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FALL 2013

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REST AND
RELAX IN
RURAL
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NOW HIRING

Webster seeks workers. Page 26

NEW THINKING ABOUT HOUSING

Area Communities innovate to make
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have places to call home. Page 4

Day County Housing Development Corporation members
encourage beautifying the community as part of their work.



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◀ **ON THE COVER: PHOTO BY JOHN SUHR**

THE DAY COUNTY HOUSING DEVELOPMENT CORPORATION, WITH THE HELP OF THE DAY COUNTY ARTS COUNCIL, RECENTLY COMPLETED ITS SECOND YEAR OF A YARD OF THE WEEK CONTEST TO HELP BEAUTIFY WEBSTER HOMES THROUGH LANDSCAPE AND LAWN MAINTENANCE. PICTURED FROM LEFT ARE, FRONT ROW, DEREK SINNER, MORGAN DORSETT, AND MELISSA FOSE; AND BACK ROW, PEGGY NINKE AND ELLEN ELLIS. READ MORE ABOUT THEIR WORK ON PAGE 17.



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Coming Winter 2013-14



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DOING BETTER



BY HEIDI MARTTILA-LOSURE

📍 Editor Heidi Marttila-Losure can be reached at heidid@dakotafire.net.

“We are not afraid of better.”

That was the rallying cry of one of the most powerful speeches at the National Rural Assembly in June, and that’s not faint praise, as that includes competition with two cabinet secretaries.

The speaker was Kim Phinney, who is director of rural and tribal development for YouthBuild U.S.A. The power in her speech, however, came more from her job as a mom.

Phinney spoke about the education that her son, Atticus, received at his small school in rural Vermont. For three of the five years that he has been in school, his classroom instruction didn’t meet state standards, Phinney said:

Despite spending about one hour every day focused on literacy, he along with his classmates read one book all year. One book. The title was *Hatchet*. It’s a fantastic story, ripe with the opportunity to engage students in experiential learning, build critical thinking and analysis, connect writing to resiliency. But his class did none of that.

Between October 1st and June 7th, they read 185 pages, methodically, each taking a paragraph and reading out loud. They got in trouble if they read ahead in an attempt to follow the plot. Often times, whole weeks would go by and they wouldn’t get to read at all.

As a mother myself, who had at times worried about the quality of education my kids

would receive at their small school, I listened to this and felt pretty good about our situation. My daughter had certainly read more than one book in her first-grade class!

But Phinney went on: Others had declared that her son’s Vermont school was “pretty good,” too. Secretary of Education Arne Duncan stopped by a few years ago to celebrate their testing success: They weren’t doing too bad compared with other rural schools in the country, performing above both state and national averages.

Her point was that sometime along the way, rural schools had decided that “pretty good” was good enough. In her discussions with the teachers at her son’s K-8 school, no one seemed to think it was their job to make sure kids were prepared to go to college: “Hmm, we don’t really focus on that. Oh, you know, they do different things to get by.” Perhaps they thought that job fell to the high school teachers, or maybe they were addressing the reality of the situation, since the college completion rate for rural Americans is 15.4 percent, according to Phinney.

This response has Phinney outraged.

“I am angry that as my son sits in his plastic chair, against his wooden desk from 8:05 a.m. to 2:55 p.m. that he is learning the lessons of settling, of low expectations and of learning to squelch passion,”

she said.

“Settling.” That is, of course, what being happy with “pretty good” means.

Now, I disagree with Phinney on one point: I do not think college graduation should be the standard for academic success—or at least, it shouldn’t be the only one. The artistry of a cabinet maker or the specialized skills of a welder don’t require a college degree but can nevertheless lead to happy, successful lives.

But even if rural kids won’t all get or want college degrees, there is a problem in elementary school teachers expecting that college isn’t in the future of most of the students they teach.

I hope that college-dismissing attitude isn’t pervasive in the Dakotas. I have not run across it among teachers I’ve talked with so far, at least. But I do think there is a danger in settling once we achieve “pretty good.” We can expect more: More knowledge that helps young people grow up to be responsible citizens in a democracy, and more skills and know-how that lead to fulfilling lives that make our communities, states and nation better places to live. That’s a whole different picture than believing rural young people will just do something to “get by.”

Set high expectations, and children will work to live up to them. Set our expectations low and children will just as assuredly live down to them.

Phinney’s call to the National Rural Assembly was, “We are not afraid of better.” As this school year kicks into gear, let’s see if all of us with a stake in our children’s education can show her we heard and responded. ✨

Read an article based on Phinney’s speech at www.dailyyonder.com/speak-your-piece-expecting-better/2013/07/25/6651

MEET A DAKOTAFIRE NEWSPAPER

Kulm Messenger, Kulm, N.D.

The newspapers participating in the Dakotafire project are spread across thousands of square miles, and so are our readers. But even if we are not next-door neighbors, we are all in this community-building effort together. To help you get to know your partners in rural revitalization a bit better, we introduce you to one of Dakotafire's participating newspapers each issue in this regular feature.

This time it's the *Kulm Messenger*, which has a unique arrangement with Dakotafire: The writing for Dakotafire features from Kulm is done by Sarah Gackle, an enthusiastic transplant to Kulm and talented writer. Small-town newspaper people have a lot on their plates already, so we're happy to explore creative solutions to making a partnership with Dakotafire work. Thanks to Dawn Hahne and Sarah for their participation!



📍 L to R: Dawn Hahne and Sarah Gackle.

▶ Dawn Hahne, local editor

Tell us a little about your newspaper.

The *Kulm Messenger* is a small-town newspaper that is printed weekly and is sent all over North Dakota and the United States.

What is the current circulation?

Current circulation is 610.

What is interesting or great about your community?

The community of Kulm is absolutely fantastic! I am so happy to be able to raise my children in a town where everyone is genuinely concerned for everyone.

What is the best part of your job?

I love most aspects of my job but my favorite part is the designing of ads and the paginating of the pages each week.

▶ Sarah Gackle, writer

What is interesting or great about your community?

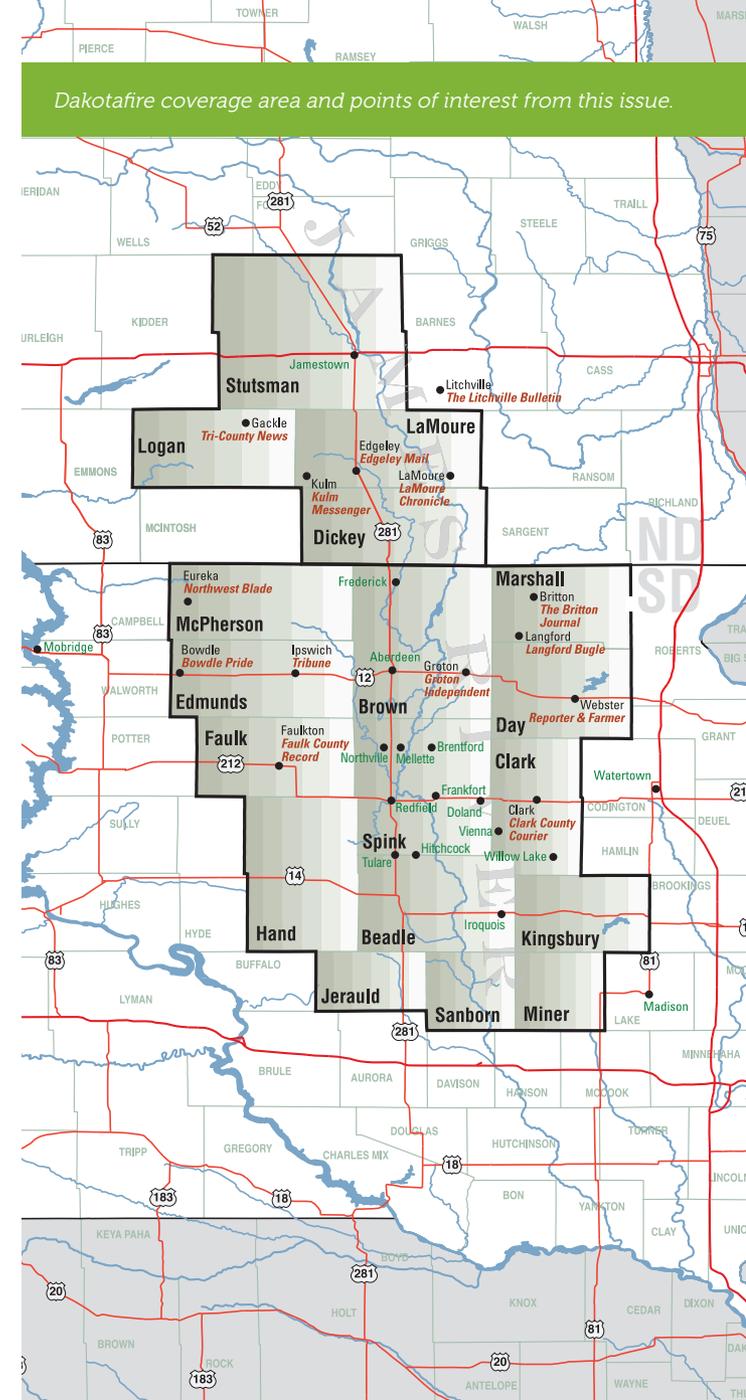
Kulm is a busy and exciting place for 354

people. We have a lot to offer. I rarely have to leave town to get what I need—we have a grocery store, hardware store, pool, campgrounds, farmers market, insurance, bank, credit union, two cafes, gas station, beautician, an implement dealership, and four seed shops, and I'm sure I'm leaving a lot out! We are blessed with a fantastic school system and many, many people in the community that care about Kulm's future. It always seems like there is something big around the corner or some new community project that people are brainstorming about. I love being able to contribute to such a lively place!

What is the best part of your job?

I love my small town, and I feel like the things I am learning here are applicable to any environment, because we all need a strong community around us and need to find our role within it. I feel motivated to write the stories and the history of this place and its people, because it is impacting my life so powerfully. The best part of my job is hearing those stories from other people who love Kulm and have helped make it what it is today. ✨

Dakotafire coverage area and points of interest from this issue.



Deconstructing the Housing Problem

SEEING HOW HOUSING FITS INTO THE BIG PICTURE CAN HELP COMMUNITIES TACKLE THEIR HOUSING HEADACHES.

BY HEIDI MARTTILA-LOSURE

REPORTING BY RICK SKORUPSKI;
DOUG CARD, *BRITTON JOURNAL*;
GARRICK MORITZ, *FAULK COUNTY RECORD*;
AND BILL KRKAC, *CLARK COUNTY COURIER*

Talk to anyone working in economic development in the rural Dakotas, and see how many minutes into the conversation you get before housing comes up. It probably won't be more than five minutes.

Ask about new businesses coming to town, and you'll have to think about where employees are going to live. Ask about attracting young families, and you'll veer into a discussion of how neighborhoods look and feel. Bring up the trend of former residents retiring to the place where they grew up, and you'll soon be discussing whether there are enough apartments without steps in town.

Here's the situation in Faulkton: "We need housing of all types," said Stacy Hadrick, Faulk County economic coordinator. "We have such a shortage in many areas, including single families, singles, senior housing, rentals, and retirement options."

And in Webster: "We struggle with being able to provide adequate and affordable housing

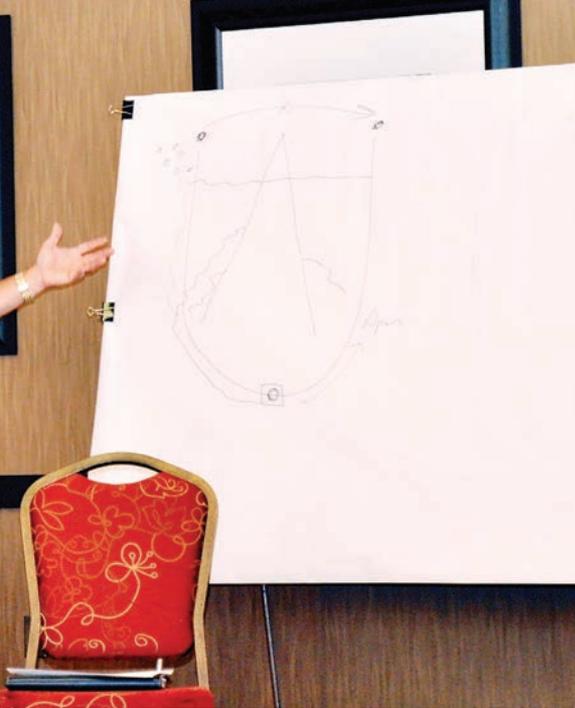


that will draw people into the community," said Morgan Dorsett, president of Day County Housing Development.

