

**1795 Musical Items**

**Now Offering weekly private music lessons.** Rivercity Music Studios in the Yankton Mall. 605-665-4363.

**1800 Sports Equipment**

**Very nice basketball hoop on steel pole.** Adjustable. \$100. Call (402)841-2242.

**1815 Miscellaneous**

**\$14.99 SATELLITE TV.** Includes free installation. High speed internet for less than \$.50 a day. Low cost guarantee. Ask about our FREE IPAD with Dish Network. Call today 1-855-331-6646 (Not available in NE) (MCN)

**19.99/mo. for DIRECTV - HD Channels + Genie HD DVR + 3 months FREE HBO, SHOW, MAX & STARZ + FREE NFL Sunday Ticket!** Call Now 1-888-552-7314 (MCN)

**A PLACE FOR MOM.** The nation's largest senior living referral service. Contact our trusted, local experts today! Our service is FREE/no obligation. CALL 1-800-442-5148 (MCN)

**A PLACE FOR MOM.** The nation's largest senior living referral service. Contact our trusted, local experts today! Our service is FREE/no obligation. CALL 1-800-217-3942 nani

**ACNE SUFFERERS:** Clear your acne with all natural AcneZine! Eliminate the root cause of acne fast. No negative side effects of chemical treatments. Exclusive Trial Offer. Call: 855-402-7215 (MCN)

**ADT Security protects your home & family** from "what if" scenarios. Fire, flood, burglary or carbon monoxide, ADT provides 24/7 security. Don't wait! Call Now! 1-888-607-9294 (MCN)

**ALL THINGS BASEMENT!** Basement Systems Inc. Call us for all of your basement needs! Waterproofing, Finishing, Structural Repairs, Humidity and Mold Control. FREE ESTIMATES! Call 1-800-640-8195 (MCN)

**1815 Miscellaneous**

**Are you in BIG trouble with the IRS?** Stop wage & bank levies, liens & audits, unfiled tax returns, payroll issues, & resolve tax debt FAST. Call 888-606-6673 (MCN)

**CRUISE DEALS available** for a limited time. Royal Caribbean, Celebrity, Carnival and Norwegian. Hurry as these offers won't last! Call 877-270-7260 or go to NCPTRAVEL.COM to research. nani

**DIRECTV Starting at \$19.99/mo.** FREE Installation. FREE 3 months of HBO SHOWTIME CINEMAX, STARZ. FREE HD/DVR Upgrade! 2015 NFL Sunday Ticket Included (Select Packages) New Customers Only. CALL 1-800-203-4378 (MCN)

**DIRECTV Starting at \$19.99/mo.** FREE Installation. FREE 3 months of HBO SHOWTIME CINEMAX stanz. FREE HD/DVR Upgrade! 2015 NFL Sunday Ticket Included (Select Packages) New Customers Only. CALL 1-800-614-8506 nani

**DISH NETWORK - Get MORE for LESS!** Starting \$19.99/month (for 12 months). PLUS Bundle & SAVE (Fast Internet for \$15 more/month). CALL Now 1-800-390-3140 (MCN)

**DISH NETWORK- \$19 Special,** includes FREE Premium Movie Channels (HBO, Showtime, Cinemax, and Starz) and Blockbuster at home for 3 months. Free installation and equipment. Call NOW! 1-866-820-4030 (MCN)

**FREE Political Coins.** Trump, Hillary and the Gang. Free Kids Collection 5 coins with Purchase of any Political Collection. Just in Time for the Holidays. Merry Christmas. www.WeRPotus.com (MCN)

**GET HELP NOW!** One Button Senior Medical Alert. Falls, Fires & Emergencies happen. 24/7 Protection. Only \$14.99/mo. Call NOW 1-888-840-7541 (MCN)

**1815 Miscellaneous**

**Got Knee Pain? Back Pain? Shoulder Pain?** Get a pain-relieving brace at little or NO cost to you. Medicare Patients Call Health Hotline Now! 1- 800-604-2613 (MCN)

**HOME BREAK-INS take** less than 60 SECONDS. Don't wait! Protect your family, your home, your assets NOW for as little as 70¢ a day! Call 855-614-5579 (MCN)

