

Hermosa Newsletter

Connecting Community

Jan. 2026

Volume 16, Issue 1



Happy
New Year
2026

THE DEADLINE FOR NEWSLETTER IS THE LAST

THURSDAY of the month

NEWSLETTER CONTACT Joan at

joharris.news@gmail.com (605)484-5307 Or Hermosa
Newsletter, PO Box 232, Hermosa SD 57744



**HERMOSA
FAIRBURN**
COMMUNITY FOOD BANK

**Location: 230
Main St.
Hermosa SD.**

**Community Food Bank -
Open on Thursday
Jan. 15, 3:00-5:00 pm**

The Hermosa/Fairburn Food Pantry will be open on the third Thursday, of each month, from 3-5 p.m. Anyone in the area who is in need of extra groceries for the month is welcome to stop in during that time. If you are coming for the first time we will need to see identification with a current address. We are located in the basement of the Town Hall next to the Post Office. If you have any questions please call **Debbie at 605-939-1992.**

**FEEDING[®]
SOUTH DAKOTA**



Hermosa, St. Michael's Catholic Church

14380 SD HWY 40

Tuesday Jan. 27, 10:30am - 11:30am

Red Shirt, 38 Tatanka Numpa Rd

Tuesday Jan. 27, 12:30pm - 1:30pm

Buffalo Gap, Food pantry is the 3rd Saturday of every month from 10 AM –noon at the old bank building, no income requirements, must be resident of Custer County



FOLLOW US ON facebook

[facebook.com/HermosaSouthDakota](https://www.facebook.com/HermosaSouthDakota)

PG.12

COMMUNITY MENU

WEDNESDAYS Story time, pg.33

**Saturdays
1st & 3rd** Crafters, pg. 33

1— 4 Masons breakfast, pg.13

1-2 & 1-16 Bingo, pg. 32

1—16 Potato bar, pg. 26

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Did you know all Birthday wishes, Anniversary wishes, milestones and special events are advertised for **FREE!** But that's not all,

Help Wanted Ads, whether looking for a job or offering one is free up to five lines. **email—joharris.news@gmail.com.**

Town of Hermosa

NOTICE OF SPECIAL ELECTION TOWN OF HERMOSA

A Special Election will be held on Tuesday, January 27, 2026, in Hermosa, South Dakota. If the polls cannot be opened because of bad weather, the election may be postponed for one week. The election polls will be open from seven a.m. to seven p.m. mountain time on the day of the election.

At the election, the following vacant board trustee position will be voted upon: VACANT BOARD TRUSTEE WITH TERM ENDING JUNE 2027 The polling place in each precinct of this municipality is as follows: United Church of Christ 105 N 2nd St Hermosa, SD 57744

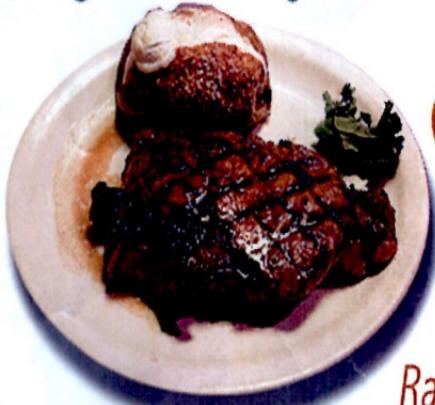
Circulation of nominating petitions may begin on November 26, 2025 and petitions may be filed in the office of the finance officer located at 230 Main Street, Hermosa, SD, between the hours of 8:00 a.m. and 5:00 p.m. mountain time not later than the 29th day of December, 2025, or mailed by registered mail no later than the 29th day of December, 2025, at 5:00 p.m. mountain time.

Any voter who needs assistance, pursuant to the Americans with Disabilities Act, may contact the municipal finance officer at 605-255-4291 before the election for information on polling place accessibility for people with disabilities.

Terri Cornelison Finance Officer Published twice at an approximate cost of \$18.14 and may be viewed free of charge at www.sdpblicnotices.com. 11/26, 12/3



"Vegetables are great, but admit it; you really want beef."



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Happy New Year



Whether you're an introvert, extrovert, or somewhere in between, Lintz Bros. Pizza has something for everyone, and we're the only pizza restaurant in the Black Hills to serve pizza with

personality!