And in Redfield: "Spink County, like most counties in the James River Valley, has a housing shortage," said Craig Johnson, executive director of Grow Spink, Inc. "There are not nearly enough homes for the jobs available."

These answers are typical. Rural communities across the Dakotas are bumping up against housing issues on all sides, and many of them are unsure how to approach them.

"Every community has pockets of capacity for housing development, but few communities have developed the organizational infrastructure to get the full job done," said Mike Knutson, who works with South Dakota communities on housing issues through the Home Address project. "So one of the big challenges is for communities to develop this organizational capacity."



← Roger Dieter, of the Faulkton Area Housing Team, far left, and Hugh Weber, OTA curator, left, talk with participants in the Home Address program during a conference in Pierre in July. Photos courtesy Joe Bartmann

The key, Knutson said, is looking at housing as part of a larger system.

“While the ability to complete projects is essential, the bigger picture is recognizing that no one project can be the solution to our housing problems,” Knutson said. “It’s about shifting the mindset in the community (toward a) deeper approach to housing development.”

So what does that larger system look like? Here’s a snapshot of that big-picture view of housing, and some examples of communities that are finding ways to move forward.

‘This old house,’ to the nth degree

Most of the homes in the Dakotas have at least one thing in common: They have a little age on them.

“The housing stock is old, whether it is well cared-for or not,” said Margot Gillette, executive director at Beadle & Spink Enterprise Community. “Each community has a number of well cared-for

older homes, but also has dilapidated homes, abandoned homes and empty lots.”

The age of housing stock is tied to general population decline and rough patches in the farm economy: Except for a small bump in the 1970s, no population boom forced small towns to build more housing since the 1950s. And for much of the last 50 years, the math of building a new home or doing large remodeling or maintenance projects didn’t work for many families in the rural Dakotas, with relatively low incomes and relatively high borrowing and construction costs.

Several things have complicated that picture recently. One factor is the oil boom in North Dakota, which has created a sudden urgent demand for housing in the western part of the state. “The population of North Dakota is expected to grow by 25 percent over the next 15 years, reaching 841,820 people by 2025,” according to the 2012 North Dakota Statewide Housing Needs Assessment

conducted by the North Dakota Housing Finance Agency.

At the North Dakota Annual Statewide Housing Conference in February, sociologist Rich Rathge explained that rush of oil workers and others arriving in North Dakota in the past few years had bumped “married with children” out of its spot as the most common type of household in the state.

Now, “the predominant household in North Dakota is a single person,” Rathge said.

Western North Dakota has nowhere near enough homes for all those single people (mostly men), much less housing that’s designed to work for individuals instead of families.

The need to find housing for those workers has affected the wider region as well. The cost of construction and the demand for construction crews has been affected for hundreds of miles from the center of the oil patch building boom.

And the cost of construction is already plenty high in rural communities, according to Gillette. Missing in rural communities are the subcontractors that help lower the cost of construction: dry-walling crews that charge \$15 an hour, for example. If they aren’t available in a rural area, general contractors can do the work, but they will charge their usual rates of \$30-40, Gillette explained.

The Dodd-Frank legislation of 2010, aiming to prevent the kind of lending maneuvers that led to the financial crisis of 2008, had a side effect of making borrowing for housing projects very difficult in rural places, especially when there had been little recent construction. (See “The Parable of the Comparables” on p. 10.)

Challenges can also be rooted inside the community, and those can be among the most difficult to know how to solve.

Home Address Program Offers Coaching for Communities Tackling Housing

Communities across South Dakota that need a little extra help to address their housing problems are finding support through a year-old program called Home Address.

The Home Address program doesn't focus on any one housing project, but instead helps communities understand the big picture of their housing situation and assists them in developing the capacity to address current and future housing challenges.

"Home Address is helping us to reorganize around housing so that people who want to work on that issue learn how to engage the whole community in a conversation around housing and what's important," explained Mike Knutson, a community coach for the Home Address program. "It delves more deeply into understanding all the different issues—supply and demand, the projects that are already going on and how they all fit together."

Home Address started in the summer of 2012 as a joint project of more than a dozen statewide rural development organizations. Four communities are working directly with community coaches, and four additional communities take part in an online learning network. Representatives from all eight com-



David Jahn of the Faulkton Area Housing Team explains the aspects of the housing situation in Faulk County to attendees at the Home Address conference held in Pierre in July. Photo courtesy Joe Bartmann

munities gathered in Pierre for an intensive conference in July.

The process starts with identifying the key players in the community who can represent various entities as they work to reshape the housing landscape. The next step is research, which takes the form of a housing study to present the current housing situation in the community. These studies start the conversation of what can be done to make the current situation better.

The communities involved in the process have found that housing in poor condition makes up a significant share of the housing in many towns. "That means the first

steps could be in the more difficult and less attractive area of cleaning up, clearing out and rehabbing older properties," according to an article about the Home Address program in a newsletter put out by Dakota Resources.

Overall, Home Address "is about creating a more strategic plan to build a better structure for the local housing system," said Joe Bartmann, another community coach for the program, "and to ... improve that structure by launching and completing housing projects."

Home Address is currently seeking funding to continue the program for future years.

Jolene Kline, acting executive director of the North Dakota Housing Finance Agency, said that rural communities often don't have the staff capabilities to address housing that a metro area has. Even if they do have an economic development staff person, that person's knowledge is broad-based and not specific to housing, Kline said.

Another issue is a lack of motivation to change.

"One of the main challenges I see is changing the mindsets of many of the people in the community," said David Jahn, chairman of the Faulkton housing and redevelopment board, adding that some established residents who have long "taken care of their own" in terms of housing don't realize the severity the problem.

These are just a few of the challenges rural communities face when it comes to housing; see the community stories starting on p. 14 for more.

Where to start

Communities faced with needing economic development as well as additional housing sometimes ask where to start.

"It's the classic chicken and egg," said Tom Sannes, president of the Webster Area Development Corporation, which has been blessed with the problem of many job openings in the community. "Which one comes first—get the employees, or get the housing?"

There are pros and cons to each approach. Some community development groups may look to business

continued on page 8

State Housing Trust Funds Can Help Rural Communities

The Dakotas have new tools to address their affordable housing shortages that they didn't have even three years ago with the passage of housing trust funds in both states.

These funds dedicate public revenues to affordable housing, which helps the states develop housing that the private market cannot afford to develop and provides some consistency for those working on long-term affordable housing plans.

The North Dakota Legislature created the North Dakota Housing Incentive Fund in 2011. It is funded through tax credits: Any person or any corporation that has a tax liability in North Dakota can elect to put money into the fund and will receive a dollar-for-dollar credit for doing so. Those people or corporations can indicate what projects they wish to fund with their dollars.

The fund started with a cap of \$15 million in tax credits. The 2013 Legislature expanded that to \$20 million in tax credits and added \$15.4 million in cash so money would be available to fund projects on July 1 instead of having to wait until the end of the tax year.

"It is only for affordable rental units," explained Jolene Kline, acting executive director of the North Dakota Housing Finance Agency (NDHFA), in a video explaining the fund. "The project has to contain four or more units to qualify."

The fund, which the NDHFA administers, places a priority on projects in energy-impacted counties and that serve essential service workers in low- or moderate-income households.

Gov. Jack Dalrymple, speaking at the North Dakota Housing Conference in February, said he sees the fund as the best way for the state to stimulate activity in the affordable housing market. And with the rapid expansion of the oil industry in North Dakota, the situation is dire: Dalrymple said he has heard stories about people moving from the towns where they've lived all their lives because rental costs have escalated so drastically.

"This is not a luxury," Dalrymple said. "We need this

money desperately. We are in a crisis."

The deadline for applying for the second round of funding from the fund was Sept. 30.

The South Dakota Housing Opportunity Fund was created as part of the Building South Dakota (BSD) legislation that passed earlier this year. The Building South Dakota Fund has five initiatives total; 25 percent of whatever the BSD fund has in it for any given year will go toward housing projects.

The BSD fund will get its money from the state contractor's excise tax on projects larger than \$20 million and from a portion of the money the state makes from unclaimed property. The Legislature agreed to put \$7 million into the fund initially so they wouldn't have to wait until money from the excise tax or unclaimed property rolled in to start funding projects.

For the first year, the Housing Opportunity Fund will have \$2.1 million to award.

Money from this source will be more flexible than funding from federal sources, which often comes with strings attached, according to Julie Johnson. Johnson, executive director of Absolutely Aberdeen, worked with legislators to draft and encourage passage of the legislation with the input of a group of economic developers from the northeastern part of the state.

"The affordable housing community gets a lot of credit for having worked so hard on this in advance," Johnson said, so that when an opportunity came up to draft economic development legislation the housing piece was ready to be included.

All sorts of entities (except individuals) can apply for funding: for-profits, nonprofits, tribal governments, housing authorities, political subdivisions or agencies of the state.



↑ Governor Dennis Dennis Daugaard signs the Building South Dakota legislation. Photo courtesy Grow SD

Projects can include new construction, housing rehabilitation or housing preservation. Applications for the first round of funding were due Oct. 1.

Seventy percent of the funds are required to go to communities with populations of 50,000 or fewer. The project is administered by the South Dakota Housing Development Authority.

Both of these trust funds are intended to leverage other dollars so that the total amount spent on affordable housing projects is significantly more than the amount the states invest. A 2007 survey of housing trust funds showed that every dollar from a state housing trust fund led to \$7 in total spending on housing projects, according to a presentation by advocates for the S.D. housing fund at the S.D. housing conference last November.

The Dakotas now join the list of more than 700 other entities in the United States with housing trust funds, according to the Center for Community Change.

For more information:

North Dakota Housing Incentive Fund:

www.ndhousingincentivefund.org

South Dakota Housing Opportunity Fund: www.sdha.org/sdha-main-website/developer/housing-opportunity-fund

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recruitment or support of entrepreneurs first because it seems to fit more clearly in their mission.

But addressing housing needs also helps communities grow and prosper—and not only because new businesses need housing for their employees. Housing spurs economic activity even if people who live there don't work in the community because new residents shop and pay taxes in the community, and those dollars have a multiplier effect when they are re-spent locally.

"When building new houses or apartments, the economic development affects everything else," said Tom LaBrie, board member of the Clark Industrial Development Corporation. "One would need plumbers, electricians, laborers, concrete and lumber, which benefits all local businessmen and professions."

The (limited) power of the housing study

So, if members of a community do want to start working on housing, how can they get the ball rolling?

One strategy is to have a housing study done. The housing study will not, in itself, put the community on a path toward housing development. What it will do, according to Joe Bartmann, who works with communities on their housing issues, is start the right conversation. It can also save a community from taking action in a way that is wrong for the community.

"The natural assumption is often that the solution to any housing shortage is to build new houses," Bartmann said.

That often leads local development organizations to start a new housing development, investing many dollars and building infrastructure in the process.

"Many times it turns out that the community didn't actually need new construction lots at all because that's not the demand that

had built up, but probably something else entirely—perhaps affordable rehabbed starter homes or rental units with three bedrooms," Bartmann said. "Most communities don't know what they might actually need because they have not explored the housing iceberg that is beneath the surface. Great intentions can end up creating unintended—and very expensive—consequences."

Faulkton and Britton both had housing studies completed this year by Community Partners Research of Faribault, Minn. Both studies found that some additional housing for seniors was needed. This fits the projected population trends for the region, as the percentage of the population 65 or older is expected to increase significantly by 2035.

But both studies also found that more rental units for the working-age population are needed.

Lori Moen, who works extensively on housing issues through her position as chief operating officer for Grow SD, said she's noticed an increased demand for rental units recently.

"We're such a mobile society" today that homeownership can be a tough sell, Moen said.

