

COLLEGE

From Page 7

There are a lot of non-federal student loan options available to students. Most of these loans will require the student to have a cosigner and if the student does not make payments, that cosigner will be required to do so.

A few other things to think about when taking out a private student loan is that the interest rate will probably be variable and higher than the current federal student loan (up to 18 percent).

These loans are not available to flexible repayment plans as federal student loans are and they cannot be consolidated with federal student loans.

Part-Time Work: I can't tell you the number of times I have heard someone say that if college students would just work, they wouldn't be so far in debt. Students are working; A 2011 U.S. Census report determined that 71 percent of college undergraduates worked while in college.

The truth is, it isn't possible for students to work a part-time job to cover their college costs like in the past.

If a student is only making minimum wage, they would have to work more than a full-time job to pay for their education.

This doesn't mean student should not work. By working a part-time job they can pay for books, supplies, travel, personal, and other expenses.

Choose a Less Expensive School: Even by starting at a two-year community college to get some coursework done can save families thousands of dollars (as long as those credits transfer). Or, maybe the student wants to work in a field that only requires a technical degree instead of a traditional 4-year degree.

Or, check with your state to see if there are programs available for you high school students to earn dual (high school/college) credit at a reduced rate.

For example, in the state of South Dakota, high school students can enroll in college-level courses for \$40 per credit hour and receive both high school and college credit. ■iGrow

Balanced Diet & Activity Key to Health

BROOKINGS, S.D. - When it comes to preparing a meal for her family, Megan Erickson counts herself fortunate. Her 15-month-old daughter, Haley, will eat just about anything Erickson gives her - fruits, vegetables, meat and milk - you name it and her little gal will try it.

"It makes me feel good because a balanced diet plays an important role in health," says Erickson, who is an SDSU Extension Nutrition Field Specialist.

This particular evening, Erickson is making hamburgers with green beans for supper. "Haley's favorite protein is hamburger - she just loves it," said Erickson, specifying that she cooks with 90-95% lean hamburger.

This also puts Erickson's mind at ease because as she explains, not only is red meat an excellent source of protein, but it also provides many other nutrients essential to overall health. "Red meat contains high levels of iron, B vitamins and is an important component of a balanced diet which helps us maintain a healthy weight."

To help her in meal planning, Erickson uses MyPlate. MyPlate is the U.S. Department of Agriculture (USDA) nutritional guideline program which replaced

MyPyramid. "I just picture the plate and go from there. MyPlate encourages you to fill half your plate with fruits and vegetables, then include a lean protein, a whole grain and dairy product."

Recent findings result in consumer confusion. Due to the health benefits found in red meat, Erickson is concerned that many South Dakotans and other consumers will be confused by recent findings released by the World Health Organization's International Agency for Research on Cancer (IARC).

On October 26, 2015, IARC released findings which classified red meat as a "probable carcinogen" and processed meats, like hotdogs and bacon, as "carcinogenic."

"Most scientists agree that it's unrealistic to isolate a single food, like red meat, and label it as a potential hazard," Erickson explains.

As alarming as these classifications sound, Erickson's colleague, Ann Schwader said that the fact the findings are based on limited evidence, as mentioned in the news release, should put consumers' minds at ease.

Schwader quotes the release, "After thoroughly reviewing the accumulated

scientific literature, a Working Group of 22 experts from 10 countries convened by the IARC Monographs Programme classified the consumption of red meat as probably carcinogenic to humans (Group 2A), based on limited evidence that the consumption of red meat causes cancer in humans and strong mechanistic evidence supporting a carcinogenic effect."

When reading the findings, Schwader, who is also an SDSU Extension Nutrition Field Specialist, had additional concerns. "After reviewing the document, nowhere does it indicate that the IARC considered environmental factors or other behaviors such as inactivity, smoking or alcohol consumption," she explains. "Overall, risk factors for cancer are many and include; age, family history, lifestyle and contact such as eating, drinking, and touching harmful substances."

Schwader adds. "If we are looking for ways to prevent cancer, there is an abundance of research which points to physical activity and a well-balanced diet playing a large role in cancer prevention," Schwader says, referencing a National Health Priorities

report published by the Nutritional Alliance for Nutrition and Activity.

