

## CHAMBER CHAT

**Chamber Chat**  
**Vermillion Area**  
**Chamber of Commerce**  
**& Development**  
**Company**  
 116 Market Street,  
 Suite 103  
 Vermillion, SD 57069  
 (605) 624-5571  
 vcdc@vermillionchamber.com  
 www.vermillionchamber.com

**Chamber Business:**  
 The Vermillion Area Chamber and Development Company (VCDC) Annual Golf Social is Monday, June 24. The Four-Person Best Ball Scramble Golf Tournament will begin with team sign-in at The Bluffs Golf Course at 11:45 a.m., followed by team pictures. The open format shotgun start will begin at 1 p.m. The buffet dinner will be served at 6 p.m. followed by the golf awards and door prizes. Please call the VCDC office at 624-5571 or e-mail annb@vermillionchamber.com to register your team, be a hole sponsor, or donate a pin or door

prize. Please register soon. Business After Hours: Are you looking for an opportunity to showcase your business and network with your peers? Sign up to host a Business After Hours event. These events generally run from 5-7 p.m. on a weeknight and the hosting business provides hors d'oeuvres and refreshments. If interested, please contact Ann at annb@vermillionchamber.com or at 624-5571.

**Announcements:**  
 Main Street Matters campaign launched by Benjamin Moore to help revitalize and repaint 20 cities and towns across a North America. Consumers around the country are asked to cast their vote online for which 20 Main Streets should be revitalized of the more than 100 North American cities (including Vermillion) nominated at www.paintwhatmatters.com.

Winning communities will receive paint and supplies needed for facades, porches, railings and other exterior

building trims along with advice and help from Benjamin Moore color experts and skilled professional painters. Vote once per day until 11:59 p.m. EST on June 30, when voting ends.

The final list of Main Streets and towns to be repainted will be posted on www.paintwhatmatters.com in July.

Heartland Humane Society offers adorable cats ready to go home with you during "9 Lives for \$9" Adoption Event" now through Saturday, June 29. Participation in the event allows the shelter a chance at a \$1,000 grant from Best Friends Animal Society. The event includes all kittens and cats age nine months and older available for adoption at Heartland.

View the available animals at www.heartlandhumanesociety.net or stop by the shelter at 601 1/2 Burleigh Street in Yankton.

Schmidt said kittens will also be adopted during this event at a

reduced \$25 fee. Normal fees for adoptions range from \$50 to \$60.

Summer Food Service Program through Friday, Aug. 2 from 11 a.m.-1 p.m. Closed July 4-5. Location: Jolley Elementary, 224 S. University. Free lunch service for area children 18 years and under. For additional information call 677-7000.

Special exhibition: "The Shapes of Sound: Hearing with Your Eyes," through Sept. 3 at the National Music Museum, Arne B. Larson Concert Hall, located on USD campus.

USD Career and Graduate School Fair, Thursday, Oct. 24, 11 a.m.-3 p.m. in the Muenster University Center. To register, visit www.usd.edu/advising/career-and-graduate-school-fair.cfm. Sponsored by the Academic and Career Planning Center.

For additional information, contact Heather Johnson at heather.waringjohnson@usd.edu or (605) 677-5381.

### 1270 Utility Trailers

**ALUMINUM TRAILER SALE!**  
 2014 model 77"x12', 2,990# Torsion axle, Aluminum wheels \$2,388.00; 71"x12' Rockguard with tool box, slide-out Ramp, 5 tie downs \$2,688.00; (70) aluminum trailers on sale come SEE!!! Close-out on all snowmobile trailers. Road Dog & Aluma Motorcycle trailers. www.FortDodgeTrailerWorld.com 515-972-4554 (MCN)

### 1400 Services

**PREGNANT AND AFRAID?** Call Birthright 665-5580 (Yankton); 258-3436 (Sioux City); 334-8411 (Sioux Falls); 1-800-550-4900 (toll free).

### 1410 Agriculture

**4WD QUALITY OFF-ROAD MINI TRUCKS FOR SALE**  
 40MPG automotive engine, HEATER, full FUNCTION Cabs & more, several models to choose from. www.ulmerfarmerservice.com (605)387-5660 or (605)661-5050, Menno, SD.