A housing study can also help the community see that housing isn't just about developing new construction. Without work to stop it, housing follows a natural flow from sound housing, to housing needing repairs, to dilapidated housing, according to Michael Goodman, a consultant who is working with Faulkton on its housing issues as part of a Bush Foundation-funded project.

"If you are unwilling or unable to maintain, eventually (housing is) going to become dilapidated," Goodman said.

Once communities see and understand the natural flow, they can find places all along that flow that help them return housing to the "sound" category, he explained. (See graphic on p. 12.)

Housing studies can also help to spur action

in the community by providing data and an outside, impartial voice about the need for housing.

The right people, the right structure, the right first play

Johnson from Grow Spink, Inc., said communities should make sure they have the right kind of organization in place to deal with housing issues. First, a community's housing group should be a non-profit, not an arm of government, he said.

"Government moves too slowly and has too many restrictions to strike while the iron is hot," Johnson said.

Though projects don't work well with cities in charge, having the city involved in housing is necessary for successful projects, he said, because they have the infrastructure and the means. "Without city involvement and cooperation, well-meaning projects can and often will fail," he said.

The housing group needs to have the right people on board. "A small group of three to five is better than 10 to 15," Johnson said. "Getting the right people for the job and not overwhelming them is the key to success."

There is no need to go at this alone, either, and you'll waste valuable resources if you try. Johnson suggested starting with the Northeast Council of Governments and Grow SD. Other resources are the North Dakota Housing Finance Agency, the South Dakota Housing Development Authority, and USDA-Rural Development.

Johnson has one clear piece of advice to communities starting on this journey: Do one thing.

"Do it right. Then move on to the next thing," Johnson said. The momentum from the success of that one project will give energy to the next one.

Tom Farber, president of the Britton Area Development Corporation, said it's important not to let fears keep a community from action.

"Nobody likes to put money out there for something that is an unknown," Farber said. "But by the same token, if you don't, you will have a lot of knows like businesses leaving town. You have to try to meet the needs of the future." ✨

Governor's House Program Adjusts Income Limits

More working-class South Dakota families are likely to qualify for Governor's Houses after income limits for the houses were adjusted in January.

The income limit for households with one or two people is \$44,660, and the limit for households of three or more is \$51,040. Asset limits also apply: If applicants are younger than 62, they can have a net worth of no more than \$90,000, with less than \$70,000 in liquid assets. For those 62 or older, the net worth has to be less than \$175,000 with less than \$100,000 in liquid assets. The homes have to be used as a primary residence, and they have to be moved to a lot in South Dakota.

The cost of a Governor's House is \$35,500, which includes delivery and placement, but buyers will incur additional costs to buy the lots, put in a foundation, hook up utilities, and purchase floor coverings and appliances.

Inmates at the Mike Durfee State Prison in Springfield build Governor's Houses. The program serves two goals: The inmates learn valuable skills while building the homes, and lower-income people in South Dakota are able to buy a

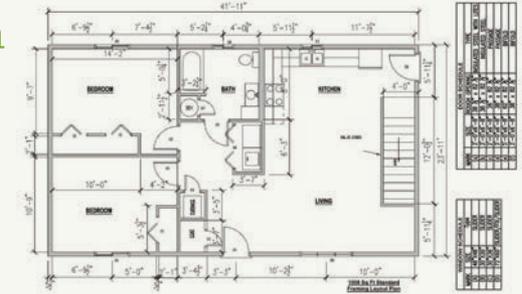


Image courtesy South Dakota Housing Development Authority.

home at a price they can afford.

Last fall, the program was changed to allow private contractors to manage the work of placing the home on a lot. Previously, that work had been done either by the person purchasing the home or by a group like Homes Are Possible, Inc. in Aberdeen.

Since the program started in 1996, more than 2,000 Governor's Houses have been sold in South Dakota.

Those interested in a Governor's House in northeastern South Dakota can contact Jim Becker at 605-742-4652. More information is available at www.sdhda.org (click on "Governor's House Program").

Resources available for individuals and communities facing housing dilemmas

Housing agencies in both states have many resources available for communities and some available for individuals as well. Here is contact information:

South Dakota Housing Development Authority

www.sdhda.org/
info@sdhda.org
605-773-3181

North Dakota Housing Finance Agency

www.ndhfa.org/
info@ndhfa.org
(701) 328-8080

Their websites have so much information that you may not know where to start, so you may wish to call or e-mail first to get pointed in the right direction. In South Dakota, the **Northeast Council of Governments** can provide guidance for navigating the programs. Contact NECOG at www.necog.org/contact.asp or 605-626-2595.

Grow South Dakota also offers a number of housing resources as well as financing, some of which is not restricted by income. Don't start a housing project in South Dakota without contacting them as well:

www.growwsd.org
info@growwsd.org
605-698-7654

The Parable of the Comparables

One big stumbling block looms for rural communities working on improving housing and for potential homebuyers in those towns: Finding “comparables.”

“Comparables” refers to sales of comparable properties in the area, and appraisers use them to determine the value of a home that a community or home buyer wants to build or purchase. Unfortunately, they are hard to find in rural communities, and even more difficult to find now that the Dodd-Frank Wall Street Reform and Consumer Protection Act tightened up lending requirements.

Here’s how the homebuying typically works in a construction situation: Potential homebuyers (let’s call this couple Jim and Jane Peterson) work with a contractor to get estimates for how much it will cost to build the home they want. This tells them how much money they need, which is far more than they have in the bank—the Petersons are medical professionals and are paying medical school debt. The discrepancy between how much they have and how much they need is especially large considering that construction costs in rural areas can be much higher than in urban areas. So they will need a loan.

To get that financing, they need to show that they have the means to make their mortgage payments. No problem there: They both make in the low six figures. They also need to show that the home will be worth as much as the amount they are asking for in the loan, since the house will be used as collateral for the loan—the lender needs to know that if the Petersons can’t make their mortgage payments, the lender can sell the house and get back what they loaned out.

The Petersons head to their local bank first. Unfortunately, their local bank no longer does home loans. So they go to a larger bank, but loans through that bank have to meet the requirements for sale in the secondary mortgage market.

To see if the home will be worth the amount that the Petersons are asking for, an appraisal has to be completed. And this is where it gets complicated. The secondary market lenders follow some strict rules about how the appraisal is done: The size

How to create a third-party sale



and quality of the house is part of its worth, but where it will be located matters also. And the way the appraiser determines how much a house is worth in that location is by comparing sales of other properties in the area—and that area for comparison is smaller than it used to be.

In urban and micropolitan settings, it’s not difficult to find comparable sales in the same town or even neighborhood. In rural areas, turnover and construction of housing happens much less frequently. This means that finding a sale of any kind, much less of a house of similar worth, can require looking many miles away or years into the past. And those sales often don’t meet the requirements of the secondary market lenders, which now have to follow rules determined by federal regulations. (For example, home sales in rural communities are sometimes just done on a handshake between two parties, and those sales are not acceptable to appraisers.) Because few acceptable comparables are available, the appraisal for the home the Petersons want to build comes in much lower

than what it will cost to build it.

The secondary lender, used to working in urban settings where the appraisal process works as intended, gives a thumbs down to the loan application—or perhaps the lender agrees to give a loan, but since the appraisal amount was so low, the Petersons are required to make up the difference between the appraised value and the construction costs with a massive down payment.

The Petersons’ bank account is just as stretched as it was when they started the process. They are stuck: They can build their home in a larger town where it will be worth more, but they can’t build it in the rural place where they want to live. Or they can live in the rural place, but they’d have to buy a much smaller, lower quality home than they’d like, or find a place to rent—which is very difficult in many towns in the region.

It’s a Catch-22 for rural communities: They can’t get people to build without more sales of homes that have already been built.

POTENTIAL BRIGHT SPOTS

There are a few ways rural communities can get around this problem.

1. Try a local bank.

If a local bank does do home loans, it might be more understanding about the challenges of the appraisal process in rural communities. Many choose not to because the funds they have available for such a long-term loan are limited, and the rules for such loans are stringent and complicated.

2. Consider a loan through the USDA.

The U.S. Department of Agriculture—Rural Development offers home loans to people with qualifying incomes, and appraisals for those loans can use the cost of construction as a basis for appraisal in “remote areas.” “Remote areas are defined as those having a scattered population, a low density of residences, a lack of basic shopping facilities, a lack of community and public services facilities, and a lack of comparable sales data,” according to Prentice Weaver, an appraiser specialist for USDA-RD in Sioux Falls.

Weaver said that in many small towns doing a sales comparison appraisal is still possible. “But, in some cases, I have found that quite possibly the market data in the town is just too old or there are no comparable sales within a reasonable distance from the property,” Weaver said. “In these cases, I would try to use both approaches and give more weight to the approach that is best documented. This is often the cost approach in small-town South Dakota, in my opinion.”

The procedure manual that USDA-RD appraisers use was revised in August to state that any properties 50 years old or less must be appraised using the cost-basis approach. This change led to a lot of dis-

cussion among the appraiser community, according to Weaver, who said he agrees with the change.

This change may make a difference for many buyers in small towns—but the Petersons from our example would still be stuck, as their income would be too high to qualify.

For more information, contact your local USDA—RD office or go to www.rurdev.usda.gov/hsf_sfh.html.

3. Create a housing market by making third-party sales.

This is the technique that Iroquois has pursued, and the result has been a housing market that’s robust for a small Dakota town, with enough “comparables” to make lenders happy.

The way this works is that the homebuyer purchases the home from an intermediary such as Iroquois Housing, which gets its financing for the project from an economic development corporation such as Beadle and Spink Enterprise Community, or from an investor pool. These two groups don’t face the same strict regulations for home loans that banks do. The money that BASEC has to lend to individuals is limited, but it can get business loans from revolving loan funds fairly easily. Iroquois Housing sets the price of the home at a rate that reflects the cost of construction (higher than what a traditional appraisal in the community would find). This type of transaction can get the housing flywheel turning in a community, and within a few years, after a few such transactions, future potential homebuyers won’t have to get stuck in no-comparables gridlock. ✨

Thanks to Margot Gillette and Lori Moen for providing information for this article.



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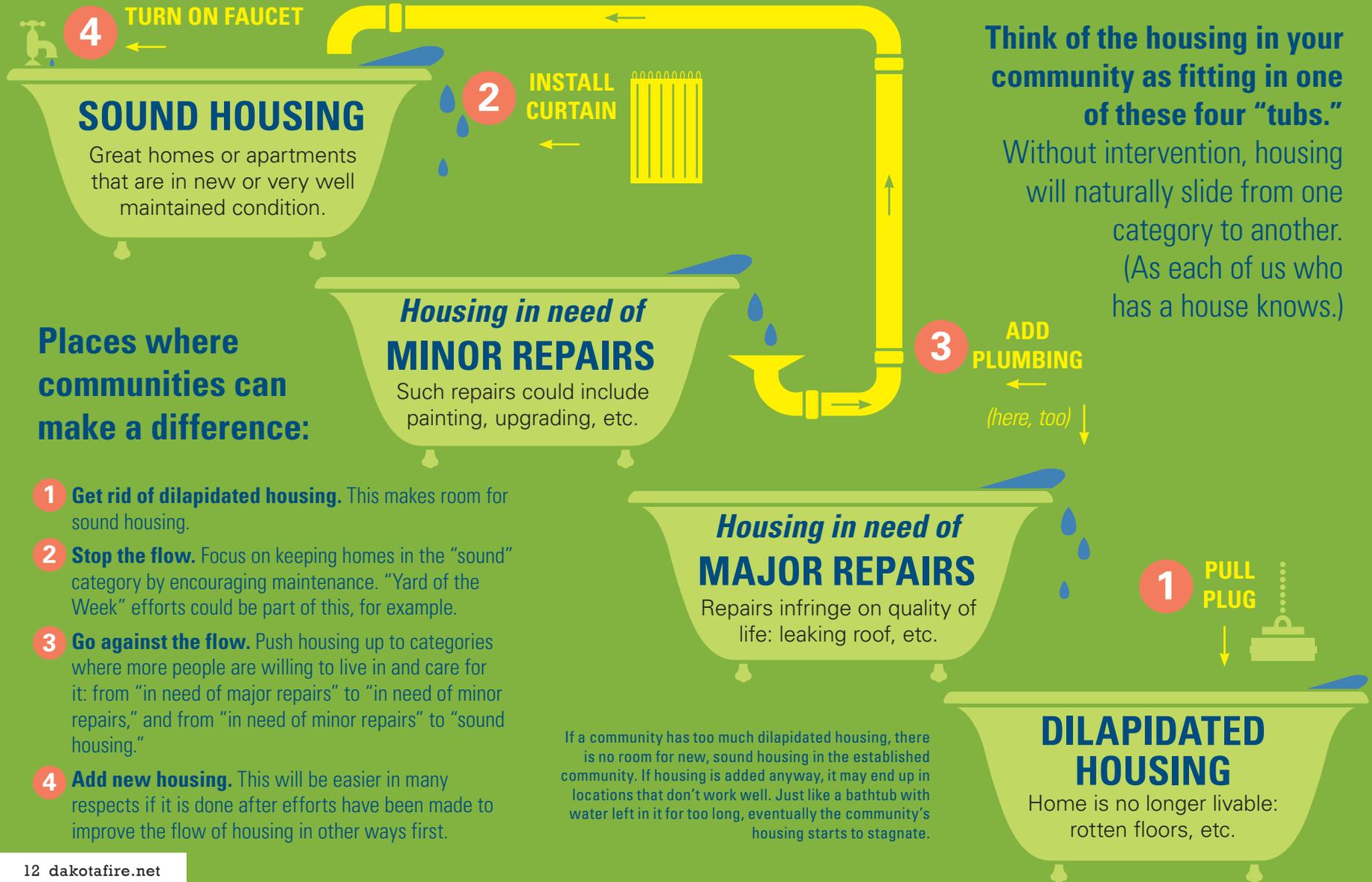
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605-472-2540