*Pizza With
Personality!*

Hours

Open 3-8 pm

Thur. - Mon.

Closed Tuesday and Wednesday

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2025 is history so let's take a look in the rear view mirror and see what happened at the museum....

Hermosa Arts and History Association kicked off 2025 with some new faces. Dan Martin replaced Donna Evjen as President and Tamara Rogers replaced Linda Hasselstrom as Vice President. Marsha Knopf, Shelley Martin and Linda Hasselstrom became Board Members. Donna and Linda served as faithful officers of HAHA for many years and worked devilishly hard to get the museum up and running. Their dedication and service are deeply appreciated.

In April, HAHA and the entire Hermosa community suffered a huge loss with the shocking passing of one of our Founders, Rick Mills. Rick was the person we always contacted when we needed an obscure piece of history or guidance. His quiet, solid demeanor always led us in the right direction. He was a font of knowledge. His passing has left a hole in our hearts.

In May, HAHA hired its first ever Museum Coordinator, Kim Muir. Kim and her husband, Rory, moved to Hermosa from Rapid City. Kim opened the museum for four days every week in the summer, greeting visitors and working on activities. She also minded the newly opened Museum Store, selling tees, caps and sweatshirts along with cards, jewelry and books. This is a great place to pick up a souvenir of Hermosa!

At the end of May, HAHA hosted a welcome reception for the RASDAK (Ride Across South Dakota) Bicycle Group. People from all over the world learned of the rich heritage of this area while enjoying refreshments after a long day of bicycling.

In June, HAHA kicked off the official summer season with a branding party! As many may know, HAHA has preserved ranch brands on permanent display. The community enjoyed a great meal of hamburgers and cowboy beans while adding brands to the exhibit. HAHA also participated in a rummage sale during the Hermosa Connects community event at the end of June.

We held a "Christmas in July" event to make handmade ornaments for the Christmas Tree at Custer State Park Visitor Center. Since our building began life as a school, we decided to celebrate all of the schools of the area on our tree. Cathy Dahl and Beverly Groth prepared ornaments with pictures of every school in the area. The tree turned out beautiful!

In the fall, HAHA sponsored a plein air art event called the ArtOut! Plein air simply means the painter painted the picture sitting outside and capturing the scene amidst changing light and weather instead of being painted in a studio from a picture or a stationary object. A dozen artists showed up to paint scenes from the surrounding area and produced many gorgeous paintings displayed at the art show.

Of course with the holidays, HAHA hosted the Annual Christmas Carnival with the help of the American Legion Auxiliary, Hermosa Connects, the Town of Hermosa and many local businesses. Wonderful homemade soups were served. Local vendors sold their wares. Kids played games and won tokens that enabled them to shop at the Santa Store and got to visit Santa and Mrs. Claus. A great time was had by all!

Now that 2026 is upon us, HAHA is making plans. We will begin with our Annual Meeting on Saturday, January 10, 2026 at 11:00 am at Dan and Shelley Martin's home. There will be a potluck lunch before the meeting and all are welcome to attend! Hope to see you there!

THANK YOU HERMOSA FOR ALL YOUR SUPPORT!
HAHA WISHES ALL OF YOU A JOYOUS AND PROSPEROUS 2026!

New Year HAPPY



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Mental Health Minute January 2026 Susan Kay Gitter

Living the Lesson: The Healing Power of Journaling

At one point or another, many of us have kept a notebook, diary, or a stack of loose papers to jot down thoughts, frustrations, prayers, or hopes. Maybe we did it when we were younger and set it aside as life became busier. Perhaps we have thought about starting again, but are not sure how to begin. Journaling may seem simple, but it can be a surprisingly powerful support for our mental and emotional well-being.

One of the most significant gifts of journaling is that it helps us slow down. Life moves fast, and our feelings do not always keep pace. When we write, we create a slight pause, a moment to notice what is happening inside rather than just reacting to everything around us. Over time, journaling can help us spot patterns, release stress, and gently guide us toward greater emotional awareness, steadiness, and self-compassion.