**HOTELS FOR HEROES** to find out more about how you can help our service members, veterans and their families in their time of need, visit the Fisher House website at www.fisherhouse.org nani

**Join us in Texas!** Would you like to get away from the cold snowy winters? Why not hook up your RV and come on down to J-5 in Mission, TX. We are a small park with a country setting yet we have lots of shopping nearby. Lots of activities in the park. We have specials for 1st time residents. Call us at 956-682-7495 or 515-229-1540 or email us at tdtute@hotmial.com (MCN)

**LEARNING TO READ** can be both fun and educational. Learn more about this wholesome farm book, Richard the Donkey and His LOUD, LOUD Voice at www.RichardTheDonkey.com nani

**LIVING WITH BACK PAIN, NECK PAIN or WRIST PAIN?** Medicare recipients may qualify to receive a pain relieving brace at little or no cost, plus get Free Shipping. Call now to speak with a Rapid Relief back pain specialist! 844-887-0082 (MCN)

**NCL CRUISE SPECIAL** Pick one - FREE Unlimited Beverages / FREE Specialty Dining / FREE WIFI / Free Shore Excursions! Hurry, limited time offer. Call for full details 877-270-7260 or go to NCPtravel.com nani

**Our Hunters will Pay Top \$\$\$** to hunt your land. Call for a Free Base Camp Leasing info packet & Quote. 1-866-309-1507 www.BaseCampLeasing.com (MCN)

**STEEL CULVERTS FOR SALE:** New, All sizes. 605-661-5050 or 605-387-5660. Ulmer Farm Service, Menno, SD.

**Tired of the snow?** Become a Winter Texan where the sun meets the gulf. Over 100 RV resorts and retirement communities for you to choose from. RV sites, fully furnished rentals and more. For more information visit www.rgvparks.org (MCN)

**1815 Miscellaneous**

**WANTED TO BUY:** Basswood and White Birch by truckload delivered to Dodgeville, WI. Bark intact, harvested in dormancy, delivered FRESH cut. Pre-arranged purchases only. Call Al Ladd at 608-935-2341ext.333 (MCN)

**1850 Agriculture**

**FREE for 30 words or less for private party classified line ads in the Broadcaster and Plain Talk.** If you need more than 30 words, don't worry you still won't pay a lot. A 31-word ad is only \$.90 and the cost only goes up \$.50 per word thereafter. Stop in at 201 W. Cherry Street, Vermillion or call 605-624-4429.

**1855 Alfalfa - Hay**

**4<sup>th</sup> cutting hay,** small square bales, no rain, in shed. 402-337-0184 Randolph, NE.



**Buying, Selling or Renting** connect with area landlords, renters, home buyers and home sellers with the Broadcaster classifieds!



201 W Cherry  
Vermillion  
624-4429

**As Market Woes Drag Down Pension Portfolio Value, State Investment Officer Wants A Lower Rate Of Return**

By Bob Mercer  
State Capitol Bureau

PIERRE – The South Dakota Retirement System is out of financial balance again.

The market value for the system's investments fell about 2.5 percent since July 1, the state investment officer told SDRS trustees and staff Thursday.

The system needs an average annual gain of 7.25 percent to meet its long-term obligations. The assumed rate of return is scheduled to increase to 7.50 percent for 2018.

Those numbers aren't realistic any more, Matt Clark said. He and his staff at the State Investment Office oversee the SDRS portfolio.

They receive advice from the State Investment Council, a panel of people selected by the Legislature's Executive Board for their financial expertise.

Stocks have been overpriced to the point that Clark and the council reduced their holdings from a normal 70 percent to 63.9 percent currently.

They could drop all the way down to 50 percent if stocks rise as high as 125 percent of their fair market value, he said. Right now 18 percent of the SDRS portfolio is in cash.

Trustee Jim Hansen of Pierre, who represents retirees, asked Clark how they could justify granting a 3.1 percent increase in retirement benefits on July 1, 2016, when the SDRS portfolio's market value is 10 percent below where it needs to be.

"How do we defend that?" Hansen asked.