The Natural Flow of Housing



When Mike Goodman looked at recommendations from Faulk County's housing study, he saw that the study's description of the housing situation represented a natural flow: Housing that is not maintained will eventually become dilapidated.

Goodman, a systems thinking expert and consultant from Boston who has been working with the Faulk County group as part of a Bush Foundation-funded project, took that basic idea and turned it into a diagram, which this diagram is based on. His goal was to represent the recommendations of the housing study visually, which helps make sure that everyone is on the same page when they discuss what to do next.

The diagram also shows how the different parts of the housing picture can affect one another. It highlights, for example, how a community's intuitive answer to addressing a housing shortage—building some houses—may not solve the problem if it's not part of a solution that addresses the whole system.

Goodman suggested these general principles:

“How do we increase the inflow into the housing system, and how do we accelerate the exit that's at the other end, and also in between, how do we move those housing needing minor or major repairs back to being healthy?”

Goodman asked. “Those are the three aspects that the community needs to think about.”

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The Housing Scene In...

REPORTING BY RICK SKORUPSKI; DOUG CARD, *BRITTON JOURNAL*; GARRICK MORITZ, *FAULK COUNTY RECORD*; AND BILL KRIKAC, *CLARK COUNTY COURIER*

Rural Beadle and Spink counties

Margot Gillette has a long list of issues affecting the housing situation in the communities she serves as executive director of Beadle & Spink Enterprise Community: Old housing stock; a lack of rental housing, especially rentals designed for senior living; abandoned homes and hunter houses; and, in some towns, empty blocks where people have torn down old housing so they won't have neighbors.

Brentford, Doland, Frankfort, Hitchcock, Iroquois, Mellette, Northville and Tulare have each developed housing groups to work on their housing problems. They've had varying degrees of success. Northville has built many new homes in the last decade, and Mellette is working on two new

homes. Doland built two new homes this year, one of them a spec house completed this summer with volunteer labor. A Governor's House in Frankfort sold quickly, while one in Hitchcock can't find a buyer.

Redfield and Iroquois have the biggest success stories in Beadle and Spink counties.

Grow Spink, Inc., has partnered with BASEC, NECOG and Grow SD to get a number of projects going in Redfield, according to Craig Johnson, Grow Spink executive director. The Sunrise Addition was once a salvage yard but now has 10 new homes. The Packard Addition transformed a rundown trailer court into a growing neighborhood with two Governor's Houses and 25 buildable lots.

- 📌 This Governor's Home was delivered to Frankfort in August. Photos courtesy Craig Johnson
- 📍 This Governor's House in Redfield, located in their second development, was sold before it was delivered and put on a foundation. Adding a garage or a basement are options for Governor's Homes.
- 🏠 This is one of the first homes to be completed in Prairie Winds, Redfield's newest housing development.

"Iroquois has a very active housing group," Gillette said. "They have developed an area for new houses and have seen quite a few built in that area. They also do infill housing using Governor's Houses throughout the community. Iroquois started a program offering grant funds for people wanting to build or purchase housing in their community."

They have in fact developed enough housing in Iroquois that the pervasive rural problem of finding comparable sales for an appraisal when seeking financing is not a significant issue in Iroquois, according to Gillette. (See the description of Iroquois' system on page 10.)

Britton

A housing study in Britton found that more senior housing and rental apartments are needed. The community had already been working to address those needs, but the study showed there is still work to do.

The city of Britton developed a seven-unit one-floor apartment complex in 2001 and another five-unit complex in 2003. The city got bonds with a very low interest rate and set up a housing commission to manage the apartments. Both buildings were built on lots that had dilapidated houses, so the new housing killed two birds with one stone. It also offered an attractive residence for older residents who would in turn provide additional housing for the city when they sold their homes.

"It has worked great," said Marie Marlow, Britton city finance officer. "The apartments have worked especially well for retired people who don't have to do any of the lawn care or upkeep."

Britton has also established an area for housing development on the south edge of town, and 13 houses have been built there since 2005. Three of them were built by the Britton-Hecla school construction class, three are South Dakota Housing Development Authority projects, three are Governor's Homes, and the rest are from private individuals.

The development was a team effort, with a gift of land from Bill Kadoun, management by Grow South Dakota, a \$90,000 loan and a promise of \$90,000 from Horton, Inc. for a lift station.

"Today we have a new housing development area that shows the city is thinking ahead and progressive," said Tom Farber, president of the Britton Area Development Corporation. "Even though it might take us 25 to 30 years to sell all the lots, at some point they will all be sold."

Clark County

Clark needs to take its efforts on housing to another level to address its housing shortage, according to Tom LaBrie.

"If we don't have available housing, we cannot attract people to our community," said LaBrie, a Clark Industrial Development Corporation board member, a Clark Development Corporation member and president of Dacotah Bank in Clark. "We need more risk takers willing to start developments with lots available on which to build."

The community does have several success stories: They've worked to remove uninhabitable residences in city limits, and developed Pebble Beach duplexes, which provide seniors with housing that works better for them and open up other housing in the community when seniors move out of their former homes.

There's a need for more apartments, however.

"Most if not all of our available apartments are full and have waiting lists," LaBrie said.

Most of the new housing going up since 2000 is taking place in the county's seven Hutterite colonies. Three of the colonies were started in the last five years, all of them putting up houses.



📍 The four-year-old Sundvold home, a showpiece in Clark County, is one of a number of homes that have been built outside of Clark city limits in recent years. Photo by Bill Krikac/Clark County Courier

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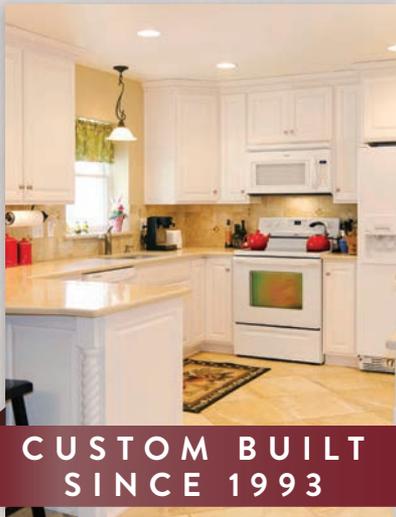
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Several communities have Yard of the Week promotions to encourage homeowners to take great care of their properties. Here, the Sawinsky home in Webster took the Yard of the Week prize in Webster in late August. Photo courtesy Melissa Fose

The most active housing year in Clark County in the last decade was 2008, when 15 new house permits were given and two homes were moved in. The lowest year was 2003, with two new house permits, and five mobile homes and three houses being moved. So far this year, four building permits have been applied for, all outside Clark city limits.

The Clark Development Corporation recently finished construction on a Governor's House, which was built on spec so the community would have a home ready if a family was considering moving to the area.

"If you aren't continually changing and improving, you're going backwards," LaBrie said. "A town needs to have a progressive outlook."

Faulkton

Finding housing for anyone moving into Faulkton is a challenge, according to Dave Jahn, chair of Faulkton Area Housing Team (and Faulkton Development Corp board member).

"A large percentage of homes fall into the 'needs major repairs' or 'dilapidated' categories," Jahn said. "There are few lots available. Most people who own lots in the main part of town are unwilling to sell for various reasons. Many homes that normally would be demolished are either kept or sold as 'hunter houses.'"

In the past 10 years, the community built two apartment complexes designed for seniors with four units each.

"Those units are full and have a waiting list," said Stacy Hadrick,

Faulkton economic development coordinator.

Since Faulkton completed a housing study earlier this year, the Faulkton Housing Redevelopment Commission has moved forward to purchase land and secure a builder for an apartment complex with eight units. Faulkton has also been a participant in the Home Address program, which has helped them look at housing as part of a larger system.

"We can point to many little things that are starting to add up," Hadrick said. "All ages are engaged in this issue, and in a small community, that is very important. Also, by stepping back and looking at the deeper issues to the housing problem, we've been able to build a successful foundation to move ahead with bigger projects."

Webster and Day County

Developing more housing is a key part of solving the pressing issue in Webster right now: Recruiting employees.

"We have a tremendous number of jobs available in our area, but simply do not have the housing options to support the wide range of available positions," said Morgan Dorsett, president of Day County Housing Development (DCHC).

The community has been proactive in trying to develop housing and also to clear out dilapidated homes, Dorsett said. For example, DCHC has an agreement with the city that speeds up needed demolition: Once DCHC buys an old property, the city does the demolition work, and then DCHC reimburses the city for its costs.

"I think that a huge success story has been our ability to work with city governments, Grow South Dakota, Day County Champion Community and the Webster Area Development Corporation to execute a collaborative plan," Dorsett said. "Whether it is the demolition fund, the Yard of the Week promotion or other projects, it is very positive and reassuring to know there is a shared vision for advancement and change." ✨



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HOUSE HUNTERS AND HUNTER HOUSES

NON-RESIDENT HOMEOWNERS CREATE GAINS AND LOSSES FOR SMALL TOWNS SUCH AS KULM

BY SARAH GACKLE, *KULM MESSENGER*

Kulm is a town of 354 people with 248 housing units, according to the 2010 census, which seems sufficient for the population. But elementary school class sizes—an indicator of population trends in a community—are growing in Kulm. Several 30-somethings have moved “back home,” and more are exploring the possibility, but they haven’t been able to find places to live.

When it comes to housing, many would-be Kulm residents are finding non-residents literally hold the keys to their future.

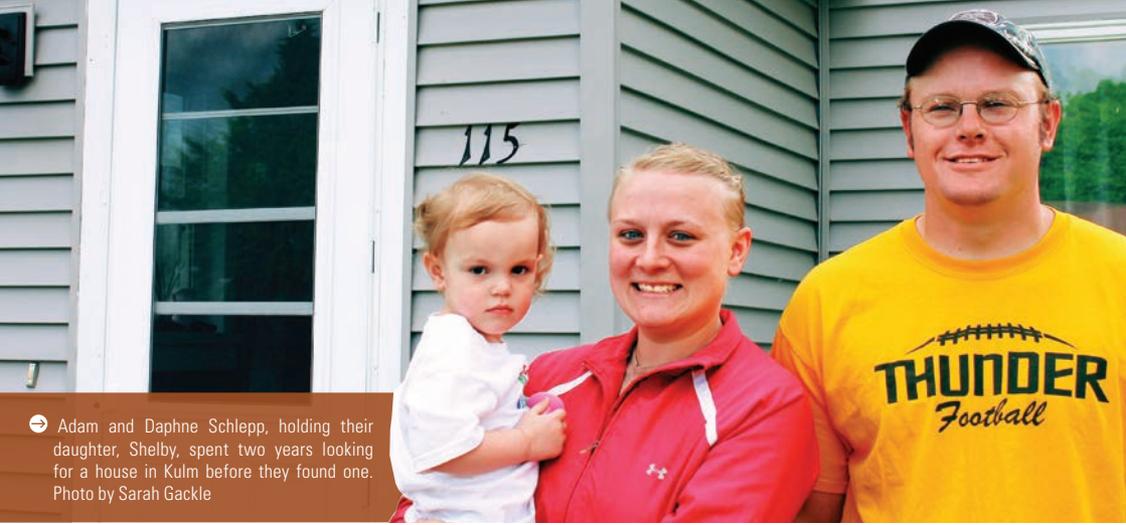
Kulm isn’t the only small town with this issue.