My own commitment to journaling deepened during 2023. For five months, I lived without my left hip following surgery and complications. As my husband affectionately put it, my “universe” became the main floor of our house. My world shrank during that time. I made a promise to myself that every single day I would take time to write about what I noticed, what I was feeling,

what I was learning, what I was grieving, or what I was hoping for. I built journaling into my daily care routine, right alongside managing pain, mobility, and rest.

I also held an ardent desire to be as independent as possible. The truth, though, is that I was absolutely dependent on my husband to manage the stairs between the main floor and garage, for loading and unloading my wheelchair and walker, and for getting me to appointments near home and across eastern Minnesota. The beautiful irony is that he would gently remind me, with affection, that even though I like to see myself as fiercely independent, it is okay to accept help. Writing helped me sit with that truth.

One of the best self-care practices I carried forward from that time is my daily journaling ritual. Each day, I wrote about small, simple things I noticed, how my body felt, what I experienced when I sat outside on the deck, and what I was learning about seeking and receiving help.

I began to think of it as “research on myself.” Every two weeks, I reread my entries and make a bullet-point list of what stands out. I could see recurring thought patterns that were not helpful, and I could also see evidence of gradual growth, new insights, and shifts toward healthier ways of thinking.

I have always kept a journal, but that experience showed me how powerfully it can protect and strengthen my mental well-being. I am still a firm believer in writing every day, or almost every day. Some days, I genuinely look forward to my time at the dining table because I know I will feel better afterward. Some days I write about gratitude. On other days, I reflect on private victories or explore my shadow self with honesty and curiosity. I have my “come to Jesus” moments in my writing. In my ongoing journey to live consciously and stay fully present, journal writing is a critical part of my practice.



The good news is there is no “right” way to journal. You can write paragraphs, lists, fragments, or single sentences. You can draw. Many people I know do both. You can reflect, vent, celebrate, grieve, or wonder. What matters most is showing up with honesty and kindness toward yourself. Whether you write daily or when you need grounding, journaling can open a space for clarity, courage, and healing one page at a time.

*Oh! If you are wondering, I did change my last name. I reclaimed my maiden name, Gitter, in December 2025. I am the oldest of the six Gitter Girls, who grew up on a dairy farm in south central Minnesota. Journal writing was essential to the decision to change my name.

© Susan Kay Gitter January 2026





Stories from “Down Memory Lane, 12-20-2025

In 1885, a crowd gathered in Buffalo Gap for the advent of the first railroad into the Black Hills. A tin spike was hammered into the ground by “Mr. Geo. Boland, who performed the job with neatness and dispatch.”

Does anyone in Buffalo Gap today know where that spike is? Is the location marked? Hermosa Arts and History Association would like to know! Can you send us a photograph?

In 1895, Lew Lunger reported seeing a “real, sure enough bear” on Willow Creek three miles north of Custer. A later story reported that the “bear braves” who went after the bear didn’t kill it, but poured a number of volleys of hot lead—“into a rock which looked strangely like a bear. It didn’t hurt the rock.”

In 1915, “After a period of a number of years during which the Black Hills had been practically free of cattle rustlers, an epidemic had once again set in and promised to grow to large proportions, unless something was done immediately to check it.”

But the story ended there, with no information on how many cattle had been stolen, or from which ranch.

AI says that, “While Buffalo Gap was historically known as a “rowdy cow town” and a major cattle-shipping point with a transient population that included outlaws, specific mentions of significant cattle rustling incidents *in 1915* are not detailed in the provided sources.

The town was at its peak in the mid-1880s to the turn of the 20th century, a period characterized by the “Beef Bonanza” and the presence of gunfighters and marshals like Arch Riordan to keep the peace. A major fire in 1895 led to the town’s decline, and it never fully recovered its former grandeur.”

In 1945, Badger Clark entertained the Rotary Club by reciting poems and stories, which “were thoroughly enjoyed by the group.”

In 1955, a “huge” tanker-trailer loaded with propane gas went off the road on the hairpin curve near Sylvan Lake, requiring three huge wench tractors and a bulldozer to get it back on the highway. Weight of the vehicle was 65,000 pounds. This was the driver’s first trip over the road, and he misjudged the turn. Both the driver and his assistant jumped from the cab and were uninjured. Fortunately, the truck came to rest against two big trees, or it would probably have rolled to the bottom of the hill, 200 feet below.