"We have a lot more work to do," Clark replied. "I do believe we need to lower that assumed rate of return."

He continued, "We've made steps. We were at 8 (percent)."

State law sets a range for the annual cost of living adjustment for SDRS benefits.

The minimum is 2.1 percent while the maximum is 3.1 percent. The percentage depends on the system's financial health.

A market value equal to at least 100 percent of liabilities triggers the 3.1 percent maximum.

SDRS as of the June 30 end of the 2015 fiscal was at 104 percent, with nearly \$10.8 billion in assets.

But the black ink quickly turned red again. SDRS actuary Doug Fiddler

said Thursday that a negative 2.5 percent return for fiscal 2016 would leave the system only 95 percent funded and short by \$575 million.

Fiddler said a positive return of 3 percent wouldn't be sufficient because the COLA is increasing 3.1 percent.

Managers for the main retirement system for public employees in California recently cut their assumed rate of return to 6.5 percent, according to Rob Wylie, the administrator for SDRS.

Wylie said the California system previously was at 7.5 percent.

Clark has urged the South Dakota trustees for years to reduce their assumed rate of return. He said Thursday he'd recently spoken with one of the California system officials.

"They're losing faith in exotic vehicles such as hedge funds," Clark said. "There's no free lunch."

He added, "The market earnings and dividends aren't growing that much."

Reducing the assumed rate of return would push the South Dakota system deeper into the red in terms of financial balance long-term.

Just recovering from a negative 2.5 percent return for fiscal 2016 would take five years averaging 8.5 percent gains, according to Fiddler.

Fiddler said the COLA for South Dakota during the past seven years has averaged 2.7 percent.

He said that happened to be what was projected when the Legislature passed the current COLA law.

Jason Dilges, a trustee and the governor's budget director, reminded the SDRS board about conversations that he and a few other trustees tried to initiate in 2008.

Dilges said they had called for the COLA to be based on a broader variety of factors rather than just market value. That was just before the Great Recession crashed the market and triggered the current approach to the COLA.

**USD Nursing Students To Provide Health Care In Guatemala As Part Of School's Global Mission**

LOS JOMETES, Guatemala – The University of South Dakota Department of Nursing has added a new international clinical experience opportunity that will allow nursing students to travel to Guatemala to provide health care services to rural, indigenous people.

Students will work with residents in and near Los Jometes, a small community in the middle region of the Central American nation, beginning in Fall 2016.

Kathy Magorian, USD's Nursing Department academic director, said planned activities for nursing students include doing school screenings in rural villages, making referrals to primary care outpatient clinics and leading education sessions with local teachers. "The option to participate in a cultural immersion clinical experience on a global level while learning nursing skills will be an incredible opportunity for our students," she said.

The clinic, organized by USD Nursing and the USD Center for Academic and Global Engagement, promotes a mission of the University of South Dakota for its students to become more aware of global cultures while receiving real-world experience in a specific field. USD student nurses will be working at the clinic for one week.

"Through these international programs, our students learn that public health and access to health care are global concerns," said Michael J. Lawler, dean and professor, USD School of Health Sciences.

The South Dakota Network Against Family Violence and Sexual Assault Announces Verizon Grant for Greater Rural Victim Outreach in State

**Maid Service**  
"Yankton's Clean Team"  
Housecleaning weekly, bi-weekly, bi-monthly, monthly, spring/fall cleaning, new home construction cleaning, move-in/move-out cleaning  
Housecleaning makes a great gift for Christmas, Valentine's Day, Mother's Day, anniversaries, new moms, elderly, illness, and holiday cleaning.  
Serving Yankton, Vermillion and Hartington for 26 years.  
Please call Sherry at 605-665-5266 and get your house on the schedule or www.welovetocleanyankton.com