“Avid pheasant hunters from various places have purchased houses in the BASEC communities to use while they are in the area for pheasant hunting,” said Margot Gillette, executive director for the Beadle and Spink Enterprise Community. “In some communities this is a very large number. These houses give the appearance of being abandoned as they are not always well maintained. Also, viable housing stock is taken off the market for persons who may want to make their home in one of our communities.”

In Kulm, most of these non-resident owners are hunters who purchased homes decades ago when word started getting out about Kulm’s excellent pheasant hunting. Linda Hehr, a local resident and business owner, manages 14 “hunter houses” in Kulm. She works with a few other women to clean houses between stays, and her husband, John, keeps up the yards. She estimated that in 2011 more than 1,200 people were in and out of the houses, but not just for hunting.

“September through December is definitely the high time, but they get used throughout the year for family reunions, funerals, weddings, really any-

① The fact that many “hunter houses” like this one in Kulm aren’t available for new families has made it difficult for some potential new residents to find places to live in the N.D. community. Photo by Sarah Gackle



→ Adam and Daphne Schlepp, holding their daughter, Shelby, spent two years looking for a house in Kulm before they found one. Photo by Sarah Gackle

thing,” Hehr said. “If people need a place to stay and the hotel is booked, they know they can call me.”

The swell of activity during hunting season and the availability of rental space for other events is a boost to Kulm’s economy. The city also benefits from hunter-owners, who are generally diligent in keeping up the homes and sometimes even invest in significant improvements and renovations. Some of the homes stood empty for years before being purchased by non-residents.

But lately, the housing market has shifted, and now more young families are looking for homes in Kulm, only to find an almost complete lack of availability.

Adam and Daphne Schlepp are both employed by the Kulm school system. For two years, they looked for a home to purchase. They have a toddler and want to build a family in Kulm, but first they had to find a place to live. For a while, they considered moving out of town. If they had, Kulm would have lost a young family and two teachers.

“We really love it here, and we want to stay,” Daphne said. “We just dug in our heels and crossed our fingers, hoping something

would open up.”

Eventually, something did: Another young couple that had been holding on to a house in hopes of making the move back to Kulm someday let it go to the Schlepps, since the Schlepps’ need was more immediate. But that just kicked the can down the road, since this other couple also wants a home in Kulm eventually.

Building a home is often not an option. Some vacant lots are also owned by non-residents who are not willing to let go of the properties or are simply unreachable. The city is currently looking for a lot to erect a second four-plex housing unit, without any luck. All the units in the first four-plex they built were spoken for well before it was finished, and they have six tenants on a waiting list.

“Many of those on the waiting list own nice homes, and that would open up good houses for new residents and families,” said Dale Gackle, a Kulm city council member. “But we can’t get it built yet.” ✨

→ Sarah Gackle is a freelance writer for the *Kulm Messenger* and *Dakotafire*.

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“If you consider only utility, the things you build will soon be useless. This building is boarded up because nobody has a use for it. Nobody has a use for it because nobody wants to be in it. And nobody wants to be in it because the thing is so damned ugly.” — Roger Scruton, speaking before a graffitied abandoned building in his hometown of Reading, England, in the 2009 BBC documentary *“Why Beauty Matters”*

BY HEIDI MARTILA-LOSURE
REPORTING BY LAURA PTACEK

We are a very practical people here in the Dakotas. That’s a good thing—as long as we don’t let it limit our thinking.

Consider, for example, the large barns that used to have a prominent place on every farmstead, shaping the view of the landscape with their presence. They were very practical buildings, working as part of a system of keeping livestock, but they were also beautiful. Much thought went into the design of their roofs especially, with different parts of the country taking pride in their own styles.

Now think of the buildings that have replaced them on modern farms. The old barns no longer fit in modern farming systems; now the large buildings on farms often shelter machinery instead of livestock. Most of them are not beautiful. They weren’t intended to be—the focus was on filling the practical need of the farm.

Take a look at the built environment we are creating, both on farms, in our business and industrial districts, and even in our neighborhoods, and it’s easy to see that utility and cost often dominate building decisions.

But think back to those big barns, and the farmhouses that were next to them: Previous generations did not see insurmountable trade-offs among practicality, affordability and beauty.

Architect Brad Ciavarella of Mitchell, S.D., and his wife like to look at old farmhouses when they have a chance. Most of them feature fine craftsmanship, he said.

“You see all these fancy moldings over the entrances, and the columns aren’t just simple columns—they are shaped,” Ciavarella said. “And (the farm families) didn’t have anything. They probably had a sod house before they built these houses. They just aspired for more.”

Sarah Susanka, architect and author of the “Not So Big House” series of books, explains that older homes have character and craftsmanship that houses built after World War II typically do not. When the flood of G.I.s came home, the focus was on building quickly, and many of those details were lost. Susanka advocates adding back in those details.

“A lot of the things we do for economy strip away the character that is what we respond to in terms of beauty,” Susanka said. “We respond to the details. You take the details away and it’s just the bare bones, and there’s nothing really to respond to. It ends up feeling ‘blah.’”

We Dakotans have somehow become hesitant to aspire for beauty. Do we think we don’t deserve to live in beautiful places? Do we think we’ll be judged as “getting too big for our britches” if we aim to make our small towns grand?

I don’t know. But whatever the reason, it’s time to reconsider. With Susanka’s and Ciavarella’s assistance, here are five reasons to make buildings that are beautiful as well as practical.



1. BUILDING BEAUTY SENDS A MESSAGE ABOUT WHAT YOU VALUE.

A building that is beautiful, well-built and designed to function well sends a message, Ciavarella said. “Hey, somebody really cared to think about this building.” It also shows that excellence is valued, which can reflect well on a business or the people in a home.

If instead a building is made with materials that are cheap but not durable, it sends a message that the builders aren’t thinking long-term. “We need to be less of a throwaway, short-term-thinking society,” he said.

① The North Central Farmers Elevator building in Ipswich, built by Quest Construction of Aberdeen, was designed with some key people in mind – area farmers, whose loyalty helped the company become the success it is today.

“We are owned by and serve ag producers, so the building needed to look like the kind of business we do,” said Deanne Hoyle, human resources manager at North Central Farmers Elevator. “We wanted it to be welcoming, as well as open and spacious for our farmer-owners, because it is their building.”

The building features board siding and the lines of the exterior are reminiscent of large barns that grace farmsteads in the area.

② The reception desk sits below a custom, hand-made welded steel replica of the NCFE logo, perched prominently above the company’s mission statement, “To excel at providing high-quality services and products that grow member and cooperative profitability and success.” The reception desk itself features a panel of curved, rippled steel, resembling the exterior of a grain bin. More steel panels, taken from an old wood house elevator at the Craven terminal, were installed on the ceiling of the board room. Photos courtesy NCFE





2. BUILDING BEAUTIFUL, WELL-DESIGNED SPACES IMPROVES QUALITY OF LIFE.

The young families that small towns want to lure back home are seeking amenities that will improve quality of life. Beauty is part of that, whether in buildings themselves or how they take advantage of natural beauty. Live in a house with a porch where you can take in the sunset, and you'll go to bed in a different frame of mind than if you lived in a house with no sunset view—a small but definite quality-of-life improvement, Ciavarella said.

Susanka designs with natural materials, such as wood or stone, in mind because they do more to connect people to the natural world. “Those kinds of things affect people deeply,” she said. Light is also a significant factor in a well-designed home: “Access to natural light hugely affects our sense of well-being,” she said, adding that she thinks seasonal affective disorder and sleep disorders may well be caused by people not getting enough natural light.

Design of neighborhoods can affect how people interact. A business district built around a central square, as some small towns in Iowa have, gives a focus on community life and even improves business for those shops around the square because people are more likely to linger in that common space. “People want to gather in places that are beautiful,” he said. That’s a quality-of-life bonus that can draw people to a community.



🕒 The Fiksdal House in Webster, once a stately old home, was transformed into apartments. The decking on the wraparound porch was recently rebuilt, providing a place for residents to sit and watch the sunrise. Photos by Troy McQuillen



3. BEAUTIFUL BUILDINGS ARE MORE LIKELY TO BE PRESERVED.

Maintenance is more likely to happen if it comes from a sense of love than from a sense of obligation, and people are more likely to love what they find beautiful. "If you want something to last for a long time," Susanka said, "the part that's the most important is that human beings want to look after it. If something is not beautiful, we tend to, over time, discard it... You can have the most 'green' building in the world, but if it's not beautiful, it's not sustainable."

The big old-style barns still on the landscape today are probably not practical for those who live on those farms, but they are cared for because they are cared about. Their appearance is a part of that.

📌 The Marcus P. Beebe Memorial Library in Ipswich stands as a memorial to Beebe, a pioneer in Dakota Territory. It was built in 1931 and is still open to the public today, 2 to 6 p.m. Tuesday through Saturday. Photos courtesy Laura Ptacek

📌 A church history states that the Gothic-style First Baptist Church in Ipswich went up after charter member Leota Beebe offered to pay two-thirds of the \$25,000 cost of a new building. The membership then pledged \$11,000, plus the men of the church did much of the labor. The church was dedicated in 1926.

4. BEAUTY AND THOUGHTFUL DESIGN DOESN'T HAVE TO COST MORE.

In fact, good design can cost less than building with only utility in mind, Ciavarella said. Part of good design is knowing how to use materials in innovative ways, which can lead to cost savings.

Designing well can also mean less space is required, which can save in materials in the building phase and in maintenance costs over the life of the building.

"We've tended to make houses bigger and bigger and bigger to compensate for lack of detail," Susanka said. "So actually people are ending up spending more because they're building more square footage, when if we would just put in some character, we could build about a third less space, make it all work and make it feel bigger."

She added that scrimping on character-enhancing details during construction can also make a home worth less when it comes time to sell it.

Susanka advocates making houses a little smaller, taking the dollars saved from square footage and putting them on one or two interesting details. "Just pick one thing and do it well," she said. "It will differentiate you from the rest of the market."

➔ Upon entering the North Central Farmers Elevator building, visitors perceive space and light with high ceilings and open spaces in the work area. Photos courtesy NCFE

➔ A home being constructed by Ross Hansen (left rear) and Pfeifer & Son Construction in Faulkton will feature a number of unconventional designs and materials, such as this spiral staircase.

"The tree it's cut from was a spruce that was 70 feet tall and was downed in 2007 by fire kill," Hansen said in October 2012, when they were working on this staircase. "I milled it in 2008. It was about 80 years old... The center pole has a metal core base that goes into the floor, and each of the stairs was cut to be driven into the wood and held by epoxy." Photo by Garrick Moritz/*Faulk County Record*



5. BEAUTY FEEDS THE SOUL.

It sounds kind of New Age-y, doesn't it? And yet, it's actually a very old idea: Think of churches built during the Renaissance, which were designed to inspire awe. "Beauty, something that appeals to the higher senses—we have a need for that. Absent that, we suffer somehow," Ciavarella said. "Now, we are pretty adaptable as creatures. And so if we have to live in an ugly place for a while I think we can adapt. But it's not good for the soul and spirit." He quoted Winston Churchill: "We shape our buildings, and afterwards our buildings shape us." How, then, do we want to be shaped?