In the release, director of the IARC, Dr. Christopher Wild, is quoted saying that he sees the findings more as a tool to encourage further research than nutritional guidelines consumers should follow. "These findings further support current public health recommendations to limit intake of meat. At the same time, red meat has nutritional value. Therefore, these results are important in enabling governments and international regulatory agencies to conduct risk assessments, in order to balance the risks and benefits of eating red meat and processed meat and to provide the best possible dietary recommendations."

The take home message? Schwader and Erickson encourage consumers to base their decisions on what years of research has shown, "Physical activity and eating a balanced diet, which includes lean red meat, lowers the risk of chronic diseases, like diabetes, heart disease and cancer," Erickson says. "These findings do not provide enough evidence for me to change what I feed my family." ■iGrow

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Located approximately 6 miles North and 2 Miles West of Crofton

Legal: Tract #1: (240 acres, more or less, of Pasture) The Northeast Quarter (NE1/4) of Section 29; and the West Half of the Northwest Quarter (W1/2 NW1/4) of Section 28, all located in Township 33 North, Range 2 West of 6th P.M., Knox County, Nebraska;

Tract #2: (122.15 acres, more or less, of Cropland) The Northwest Quarter (NW1/4) of Section 27, less 37.85 acre parcel, all located in Township 33 North, Range 2 West of 6th P.M., Knox County, Nebraska.

Please call Archbold Law Office, LLP at (402) 373-4240 to receive a bid package.

Interested parties should submit a bid in writing, no later than **3:00 p.m., on November 30, 2015.**

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To be sold in two parcels

Thursday, November 19, 2015 @ 10:00am

Auction held at Minerva's, Yankton, SD

The Garvey family will offer 194.81 +/- acres of prime farm land south of Gayville, SD. The land is located 1 1/2 miles south of Hwy 50 on 450th Ave. This is some of the most productive land in the region. The property has good access and lays level to the eye. The tenant has been notified and this property is yours to farm next season.

The land is being sold by legal description in two separate parcels known as Parcel 1 (78 +/- acres) and Parcel 2 (116.81 +/- acres). The land has not been surveyed for this sale and the owners make no representations of boundaries or fence lines. Parcel 2 includes 4 grain bins as part of the purchase.

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Legal Descriptions

Parcel 1: Southeast Quarter of the Southwest Quarter and Southwest Quarter of the Southeast Quarter (SE4 SW4 & SW4 SE4) Section 23, Township 94 North, Range 54 West, Yankton County, SD 78 +/- acres. 2014 Real Estate Taxes due in 2015: \$2,461.44

Parcel 2: North Half of the Southwest Quarter and Northwest Quarter of the Southeast Quarter Except Tract 1 of the Northwest Quarter of the Southwest Quarter (N2 SW4 & NW4 SE4 EXC TRACT 1 NW4 SW4) Section 23, Township 94 North, Range 54 West, Yankton County, SD, 116.81 +/- acres. 2014 Real Estate Taxes due in 2015: \$3,612.70

TERMS:

- A 4% Buyers Premium and sales tax will apply.
- The following non-refundable down payments from the winning bidder(s) are due the day of the auction:
Parcel 1: \$125,000
Parcel 2: \$175,000
- The winning bidder(s) will be required to sign agreements to purchase the day of the sale.
- Real Estate Taxes are current. 2015 Real Estate taxes due in 2016 will be the responsibility of the Seller.
- An Owners Title Insurance Policy and closing fees will be split 50/50
- Closing will take place at Yankton Title Company.
Parcel 1 will close between January 4th, 2016 & January 11th, 2016.
Parcel 2 will close on or before December 30, 2015.
- Possession will be given at closing, subject to the rights of the current tenant.
- The Parcels will be sold separately and not combined.
- New Harvest Land Brokers, LLC are representing and working on behalf of the sellers.
- Information herein believed to be accurate but not warranted. All announcements made on the day of the sale take precedence over any printed material.
- This auction is open to the public.



Dan Specht
605-661-0283
dan@newharvestland.com



Carla Mueller
605-760-5133
carla@newharvestland.com



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Located: Skylon Ballroom - 320 S. Robinson St. Hartington, NE

AUCTION Starts @ 10:00 AM LUNCH AVAILABLE

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