In 1975, a forest fire burned nearly 2,000 acres northwest of Hermosa and south of Rapid City. Most of the area burned was grassland, and officials believed the fire was started by someone burning trash. But apparently no one confessed!

Linda M. Hasselstrom

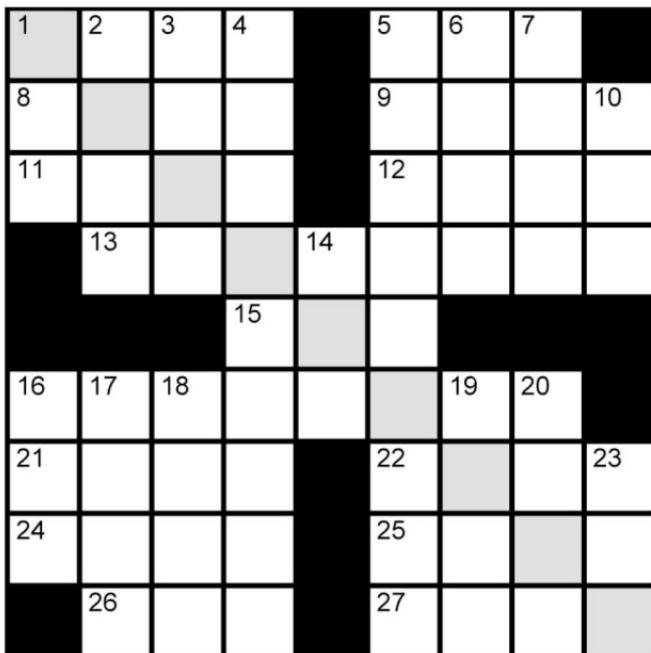
Emotional Response

Across

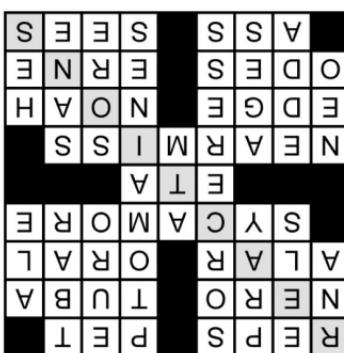
1. Gym set
5. Darling
8. "I, Claudius" role
9. Band member
11. Apple spray
12. Face-to-face exam
13. Buttonwood
15. In-flight info, for short
16. Close call
21. Halftime lead, e.g.
22. Wyle of "ER"
24. Horace volume
25. Coastal raptor
26. Balaam's mount
27. Attends

Down

1. Biochemistry abbr.
2. Congers
3. Beseech
4. Witch
5. Food poisoning
6. 100 cents
7. Alpine transport



10. A pint, maybe
14. Store convenience, for short
16. "The Matrix" hero
17. Icelandic epic
18. Long, long time
19. Achy
20. All there
23. "For ___ a jolly ..."



The headline is a clue to the answer in the diagonal.

Community Lunch Menu

At Hermosa Senior Citizens' Center

12:00-noon SHARP, Buffet-style Lunch

American Legion Post 303 Building, 13486 SD Hwy 40, East end of Hermosa
Groups or large families, please call 605-255-4679 so we can plan for you

Dec 29 - Jan 2

Monday	* Closed *
Tuesday	Happy
Wednesday	New
Thursday	Year!
Friday	Closed

Jan 5 - Jan 8

Monday	Lasagna
Tuesday	Cranberry Chicken
Wednesday	Scalloped Potatoes & Ham
Thursday	Weasel's Cabbage Rolls
Friday	Closed

Jan 12 - Jan 15

Monday	Sloppy Joes
Tuesday	Stirfry
Wednesday	Soup & Sandwich Bar
Thursday	Chef's Choice
Friday	Closed

Jan 19 - Jan 22

Monday	Cheeseburger Mac
Tuesday	Mixed Grill Fajitas
Wednesday	Salisbury Steak
Thursday	Beef and/or Tuna Noodles
Friday	Closed

Jan 26 - Jan 29

Monday	Tater Tot Casserole
Tuesday	Taco / Nacho Bar
Wednesday	Oven Fried Chicken
Thursday	Chef's Choice / Liver & Onions
Friday	Closed