The way to start adding beauty to our spaces is just to start. Susanka shared a story about a man in a rundown neighborhood who first fixed up his own garden, then decided he would plant a tree for one of his neighbors each year. "It went viral," she said. "People started to care about the houses because he had."

He offered a vision of what was possible and a little bit of assistance, and the whole area turned around in a matter of years, she said.

"The story goes to show that each one of us has the capability of shifting a whole community just by our doing what we know how to do and doing it well." ✨

Learn more about the two architects at their websites: www.ciavarelladesign.com and www.otsobighouse.com.

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BY AMANDA FANGER, *REPORTER AND FARMER*
AND HEIDI MARTILA-LOSURE

PHOTOS BY TROY MCQUILLEN

Day County, S.D., has jobs, and lots of them: 131 at last count.

The problem is, much of the region doesn't know these jobs are available, according to Melissa Fose, Webster Area Development Corporation director. And they aren't just part time jobs, but the type of jobs that afford a family a good quality of life.

Fose says her mind is boggled that even people who live here assume there are no jobs.

"How do they not know? How do they not know there're jobs here?" she said "We're constantly trying new ways to get the word out, to let people know that you can find a good paying job in Day County and enjoy your time off the clock here. You can make a living in Day County."

Fose has been keeping track of the number of jobs available in Day County since July 2012. While those statistics include all of the part-time listings as well, Fose says there are some more high-end jobs available in the area.

According to Webster Area Economic Development Board President Tom Sannes, Webster and surrounding towns went through an economic downturn in the 1990s due to the flooding in the county.

However, since the mid-2000s, there has been a renewed interest in growing Day County, especially in Webster.

That means more jobs.

"From the industrial park standpoint, jobs are picking up," he said.

But the problem is—where are all the workers?

"The opportunities back here are just endless," Sannes said. "It's just a matter of getting people here. Hopefully we can get the word out."

And that's what the Webster Area Economic Development Corporation has been working on. And sometimes in radical ways.

"We're trying to do some different things," Sannes said.

They have discussed putting a digital billboard on U.S. Highway 12 listing the number of jobs avail-

able, and they may yet do it. But first, taking a page from the colleges, the Development Corporation is hitting the road. At the end of September, they will be in Sioux Falls to host an event and speak about the opportunities available in Webster.

"We're just going to tell folks, 'here's what's going on here.' It's all about networking," Sannes said.

So far, they have sent out about 500 invitations, mostly to alumni and friends of the community.

"It's easy for people in a rural community to become negative. It's easy to think, 'if only we had this, we'd be better.' We've got to get over that."

Sannes will be presenting and sharing about some of the changes and improvements that have been happening in the community, such things as the new pool.

Sannes says Webster has to compete against major shopping centers like Aberdeen, Sioux Falls and other close cities. For a rural community, it's easy to fall into the trap of comparing.

"It's easy for people in a rural community to become negative. It's easy to think, 'if only we had this, we'd be better.' We've got to get over that," Sannes says. "We have to grow with what we have."

People should focus more on the positive factors in their community and prop them up. The Webster Area Development Corporation has been working to ensure all the essentials are in the area. Webster has a hospital, soccer fields, golf course, baseball diamond and the school buildings are new.

"These are things that attract people," he said.

The new swimming pool was one of the last pieces of the large infrastructure needed in the community. They hope to be working on a walking path next.

"The thing is, if you're not moving ahead, you're falling behind," Sannes said.

Although it becomes more difficult for careers to be specialized the more rural you get, he said, becoming a "generalist" to serve the community's

needs will not leave you bored. "If you're looking for a challenge, you'll find it in a small community."

New entrepreneurs have started businesses in the area, and there are a lot of opportunities for growth.

Having several good-paying jobs available, however, really helps.

"In a small community, when you have three

jobs that pay \$50,000, that money goes a long way," Sannes said.

Webster is fighting against becoming a bedroom community because of how easy it is for people to commute 45-50 miles a day to work.

"We're finding that people say, 'it's nice, but you don't have A, B, C or D,'" Sannes said. "It's the younger people who are looking for that type of atmosphere, that kind of feel and the activities (of the larger cities)."

But each community out there - large or small - has its problems, Sannes says.

"Nobody's perfect," he added.

For the Webster Area Development Corporation, they're working to market the positive things. They reach out to high school graduates and college graduates, making sure to let them know that there are options for them to come back to Day County.

While it isn't a bad thing for an individual to leave the area, Sannes says he wants them to think about coming back. The idea of a small community having nothing to offer simply isn't true, he argues.

"Go, check out the world. The best thing I could have done is leave Webster for a decade. But I came back," he said. "When you're gone for a while, you come to appreciate more what we have here."



“I LOVE THE SIZE AND LOCATION OF WEBSTER”

WEBSTER SCHOOL DISTRICT

Jim Block, superintendent

The school buildings in Webster are probably not the same as most of their alumni remember them.

“We’ve done a lot with facilities in the last decade,” Superintendent Jim Block said.

A new commons area makes scheduling easier because the gym doesn’t have to double as a lunchroom, a new band room doesn’t require descending into the basement to practice, and bigger windows let it more natural light.

These are just a sampling of the benefits of the building improvements, which make it a more pleasant place to be for children and teachers alike.

The Webster school system did not have any job openings in late August, but when it does, it’s not always easy to find people. Even though Block estimated that about a third of the Webster teaching staff grew up in Webster, finding new staff from

among the students there doesn’t a likely prospect.

When teaching is suggested as a profession to students, “it’s almost laughed at,” Block said.

He said that students see what teachers put up with every day, and they know they don’t get paid well.

Block said his own kids are among those who say they wouldn’t consider it, but who knows what will happen when they are older. “I would be absolutely proud if my kids went into education,” he said.

They can’t pay their cooks, custodians and other staff as much as they’d like to, Block said. “We’re still fortunate that we get good quality people to work for us,” he said.

As far as the rest of the employment picture in the community, Block said Webster is trying to do what it can to provide vocational training for students. They lost their dedicated vocational pro-

◀ Webster Superintendent Jim Block said finding staff for the school isn’t always easy.

what makes Webster a great place to live?

“I love the size and location of Webster. It offers many personal and family activities year-round (golf, pool, Pumpkin Fest, fair, theater, etc)... For the activities and amenities that we do not have, Aberdeen, Fargo, Watertown, and Sioux Falls are all within a reasonable day’s drive. And best of all, the community is filled with friendly and caring people. It seems as though whenever someone is in need, the community lends a helping hand.”

— Jim Block, superintendent at Webster School District

gram a few years ago, and while some classes are still offered, they are considering whether better options exist, such as sending students to Aberdeen or Watertown.

“We know there’s a certain population that’s going to... stay in this area, maybe go to vocational school or get jobs at RDO or Dakota Tube,” Block said.

He’s also had discussions with Tom Sannes about whether a diesel mechanics course could be offered.

At least on the August day we visited, though, another talking point was taking priority.

“We’re done. We’re cooked. We’re overbaked,” a teacher said jokingly to Block in the hallway as school was letting out early for the day because of the heat.

“We’re going to have a serious discussion of air conditioning at the next board meeting,” Block said.



**“BUSINESS IS PRETTY
GOOD FOR US RIGHT NOW”**

MEREEN-JOHNSON MACHINE COMPANY

Brooke Ripley, *director of parts and service*

You may not have heard of Mereen-Johnson, but you have probably heard of the company’s clients: Armstrong, Masonite, Anderson Windows, La-Z-Boy.

Brooke Ripley, director of parts and service for Mereen-Johnson, said she goes to stores like Menard’s often with her husband, who works in construction. While there she often sees the end results of her company’s handiwork.

“We go in there, and I see all of our customer’s names all over the place—‘Oh, we just quoted them a machine.’ ‘Oh, we just shipped them something,’” Ripley said.

Mereen-Johnson makes the machines that make wood products of all sorts. “We have a pretty broad set of machinery,” Ripley said. “Anything that puts

out a wood component we have pretty much manufactured at one time or another.”

They’d like to be doing even more, however.

“The goal is to get a second shift going. Business is pretty good for us right now, so we could use some more hands on deck,” Ripley said.

The company is looking for welders, machinists, and assemblers in Webster. They’d also like to hire a field service technician and a project sales manager, which could be from Minneapolis or Webster. The technician job could pay as much as \$72,000, depending on experience—and if the right person came along, much of the needed knowledge could be learned on the job, Ripley said. Other jobs can pay up to \$20 an hour, also above-average for the region.

Even so, the company is having trouble hir-



📌 Brooke Ripley of Mereen-Johnson said the company is eager to get a second shift going in Webster to respond to increased demand.

ing. They held a job fair recently that few people attended, and from the good prospects they did get, some didn’t return from the physical, Ripley said. They were hoping to get the new field service technician on board in the next few weeks.

“Machinists and welders are just in general hard to find,” said Melissa Fose, executive director of Webster Area Development Corporation, adding that she’s heard anecdotally that some have left the area for the alluring pay available in the oil fields in North Dakota.

Mereen-Johnson is doing what it can to stay competitive, Ripley said. “We haven’t had these (hiring) problems in a while. Everybody got so lean with the recession... but business picked up (last winter), and orders continue to come through.”



**“WE’LL GIVE ANYONE
THE CHANCE TO LEARN”**

BETHESDA HOME

Anne Baumgarn, *business office manager*

Bethesda Home tries to keep its wages competitive. It has to, business manager Anne Baumgarn says, because there is another nursing home 10 minutes to the west and another 10 minutes to the east, and “what’s a 10-minute drive” for a job?, she said.

Nevertheless, it’s tough for the nursing home to get the staff it needs.

“There’s always room. We are never full,” Baumgarn said.

The challenge for the home is keeping enough

CNAs—certified nurse’s aides. They provide the routine care of the residents at the home.

Since the home can’t hire enough regular staff, Baumgarn has to work with stat nursing companies, which supply staff to work when needed on a temporary basis. They are expensive, but unless she can hire more CNAs, she doesn’t have a choice, she said.

CNAs don’t need to be certified to be hired. In fact, Bethesda Home offers its own paid certification program. Some high school students have

☞ Anne Baumgarn said Bethesda Home tries to make sure they have enough certified nurse’s aides by providing certification right at their facility.

what makes Webster a great place to live?

“When there is a disaster, our community pulls together to get things done—like family. When we are going out of town and we need our dog fed, we turn to our neighbor to help us out—like family. When we see our friends’ children, we treat them as one of our own—like family. We cheer each other on, want everyone to succeed, our community to grow and succeed—like family.”

— Anne Baumgarn, **business office manager at Bethesda Home**

worked as CNAs, but there’s no typical person for the job.

“We’ll take anybody who wants to be a CNA,” Baumgarn said. “We’ll give anyone the chance to learn.”

Bethesda Home is not the only nursing home facing this challenge. The home has been offering a sign-on bonus for some workers, and now Baumgarn said at least one other home is offering a sign-on bonus as well.

“(CNAs) are needed everywhere,” she said.

LA BELLA VITA

Cynthia Premus and
Julianna Stern, owners

Last year, Julianna Stern, a massage therapist, often heard her customers say as they were leaving that they were going to Cynthia Premus' beauty salon next. Premus said her customers would mention that they were stopping at Stern's office later for a massage.

The two women soon realized that if they combined their specialties under one roof, and they would both be more successful than either one of them alone. Add a coffee shop, and soon nearly every woman in town has some excuse to stop in at La Bella Vita regularly.

The business opened in December, and Premus said she was swamped almost immediately. She hired two more stylists, and she says they are now ready to hire two more, as well as another massage therapist.

"There's an overflow (of customers) that has to be taken care of, before they go somewhere else," Premus said.

Melissa Fose of the development corporation said that one of the challenges for Webster is finding good-paying jobs for women. More entrepreneurship on Main Street might be one way around that.

"I want to see Main Street grow, and see women open up businesses," Premus said.

She cited the new business Spot On Printing and the recent purchase



**"I WANT TO SEE
MAIN STREET GROW,
AND SEE WOMEN
OPEN UP BUSINESSES"**

of The Decoy as examples of the kind of trend she'd like to see. Other women have come to talk to her about starting businesses.

"I think it's because Julie and I inspired them," she said.

Her advice?