**Sucker Rod & Pipe.** All sizes for fencing and manufacturing. Menno, SD. (605)387-5660 (605)661-5050.

**JIM RIVER FENCING**  
 Volin, SD  
**Farm, Ranch, Feedlot and Commercial Fencing**  
 Installation of new fence, tear out, repair and tree shearing. Serving SD, NE, IA, ND.  
 Call today for free estimates. Jim (253)228-1911 Elizabeth (307)620-2914 jimriverfencing.com

### 1450 Cleaning

**Needed: Someone to periodically clean a small house near Vermillion, some ironing involved.** 402-719-8525

### 1455 Computer - Internet

**Highspeed Internet EVERYWHERE** By Satellite! Speeds up to 12mbps! (200x faster than dial-up.) Starting at \$49.95/mo. CALL NOW & GO FAST! 1-877-789-9086 (MCN)

### 1460 Contractors

**VERMILLION CONSTRUCTION CO.** Poured Foundations, Flat Work; 40-Plus Years Experience; Commercial & Residential; Free Estimates. (605)658-2345.

### 1475 Other Services

**G & H Services**  
 Owner/Operator-Glen Scott: 55' Boom Truck; Specializing in topping, trimming or complete removal of trees. Self-propelled stump grinder will fit through 36" gate. Established in 1985, licensed & insured. Call for FREE estimates. Cell (605)491-2171 Home (605)384-3846.

**Consider it... Sold!**  
  
 Broadcasters Press Classifieds

### 1490 Lawn - Landscaping

**WILL REMOVE TREE**  
 Stumps. Schumacher Tree Stump Removal, Insured. Dennis Schumacher, Call (402)388-4487.



**Custom Curbing Co.**  
 Continuous concrete landscape borders using technology and beauty to enhance lawns, gardens, driveways. (605)665-4582.

**Toben Tree Service:** Trimming, tree and stump removal, pasture clearing, Cedar tree removal. Fully Insured. Commercial & Residential (605)660-4640.

### 1505 Painting

**Ace Painting-Tony Souhrada**  
 Interior, exterior painting. Wood staining & varnishing spray texturing. Serving Yankton, Vermillion and the surrounding area since 1981. Residential/Commercial/Farm. (605)463-2436 or (605)661-0179.

**Superior Painting**  
 Professional Interior/Exterior painting. References available. No job too big or small. Free estimates. (605)661-0972.

### 1530 Roofing - Siding

**Get R Done Roofing**  
 Carpentry, siding, steel roofs, decks, garages, painting. (605)661-8337.

### 1555 Dogs - Puppies

**Miniature Australian Shepherd** puppies, all shots, family & farm dogs. (605)384-3373.

### 1565 Other Pets

**Shetland pony, mare,** mid-age, was broke hasn't been ridden in a couple of years. Call (605)661-9340, late evenings.

### 1605 Apartments For Rent

**3-Bedroom Townhouse.** River Court Apartments, Vermillion. Rent based on income. Must qualify by family size and income. Equal Housing Opportunity. 605-202-0008 or Skogren Company 605-263-3941.

**Duplex For Rent:** Very well kept 2-bedroom duplex with garage in nice quiet residential area. \$750/month plus utilities. Water/sewer paid by landlord. No pets, no smoking. Available July 1st. Daytime (605)624-2097, Evening (605)624-2239.

**BroadcasterOnline.com**  
 "Get Your Clicks!"

## Dave Says

# Resentment For The Family Loan

BY DAVE RAMSEY

**Dear Dave,**  
 I borrowed \$30,000 from my aunt to buy a condo eight years ago. We had a deal that she would get her money back, plus a piece of the profits, when it sold. If there were no profits, she would get back her original \$30,000. Recently the condo sold and I lost the money I put into it, plus my aunt's money as well. I make good money and don't have any other debt, but I'm a little resentful now that she wants me to pay her back. Do you have any suggestions? —Christine

**Dear Christine,**  
 I don't want to be mean, but you have no right to be resentful toward your aunt. This is the deal you signed up for, and she did nothing wrong. Wanting her money back now isn't greedy or malicious on her part, and it's definitely not worth putting a family relationship at risk.

I know what you're thinking, because it's just human nature. You just went through a lot, and the situation didn't work out as planned. Plus, it doesn't sound like your aunt is hurting financially if she put \$30,000 toward helping you in the deal. Part of you is thinking she has plenty of money, so why doesn't she just forgive the debt and forget about everything?

If you were barely scraping by, I



Dave RAMSEY

might suggest that you sit down and talk with her over a cup of coffee, explain the situation and ask her to forgive the debt. Right now, the little girl part of you is whining, "Oh, come on. Just let me go!" But the grown-up Christine knows better. That part of you is whis-

pering, "You know what to do..." Pay her back as quickly as possible, and get this bad deal behind you for good. You said you make good money, so just take care of your responsibility. It'll hurt some, but it's better than taking a chance on ruining the relationship with a very generous and loving aunt. —Dave

**Dear Dave,**  
 I'm working on my debt snowball, and I'm trying to settle with a pushy collector. I don't have the \$9,000 I owe, but I have \$3,000 I'd like to offer as a settlement. Recently the collector has started asking for a lot of information I don't feel comfortable providing. What should I do? —




**Daniel**  
**Dear Daniel,**

Lots of times in these kinds of situations collectors are trying to gather up as much information as possible in order to sue you. Even if that's not the case here, there's no reason for you to be supplying them with a bunch of extra info. Just offer them the \$3,000, and make it clear that your financial coach-which is me-told you not to answer any more of their nosy questions.

