOU."

It is amazing to see what can happen when partners work together to bridge the gaps in a family's life. And again, this would not be possible without YOU, United Way supporters.

Giving to United Way is the most effective way for you to have an impact in our community. When you support United Way, your gift is combined with the gifts of others and you help improve thousands of lives each year. As we kick-off our 2016 Community Campaign, we ask you to "imagine what your gift can become."

To learn more about United Way & Volunteer Services of Greater Yankton Partner Agencies or how to give, visit us at www.yanktonunitedway.org or call 605-665-6766.

MEETINGS

INTERCHANGE

Interchange met on Monday, Sept. 14, 2015, at noon at Minerva's. The meeting was called to order by President Sherri Rodgers-Conti and the Pledge of Allegiance was recited.

No Guests were present. Announcements were made by Ann Clough (City of Yankton) regarding monthly City Commission meeting, Kathy Greenway (First Dakota National Bank) regarding monthly YSD board meeting, Kathy Wibbel (Yankton Community Library) announced upcoming events at Library, Deb Overseth (RSVP) announced the Health and Safety Day at The Center, and Jos Jaime-Santacruz (Field Archery Complex) announced that several youth from area will be competing in an International Competition this fall in Mexico.

Hostess for this week was Deb Overseth (RSVP) presenting her program "Ruby Ribbon" (a company started in 2011). As a stylist for Ruby Ribbon, she featured wardrobe essentials and favorites to the audience. The next meeting of Interchange will be held on Monday, Sept. 21, 2015, at noon at Minerva's. Member Spotlight will be Colleen Craig-Davis and Hostess will be Linda Stephenson. Linda has arranged a fashion show featuring all the great styles and colors for Fall. If you shop Linda's you are encouraged to wear an item you bought at her store to the meeting!

ERNEST BOWYER POST 791V VFW AUXILIARY

The VFW Auxiliary to Ernest Bowyer Post 791 met Tuesday, Sept. 8, 2015, at the Post Home with President Dorothy Stange

presiding. The meeting opened according to ritual. Roll Call was answered by all officers with exception of Marlene Schramm, Judy Potts, Joyce Stahlecker, and Val Larson. Norma Bender acted in pro tem for Marlene Schramm. Membership application was received from Gabriella Slowey. It was moved by Marge Olson, seconded by Cheryl Van Dyke that the application be accepted. Motion passed.

Minutes of the previous meeting were approved.

Treasurer's report was presented by Treasurer Shelly Stoddard and was filed subject to audit. Membership is currently at 66.9 percent. Reports were presented by Veterans & Family Support Chair Jane Slowey and Church Chair Shirley Christensen, Cancer Aid and Research by Shelley Stoddard, National Home by Marlys List, Poppies and Legislation by Marge Olson, funeral lunch for Ida Foxhoven and Red Nelson and the Ritual Service for Ida Foxhoven. Reports are filed for future reference.

General Orders from State President Nancy Worth were read as were thank you notes from the families of Velma Klein, Ida Foxhoven and Reva Brunick.

The Charter was draped for a memorial service conducted by Chaplain Jane Slowey and Norma Bender for deceased members: Vonda Holtz Past National President, Helen Kremer, Margaret Harts, Violet Waters, Marjorie Crosley, Lorraine Brattmiller, Helen Severson, Glennys Pederson, Darlene Williams, Linda Zimmerman, Jean Brech, Karen Cihak, Velma Klein, Mary Waldner, Margaret Heard, Ida Foxhoven, and Reva Brunick. Members wishing to partici-

pate in the Homecoming Parade September 18 are to meet at the Post at 2 pm.

The Soup Kitchen will be held Oct. 20. Members will be contacted to work and/or bring pies.

Make a Difference Day is Oct. 24. There will be a drive for the Clothing Closet. Items may be brought to the Post.

District meeting will be held Oct. 11 in Parker at the Post Home.

Trustee Shirley Christensen moved that bills be paid. Holly Novak seconded and motion passed.

The 10-cent cup was won by Jane Slowey. Joyce Bryant's name was drawn for the attendance prize (\$6) however she was not in attendance. The prize will be increased to \$8 for the Oct. 13 meeting.

Meeting was adjourned following the closing prayer by Chaplain Jane Slowey. Evelyn Cimpr and Shirley Christensen chaired the lunch committee.

TOASTMASTERS CLUB 6217

Toastmaster Steve Anderson called the September 10, 2015, meeting of the Avera Sacred Heart Hospital Toastmasters' Club 6217 to order at noon in Pavilion Room 2 with Fran Kocer leading the invocation.

General Evaluator Gale Vogt reminded speakers not to leave the lectern unattended but to wait and greet the next speaker. He also introduced his evaluation team: timer DJ Knodel, who reported that all speakers were within their allotted time. The "um" recorder, Joyce Stevens, said several members "over used connectors". Grammarian Sandy Spady challenged the

group to use her word of the day "burble".

"Up, Up and Away", Stan Sudbeck's speech title, was apropos for his tale of "being afraid of heights" but still taking a balloon ride over pastures and landing with plenty of friendly fans around. His evaluator was S. Eileen O'Connor, who liked Sudbeck's hand gestures and vivid facial expressions.

"The Grains of Life", Greg Stach's speech title, also fit his presentation with 8 different wheat and rye grains that he uses when making his own French and sourdough loaves. Stach's delivery was evaluated by Eric Taylor, who liked comparing and handling the actual grains and Stach's citing his reading sources.

Table Topics impromptu questions related to Anderson's meeting theme "county and state fairs". In response to Muriel Stach's questions, Karen Byrkeland enjoyed seeing the farm animals; Kocer's joy depends upon "who you go with" as little girls like different exhibits than adults; and Knodel likes eating funnel cakes with drizzly icing or powdered sugar.

Sometimes Anderson has met politicians at the fair, but prefers agriculture exhibits over hearing political views. Spady tries to attend the concerts. Sudbeck says "you're stuck with family" but can attend the fair with "your neighbors and have lots of fun."

Fall Contests are Saturday, September 26 with Humorous Speech and Table Topics held at the Mitchell Public Library; 221 N. Duff St., starting at 11 a.m.; all contests are open to the public.

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Schwesers
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