"Just do it," she said. "You will be fine. I know it's scary. Geez, I know it's scary. But the community really wants to help."

↑ The space that now houses La Bella Vita was completely renovated before owners Cynthia Premus, left, and Julianna Stern opened up shop in December.

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Message from the Editor

John Suhr, editor and publisher,
(Webster) Reporter & Farmer



John Suhr

When most people think of the Reporter & Farmer, they may think Webster, but I think of it as Day County.

For any small town to survive, it takes cooperation and working together. That is not one town looking out for themselves, but every town looking out for one another.

That is clearly seen in the last couple major projects that have been undertaken by numerous volunteers: the baseball complex and the swimming pool.

These two major improvements to our community have been supported not only by Webster businesses and individuals, but many outside the city as well.

Any one improvement to any community in Day County is going to be one more thing to entice people to come here, work, build or buy a home and play.

Be it the fitness center in Roslyn, the Pirate Activity Center in Bristol or pool in Webster, it is people throughout the county supporting as much as they can.

This cooperation between communities can be seen in mutual assistance from various fire departments in the county to fund raisers for various individuals or organizations.

It is this type of cooperation that is needed to not only sustain our small communities, but our county as a whole.

There will come a day when even our county will need to take a serious look at sharing even more services with surrounding counties.

What Day County has to offer is not only people working together, but the small-town atmosphere people come to love. That is neighbor watching out for neighbor, and when a community member is in need, others stepping up to the plate to help.

This kind of support is difficult to find in larger communities, but by working together we are able to grow and prosper, while maintaining our small-town atmosphere.

Day County communities have a lot to offer, and there is no better time than now to call Day County home.



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What Motivates a ‘Rural Vacation’?

RURAL PLACES MAY NOT NEED TYPICAL TOURIST ATTRACTIONS TO ENTICE VISITORS

BY SARAH GACKLE, KULM MESSENGER

📍 Jordan Gackle explains what to look for in a soybean plan to Blair Fogarassy while wind turbines, part of another of North Dakota's industries, circle in the distance. Photos by Sarah Gackle

Tony and Blair Fogarassy travel abroad every year, and have lived in Libya, London and now Vancouver, British Columbia, one of the most multicultural, cosmopolitan cities in the world.

But this summer, before they toured Peru and hiked the Andes Mountains, they made a road trip to Kulm, N.D., population 354.

This was Tony's second trip to Kulm, after visiting with his son, Sandy, two years ago.

"Kulm was our top highlight of a 4,200 mile road trip," Tony said. "When I returned home, I replaced my desk-top photo of the Great Wall of China (from our vacation last summer) with North Dakota wind turbines."

This year, he had to bring along his wife, Blair, to see it all too. Both geologists, they were fascinated by the ancient glacial structure of the land and how current weather patterns have changed it. But they were most excited to see the landscape, work in the garden, and learn how the complex agricultural system works from the farmer's perspective.

Rural tourism has become a rising trend in areas of the U.S. and abroad. According to a 2013 study, rural vacations are usually affordable, are in places where safety is of little concern, and offer a "hassle-free, peaceful, pollution-free environment, in a beautiful landscape" ("A Theoretical Frameworks for Rural Tourism Motivation Factors, World Academy of Science, www.waset.org/journals/waset/v73/v73-183.pdf).



Parisa Barkh enjoys her time in the garden during her visit to Kulm.



1 Jordan Gackle, right, shows Sandy Fogarassy a wheat plant during Fogarassy's visit to North Dakota. Photos by Sarah Gackle

However, rural tourism is almost always discussed regarding areas with some type of developed or developing tourism industry. A study commissioned by the California Travel and Tourism Commission, for example, defines "rural" as "areas of California outside its four major known metropolises (Los Angeles, San Francisco, San Diego and Anaheim)."

But what about rural vacations to places without any tourism industry, such as Kulm, with one gas station and two cafes, or any number of other small towns in the Dakotas? What motivates people from dominantly urban, metropolitan settings to spend vacation time and money to visit deeply rural areas?

Originally from Iran, Mohsen Barkh, his wife, Parisa, and son, Hamed, were also visitors to Kulm this summer. They worked in the garden, drove machinery, and were even brave enough to milk a cow.

Why did they come?

"I wanted to get away from the drama of the city," Parisa said. "People there don't understand what's important. They just complain about the smallest things. I feel like people in a small town are more concerned about things that matter."

Parisa says she has wanted to get away to somewhere rural for a long time, but she never visited before because she did not know anyone who lived there.

"How can we know what to do, how to get around, if no one shows us?" she said.

Deeply rural areas usually do not have any typical tourist activities, so visitors need a local friend or family member to help them navigate the rural environment. It seems relationship then is an integral part of the rural experience, and completes the small-town feel that people expect.

For rural visitors, the draw to rural places has several components: the beauty and accessibility to nature, a simpler approach to life, and relationships. ✨

→ Sarah Gackle lives in Kulm, N.D.

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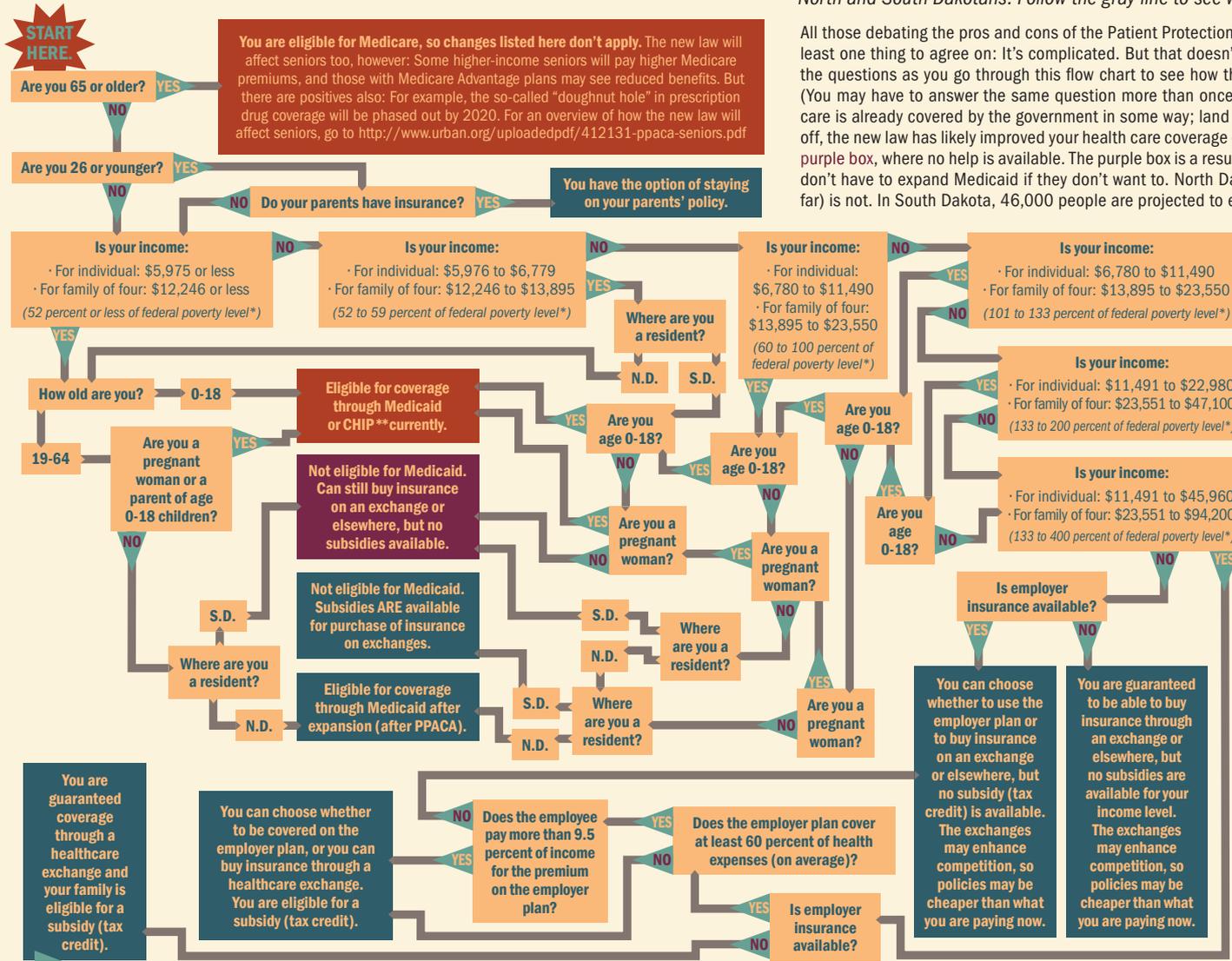
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North and South Dakotans: Follow the gray line to see whether the new law helps or hurts you



BY HEIDI MARTTILA-LOSURE

*Based on the federal poverty level for 2013: \$11,490 for a single adult and \$23,550 for a family of four. It will likely change for 2014. **Children's Health Insurance Program. Sources: "Health Coverage Under the Affordable Care Act" graphic by the Kaiser Family Foundation and Journal of the America Medical Association; South Dakota Department of Social Services website (<http://dss.sd.gov/medicalservices/chip/index.asp>); North Dakota Department of Human Services website (www.nd.gov/dhs/services/medicalserv/medicaid/eligible.html); Urban Institute (www.urban.org/UploadedPDF/412606-Making-the-Medicaid-Expansion-an-ACA-Option.pdf)

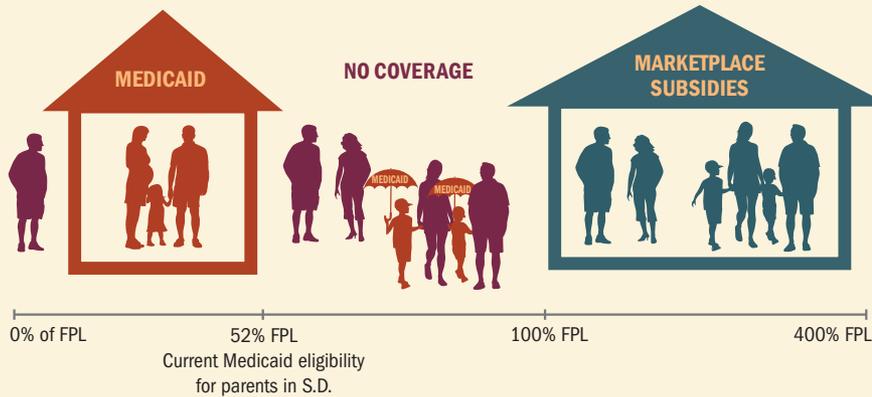
Want to know how much your subsidy is? Answer six questions and get an estimate: <http://kff.org/interactive/subsidy-calculator/>

The math of the Medicaid expansion

28 Number of states moving forward with a Medicaid expansion at this time (16 have said they won't participate; seven more, including South Dakota, are leaning toward not participating).

5 Number of states in which people who would be eligible for Medicaid with an expansion comprise more than 60 percent of the state's total uninsured population: South Dakota, Alabama, Kentucky, Mississippi and West Virginia.

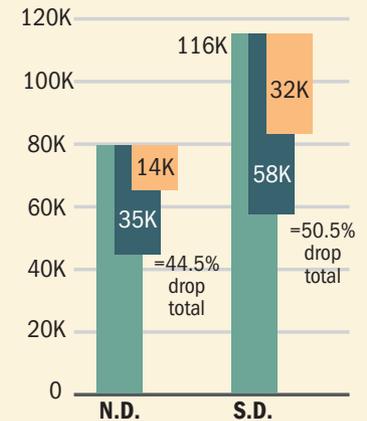
For states that don't expand Medicaid:



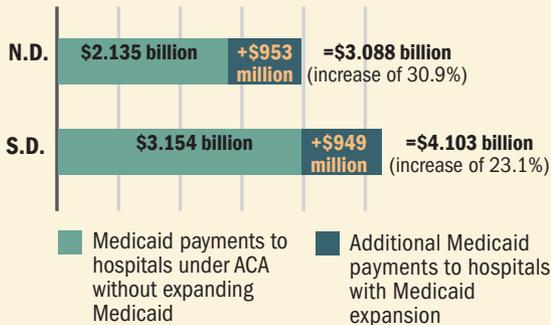
Parents: covered by Medicaid up to 52% of the federal poverty level* (\$12,246 for a family of four), and then eligible for subsidies once they hit 100% of FPL (\$23,550 for a family of four). In between? No coverage.