Make sure they understand that your offer of \$3,000 stands as a settlement of the debt today. If they're willing to accept the offer, get a statement in writing saying that the \$3,000 represents payment in full before you cut the check. If they choose not to accept your offer, and they keep asking questions that are none of their business, just tell them to call back when they're willing to discuss terms. Then, hang up! —Dave

*Dave Ramsey is America's trusted voice on money and business. He's authored four New York Times best-selling books: Financial Peace, More Than Enough, The Total Money Makeover and EntreLeadership. The Dave Ramsey Show is heard by more than 6 million listeners each week on more than 500 radio stations. Follow Dave on Twitter at @DaveRamsey and on the web at daveramsey.com.*

**Connect With Your Customers**






With a Display Ad in the Broadcaster Press! 624-4429

**Shop Early This Month!**  
 GREAT PRICES! Boots, Shoes, Sandals SUMMER SALE!  
 Closed for Vacation June 29-July 8th  
**Boston Shoes to Boots**  
 312 W. 3rd • Yankton • 665-9092

**BroadcasterOnline.com**  
 "Get Connected!"

**Dental Excellence for Children & Adults**



**KNUTSON FAMILY DENTISTRY**  
 MATTHEW R. KNUTSON DDS  
 RICHARD L. KNUTSON DDS  
 Est. 1977  
 605-624-6291

- Cosmetic •Implants
- General Practice
- Single Visit Crowns
- Braces For Adults & Children
- Invisalign

HOURS: Monday - Friday, 8:30 - 5:30  
 1714 East Cherry Street, Vermillion  
**605.624.6291**

**Farmers - Ranchers - Homeowners**  
**2013 Pesticide Container Collections**

The South Dakota Department of Agriculture and the Cooperative Extension Service have set the following dates and locations for the 2013 Pesticide container collections. All plastic containers up to and including 30-55 gallon drums, plastic minibulk/shuttles, and 30-55 gallon steel drums will all be accepted. All containers must be triple rinsed or pressure rinsed. Make plans to attend the collection nearest you and thank you for your turnout in the past.

**Collection Schedule**

Date	Time	Location	City
15-Jul	9:00 to 2:00	Nelson's Seed Service	Miller
16-Jul	9:00 to 1:00	Codington Co Weed & Pest Shop	Watertown
17-Jul	9:00 to 12:00	Clark Fire Hall	Clark
17-Jul	1:00 to 4:00	Spink Co Fairgrounds	Redfield
18-Jul	8:00 to 12:00	SD Wheat Growers	Huron
22-Jul	9:00 to 12:00	North Central Farmers Elevator	Herreid
22-Jul	1:30 to 4:00	Walworth Co Highway Dept	Selby
23-Jul	9:00 to 12:00	Perkins Co Fairgrounds	Bison
23-Jul	1:30 to 4:30	Southwest Grain	Lemmon
24-Jul	9:00 to 12:00	SD Wheat Growers	McLaughlin
24-Jul	1:30 to 4:00	Airport	Timberlake
29-Jul	9:00 to 2:00	AgriLiance Warehouse	Aberdeen
30-Jul	9:00 to 1:00	Border States Coop	Sisseton
31-Jul	9:00 to 11:00	Farmers Elevator	Rosholt
1-Aug	8:00 to 1:00	Brookings Regional Landfill	Brookings
5-Aug	9:00 to 12:00	Wheat Growers	Wessington Springs
6-Aug	9:00 to 12:00	Davison Co Extension	Mitchell
7-Aug	9:00 to 12:00	Lacey's	Salem
8-Aug	9:00 to 2:00	SDDA Bait station	Pierre
12-Aug	9:00 to 1:00	SD Wheat Growers	Chamberlain
13-Aug	9:00 to 12:00	Mettler's	Menno
13-Aug	1:00 to 4:00	Bon Homme Co Highway Dept	Tyndall
14-Aug	9:00 to 12:00	Country Pride Coop Fertilizer Plant	Wagner
14-Aug	1:00 to 4:00	Farmer's Alliance	Corsica
15-Aug	9:00 to 12:00	Turnis Farm Service	Platte
21-Aug	9:00 to 12:00	Lake Preston Soil Service	Lake Preston
21-Aug	1:30 to 4:00	Cenex Agronomy Center	Howard
22-Aug	9:00 to 12:00	Helena Chemical Company	Madison
22-Aug	1:30 to 4:00	Moody Co Highway Dept	Flandreau
23-Aug	9:00 to 2:00	Renner Fire Hall	Renner
3-Sep	9:00 to 12:00	SD DOT Yard	Murdo
4-Sep	9:00 to 2:00	Tripp Co. Recycling Center	Winner
9-Sep	8:00 to 11:00	Midwest Coop/Cenex	Philip
9-Sep	1:00 to 4:00	Bennett Co. Fairgrounds	Martin
10-Sep	9:00 to 12:00	Finkbeiner Feed	Belle Fourche
11-Sep	8:00 to 11:00	Central States Fairgrounds	Rapid City
11-Sep	12:30 to 3:00	Dakota Mill & Grain	Wall