**NOTICE TO CLAY COUNTY RESIDENTS**  
**DETRIMENTAL USE OF RIGHTS-OF-WAY ALONG COUNTY HIGHWAYS IS ILLEGAL**  
Instances have come to the attention of the Clay County Highway Department of violations of South Dakota Codified Law 31-32-3.1, entitled **INTENTIONAL DUMPING ON HIGHWAY RIGHT OF WAY PROHIBITED**. This statute applies to all public highways, all County Highways, and Township Roads. The piling of snow on County Highways, or within the Right-of-Way thereof, causes a serious hazard to the traveling public and constitutes a Class 1 misdemeanor. These piles of snow can cause serious injuries or fatalities if struck by a vehicle. They also cost the County funds to remove or push back. Because the piles of snow can become very solid, and at times contain debris, serious damage to County snow removal equipment can occur.  
The County can recover the cost of equipment damage from the individual responsible for the snow piles, SDCL 31-32-9. In addition, the person performing this misdemeanor also may be legally liable in the event of a vehicle accident. Please remove or flatten any piles you may have placed on public highways, as well as refrain from piling snow in the future.  
CLAY COUNTY COMMISSION  
CLAY COUNTY HIGHWAY DEPARTMENT

**Veterans' Holiday Relief Drive**  
Benefiting homeless and at-risk Veterans and Military Families  
HOSTED IN PARTNERSHIP WITH  
South Dakota American Legion Auxiliary and Autumn Simunek ~ Miss South Dakota  
Contribute "Buddy Basket(s)"  
Home-Warming Welcome Recipe: Assemble a Laundry Basket/Waste Basket filled with: Paper Towels - Laundry Detergent - Household Cleansers - Rubber Gloves - Cleaning Sponges - Dust Pan w/Hand Brush - Light Bulbs - Flashlight - Batteries - Shower Curtain w/rings - Bath Towel Set - Bathroom Tissue - Dishes - Eating Utensils - Dish Soap - Dish Towel Set - Frosted with clear wrap/bow and greeting tag/card  
Substitute or Single Household and Essential Items Welcome  
Bed Sheets, Pillows, Blankets, and Sleeping Bags (all sizes) - Small Appliances, Alarm Clocks, etc. - Hygiene Products - Warm Apparel and Socks (all sizes) - Shopping Gift Cards  
Monetary Donations: Checks payable & mailed to:  
SD American Legion Auxiliary, Attn: Vets Relief Drive  
129 North Main Avenue • Hartford, SD 57033  
SOUTH DAKOTA DROP-OFF LOCATIONS  
November 11, 2015 - January 15, 2016  
\*Vermillion - The Broadcaster/Plain Talk • 201 W Cherry Str.; Main Street Center • 320 West Main Str.  
\*Sioux Falls - American Legion Post 15 • 1701 W Legion Drive; Berakhah House • 400 N Western Ave.  
\*Mitchell - American Legion Post 18 • 107 N Main Street  
\*Hot Springs - American Legion Post 71 • 1045 Jennings Avenue  
\*Rapid City - American Legion Post 22 • 818 E St. Patrick Str.; The Cornerstone Rescue Mission • 30 Main Str.  
\*Sturgis - Chamber of Commerce • 2040 Junction Avenue  
\*Deadwood - Chamber of Commerce • 767 Main Street; Lawrence County Admin. Bldg. Lobby • 90 Sherman Str.;  
\*Spearfish - Area Chamber of Commerce • 106 W Kansas Str.; Black Hills Pioneer • 315 Seaton Circle  
Black Hills State University • School of Education - Jonas 203A  
Thank you for contributing to South Dakota's Veteran Outreach Centers to assist our military heroes and their families!  
Additional Information: Autumn.Simunek@misssd.org; 605.890.3093

*Christmas on the Missouri*  
A Concert to remind us of the True Meaning of Christmas  
December 13<sup>th</sup> at 7 pm  
20 Mickelson Dr.  
The Church of Jesus Christ of Latter-day Saints  
Concert followed by desert and nativity scene displays

**Thank you Junior Achievement for teaching Excellence Through Ethics**  
Front L to R: Teddi Gertsma, Alexi Tracy, Jamie Neitzke, Kelsey Collier-Wise, Rachel Olson  
Back L to R: Jon Pociask, Jerami West, Barb Goodman, Nate Welch, Crystal Brady, Tom Sorensen, Nick Olson, Craig Thompson.  
Not pictured: Mike Carlson, Layne Stewart – Coordinator

**Have a Great Day**