Adults without children: No coverage for those making less than the FPL (\$11,490 for a single adult). Eligible for subsidies if they make more than the FPL.

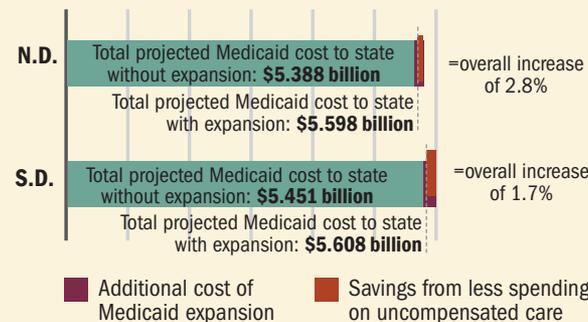
If both N.D. and S.D. expand Medicaid, by 2022 the number of uninsured would be reduced:



If Medicaid is expanded, over 10 years, hospitals would receive more funding:



Over 10 years, state spending on Medicaid programs would increase modestly:



- Projected number of uninsured without ACA (baseline)
- Reduction in uninsured with ACA but without Medicaid expansion**
- Reduction in uninsured with ACA and with Medicaid expansion

**A number of other factors in the ACA are expected to reduce the number of uninsured, beyond the expansion of Medicaid.

* Numbers reflect the federal poverty level for 2013. It will likely change for 2014. Sources: The Kaiser Commission on Medicaid and the Uninsured: <http://kff.org/health-reform/report/the-cost-and-coverage-implications-of-the/> and <http://kff.org/medicaid/issue-brief/analyzing-the-impact-of-state-medicaid-expansion-decisions/>

Contest Helps Young People See That They Can Craft Their Own Future

BY BECKY FROEHLICH

Six years ago, the Big Idea Competition started the same way as the projects that are entered into it: with a raw idea. And like those projects, working with the idea helped it get better.

"It all started with a couple of people in the community wanting to create a much bigger project to get students interested in business," said Kelly Weaver, the project's organizer. "It got too complex, however, so we created something else that still had to do with entrepreneurship."

Here's how the contest works: Business-savvy students create business plans and describe the business's competition, management and market opportunity. The best plans are given a total of \$5,000 in cash prizes and scholarships. Competitors can also enter a business logo into the design category, with a \$500 prize awarded to the best design. Full contest details can be found at BIGIdeaSD.com.

While bigger contests like the one they had first envisioned do exist, Weaver says there is a strategic difference to the Big Idea Competition.

"We chose to accept our entries in the fall, rather than in spring like the contests by FBLA or the South Dakota Bankers Association," Weaver said. "That way, students can start with a big idea in our



Big Idea 2012 Winners and Sponsors: SEATED: Austin Lentsch, Rachel Schartz, and Alexander Thomason. STANDING: Troy McQuillen, McQuillen Creative Group; JoEllen Lindner, Presentation College; Cheryl Ulmen, Pierre T.F. Riggs HS; Dr. James Smith, NSU; Linda Petersen, West Central HS; Linda Leier Thomason, SF Washington HS (parent); Julie Johnson, Absolutely!Aberdeen and Kelly Weaver, Small Business Development Center. NOT PICTURED: Samuel Ryckman. Photo by Dawn Sahli Photography

contest, and have more time to refine it later on in other contests and even eventually in their career."

One student who went on to do that is Alex Thomason, now a student at the Beacom School of Business in Vermillion. His business idea for a stylish and affordable orthotic cover took third place in the 2012 contest, and he is currently researching how to bring that concept to market.

His entry effectively showed how valuable entrepreneurship can be for solving problems dealt with daily. His mother suffered from scoliosis for many years, which inspired him to try to make a difference in her life.

"I saw people stare at her every time we were in public and me, being a teenager, got a little embarrassed and felt like they were always saying mean things about her," Thomason said.

He created the brace cover to be functional and fashionable, designing it in a fabric that was both

washable and would easily blend into the clothing of the wearer.

"I want people to feel they fit in rather than stand out," he said.

Rachel Schartz of West Central High School, who took first place in the 2012 contest, saw daily life as a source for creative business ideas. She created a plan for Canning Coaches, a business that would teach canning classes and sell canning supplies. Schartz explained that her family enjoys gardening because of how cheap and fresh it is, and was buying flats of peaches for canning at the grocery store when inspiration struck.

"When the cashier asked why we were buying peaches in such bulk, we informed her we were canning," she said.

The cashier responded that she would pay to learn how to can.

From that, "An idea was born," Schartz says.



① L-R: Julie Johnson and Dr. James Smith present first place winner Rachel Schartz of West Central High School with her prize. Rachel's business was Canning Coaches.

"Lots of math and brainstorming later, Canning Coaches became real."

Schartz plans to enter again this year.

Thomason is currently studying entrepreneurship to try to implement his idea, and Schartz says competing last year definitely strengthened her business skills for the 2012 competition. The creative drive of such students, Weaver says, show what the contest has accomplished in its six years of operation.

"We've given schools and teachers a great way to give kids a hands-on experience in business and entrepreneurship," she said, "but what's really rewarding is to see the winners go on to graduate college or become business owners and actually keep carrying the idea they came up with."

Expanding the future opportunities of students in such a way is an important aim of the contest.

"Our expectation isn't that all students will become businesspeople or create that business they submit to us, but this can still be a great exposure and learning experience for them. Often young people get the idea that the only thing on their horizon is to just go to school and get a job. This contest can help them see that there's more than that out there."*

→ **Becky Froehlich** is a freshman at the University of South Dakota.

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'HAY, NEIGHBOR!'

A LITTLE HELP AFTER THE STORM

BY RICHARD SKORUPSKI

Southern Spink and northern Beadle counties suffered the ravages of severe tornadic weather in June. We moved to South Dakota about 10 years ago, and this was the first time I had seen a green sky. I had heard that was bad, and I learned how bad that afternoon when a tornado passed less than three miles from our home.

I was told by a member of the Hitchcock Volunteer Department that they had three tornadoes on the ground in their fire district that day, and all at the same time. The clouds spit out softball-sized hail at fastball speeds. Many fields near me that had been lush with green growth in the morning were bare dirt by 6 p.m.

As neighbors talked to neighbors, we realized the level of destruction that had been dealt to area farmers by the tornados and the relentless hail. We suffered some damage to our roofs and to some glass, but we did not lose our livelihoods. We were the lucky ones. We wanted to help, but we weren't sure how.

One of our neighbors, who had himself lost hundreds of acres to hail and wind, told me that he was better off than his neighbor. That neighbor (I'll

call him Bob to protect his privacy) had not only lost corn, wheat and soybean fields, he had lost much of his ability to adequately feed his cattle.

On our little hobby farm we normally keep natural tall grass in a small pasture just to the north of the house. We keep it that way for our pheasant hunter friends and guests who visit. But this year we decided that grass should have a more noble purpose. I called Bob and told him he could cut and bale the grass for his cattle. At least I have that much to give to the people who have accepted these two city folk as members of this local community.

The photos are the bales before Bob hauled them away. ✨

→ **Richard Skorupski** is a resident of Spink County and the author of the novel **Flyover County**.



① A storm that spawned several tornadoes caused severe damage in Willow Lake, top, and Vienna, bottom. Photos by Bill Krikac/*Clark County Courier*

✉ SEND US YOUR POSTCARD

In each issue of *Dakotafire* and regularly online at Dakotafire.net, we will feature a "Postcard"—a short, evocative story about an event, person or place, written as if you were telling the story to a friend. Some ideas: hunting stories, the highlight of a big basketball game, or a moment in history. Story must have a photo to accompany it. Digital images (a minimum of 1000 pixels wide) are preferred; you can also send a photo by mail. E-mail submissions to heidi@dakotafire.net, or mail to **Dakotafire Media, Postcard Submission, P.O. Box 603, Frederick, SD 57441**.



📍 Hay donated to a neighbor awaits transport in August. Photo by Rick Skorupski

Farmers Markets Sprout, Take Root

Communities across the nation, including dozens in the Dakotas, are joining in a growing nationwide trend of forming markets with a very short farmer-to-consumer transportation system: goods go straight from the farmer's hands to the consumer's.

www.dakotafire.net/?p=5327

Delores and Nelson Bloomquist have been participating in the local farmers market since 1997 selling everything from flower bouquets, shown above, to tomatoes, potatoes, decorative corn and pumpkins and every vegetable that can be grown in South Dakota as well as raspberries and apples. Photo by Kimberly Harrington/*Clark County Courier*



Landscape in Clark County. Photo by Bill Krikac, *Clark County Courier*

Ownership of Land Affects Rural Communities and Conservation

Does it matter who owns farmland? It might, according to several recent surveys and studies, which suggest that land owned by the person who farms it can be better for local communities, and may be more likely to have in place conservation measures, than land that is rented.

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Electronic Health Records Show Promise, But Work Remains

Area hospitals transitioning to electronic health records (EHRs) are making progress, and their administrators say they are confident that they are providing or will eventually provide better care with EHRs, but the process hasn't been without significant headaches—and there's still a ways to go before EHRs reach the comfort level of those corner-worn manila files.

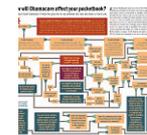
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Two Dakotas Follow Different Paths on Medicaid Expansion

The two Dakotas are similar in many respects, but at least for now have fallen on two different sides of this issue. With North Dakota enacting the Medicaid expansion, how will the two states fare differently if South Dakota does not expand Medicaid? Check out two infographics to see how Obamacare would affect you and your state.

www.dakotafire.net/?p=5422



INFOGRAPHIC: How does Obamacare affect your pocketbook? See the full infographic at page 38

Her New Life

How weight loss surgery changed everything



When Ruth Hernandez met the Sanford Aberdeen surgeon who would change her life, she was just relieved to be close to home.

Ruth was suffering from serious and painful complications from a weight-loss surgery procedure done at another hospital several years earlier. A three or four hour drive to see a specialist was unthinkable.

Instead, she met with Dr. Stewart Rendon, an experienced specialist in both performing and repairing weight loss surgeries.

“His compassion was absolutely astronomical,” says Ruth. “I was just so blessed to be able to have a surgeon of this caliber, knowing exactly what I needed to get done here in town.”

Dr. Rendon quickly discovered the Lap Band, an adjustable band placed around her stomach, had

slipped and was making her very sick. He knew exactly what to do – take out the band and perform an alternate weight loss procedure.

Dr. Rendon removed the lap band and performed the alternate weight loss procedure, a vertical sleeve gastrectomy (VSG), in a single surgery.

Ruth no longer faced the pain and vomiting, and general problems she had suffered from during the past two years. She left the hospital happy and healthier, with Dr. Rendon’s help.

“You have to make sure it is the right choice for you and your family,” says Ruth. “Dr. Rendon’s team made that choice even a bit easier. I knew I was in good hands.”

Dr. Rendon says he chose to practice in Aberdeen because he wanted to bring his services to a progressive community in a new, forward-thinking hospital. He loves being

able to help people live healthier lives and get the care they need without having to drive for hours.

“Weight loss surgery is a complete program with preoperative education, where we have all our dieticians, our bariatricians, getting everyone ready for surgery,” says Dr. Rendon. “Patients have good surgeries, good follow-up care and don’t have to spend extra money driving far away. Keeping it here in the community helps our patients tremendously.”

Within two months of her surgery, Ruth had lost 40 pounds and now hits the gym every day. She no longer has to take blood pressure medication and she has all the energy she needs to play with her children, ride bikes, run around in the park or go swimming with ease.

“I look very consciously at what I’m eating and am very satisfied with smaller amounts,” says Ruth. “I feel phenomenal.”

Ruth says she feels fortunate to have Dr. Rendon and his team behind her in her efforts to live a more healthy life.

“I wouldn’t feel this great without going through this, and I am so glad I had such a professional team to walk me through this process,” says Ruth.

To make an appointment with Dr. Rendon at Sanford Aberdeen Clinic, call (605) 725-1700.



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