**All times are local**  
 For more information, contact your County Extension Office, or the South Dakota Department of Agriculture at 1-800-228-5254 or visit website at www.state.sd.us/doa/das/

**PRECISION PAINTING**  
 INTERIOR • EXTERIOR  
 COMMERCIAL • RESIDENTIAL  
 Quality Workmanship,  
 Reasonable Rates  
 Since 1983  
**CLINT TUCKER • 624-4621**

**FARM TOYS • CAST IRON TOYS**  
**WIND-UP TOYS • PEDAL TOYS**  
**ESTATE AUCTION**

**SATURDAY, JUNE 29, 2013 - 10 a.m.**  
 LOCATED: 101 W. 2nd Street, Laurel, Nebraska - City Auditorium  
 Lunch Available





**AUCTIONEERS NOTE:** Plan to be in Laurel, Nebraska to attend this next auction for the Joe Schlichting Estate. Included in this offering are nice selections of cast iron toys, wind-up and friction toys, construction toys, farm toys, pedal cars and tractors. More than 300 lots have been cataloged and will be available to on-line bidders as well as to in-house bidder participants. For complete listing visit our web site: www.mchjauctioneers.com or https://www.proxibid.com/asp/Catalog.asp?aid=66838

**FARM TOYS:** JD Triump Wooden Wagon by Marvin Kruse, JD 12A Combine, JD Crawler, JD Implements, Coleman Wheatley 420 Custom Case Custom Pull Type Combine, JD A Tractors, Oliver Slick Toys, AC Toys, Rock Island Plow Co, Heider Tractor, Farmall 450 & 560 Plus Several Other Farm Toys including some NIB

**CAST IRON TOYS:** Vindex JD Plow, Vindex Spreader, Kenton Toys Jaeger Cement Mixer, Arcade Trucks, Cast Race Car, Cast Motorcycles, Oliver 70 Arcade, Huber Cast Iron Steam Engine, Arcade Contractors Dump Wagon, Cast Overland Circus Cart, Fairbanks Morse Cast Iron Stationary Engine, Arcade Thrash Machines, Arcade 4 Piece Bathroom Set

**CAST IRON BANKS:** Turkey, Bulldog, Buster Brown, Lion, Pig, Etc.

**CONSTRUCTION TOYS:** Barber Green Sand Loaders, Several Ny-Lint Front Loaders, Jaeger Cement Mixer, Iowa Mfg. Asphalt Plant, Strucko Garbage Truck, Buddy L Steam Shovel, Several Livestock Trucks & Semi Tractor/Trailers, Vintage Dump Trucks, Wyandotte Toys, Structo Toys, Plus More

**PEDAL TOYS:** Murray Sad Face Pedal Car, Jeep Pedal Car, Fire Truck Pedal Car, Vintage Tricycle, Flair Box Coaster Wagon, Wooden Coaster Wagon, JD 9870 STS Combine, NIB, Western Flyer & Other Metal Pedal Tractors.

**WIND-UP & FRICTION TOYS:** Including Marx Toys, Turnover Tanks, Wind-up Animal Toys, Pincocchio The Acrobat Wind-Up, Wind-up Trains, Metal Airplane. PLUS MUCH MORE

**PLUS MANY MORE TOYS TOO NUMEROUS TO MENTION! INCLUDING BOXES OF TOYS TO BE SOLD - SOME TOYS HAVE BEEN RESTORED & OTHERS ARE IN ORIGINAL CONDITION.**

**JOE SCHLICHTING ESTATE**  
 SEE WWW.MCHJACTIONEERS.COM FOR LISTING & PHOTOS  
 TERMS: CASH OR BANKABLE CHECK.  
 NOT RESPONSIBLE FOR ACCIDENTS OR THEFT.

**AUCTION CONDUCTED BY:**  
**CREAMER HEIMES JANSSEN AUCTIONEERS & APPRAISERS L.L.C.**  
 RYAN CREAMER 402-254-9753 ALTON HEIMES 402-254-3315  
 ROGER JANSSEN: 402-388-4409