Feb 2 - Feb 5

Monday	Ground Beef Stroganoff
Tuesday	Breakfast for Lunch
Wednesday	Chicken Fried Steak
Thursday	Soup & Sandwich Bar
Friday	Closed

ALL AGES and VISITORS are welcome. Home-cooked buffet-style meals Monday - Thursday. \$8 for adults and age-adjusted price for kids. Please note we are closed on Fridays and holidays. Menu subject to change; but includes main dish, sides, salads, fruit, drinks, and dessert. Check on Facebook at [@hermosaseniorcitizens](https://www.facebook.com/hermosaseniorcitizens) for daily menu updates.

EVERYONE WELCOME!

The Masonic Lodge Breakfast is here again!

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Every Sunday morning Jan. 4 thru March 29

Come visit with your neighbors, play a game or
two of cribbage and Start your week with a
good breakfast!

EVERYONE WELCOME!

HOROSCOPE

Aries (March 21 - April 19): January 2026 kicks off with energy, pushing you to spontaneous adventures. Lucky number: 7 – it'll guide you to unexpected wins.

Taurus (April 20 - May 20): Stability reigns as you focus on home improvements and planning. Lucky day: January 15 – perfect for sealing deals.

Gemini (May 21 - June 20): Romance heats up around the 10th, but avoid gossip. Health boosts from new routines. Lucky number: 3 – triples your charm in social scenes.

Cancer (June 21 - July 22): Reflect on past lessons early in the month. Family bonds strengthen. Lucky day: January 22 – intuition peaks for breakthroughs.

Leo (July 23 - August 22): Creative projects shine. Mid-month ego checks from friends keep you grounded. Lucky number: 9 – amplifies your natural charisma.

Virgo (August 23 - September 22): Tackle goals with precision. A new fitness habit sticks and brings unexpected praise. Lucky day: January 8 – ideal for productivity spikes.

Libra (September 23 - October 22): Balance in relationships is key; harmony blooms with open talks. Artistic pursuits inspire. Lucky number: 6 – brings peaceful resolutions.

Scorpio (October 23 - November 21): Transformation mode activated—shed old habits for empowerment. Secrets unravel positively by the 25th. Lucky day: January 18 – mysteries reveal rewards.

Sagittarius (November 22 - December 21): Optimism attracts lucky breaks, but curb impulsiveness around money. Friendships evolve. Lucky number: 5 – fuels your free-spirited vibes.

Capricorn (December 22 - January 19): Ambition pays off with promotions or recognitions early on. Home life stabilizes, offering rest amid hard work. Lucky day: January 28 – caps the month with success.

Aquarius (January 20 - February 18): Innovation sparks in group settings. Unconventional friendship surprises you. Lucky number: 11 – aligns with your visionary energy.



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Tuesday and Wednesday BY APPOINTMENT

Thursday 10-4pm Friday 10-4pm

710 Tenaya Street, Hermosa

Saturday 10-4pm Sunday 11-3

(605) 391-3994

Monday 10-4pm

BITS AND PIECES:

Resolutions are an ancient tradition

If you are joining millions of Americans in making New Year's resolutions, you are continuing an ancient tradition.

begun 4,000 years ago in Babylon. Around 2000 BCE, the Babylonian new year (called Akitu) was celebrated in mid-March, coinciding with the barley harvest and the spring equinox.

During the 12-day festival, people made promises to the gods—mostly practical ones like paying off debts, returning borrowed farm tools, or being better citizens. If they kept these promises, the gods would supposedly favor them in the coming year.

The Babylonians also crowned a new king or symbolically reaffirmed loyalty to the reigning king, so resolutions often included pledges of loyalty.

The practice evolved after that.

Ancient Romans adopted it when Julius Caesar moved the new year to January 1 in 46 BCE (to honor Janus, the two-faced god who looks backward into the past and suggested reflecting on the past year and planning improvements).

Early Christians initially rejected the custom as "pagan," but by the Middle Ages many used New Year's as a time for spiritual reflection. "Watch Night" services, still held in some



churches, today trace back to this. But, the actual phrase "New Year's resolutions" first appeared in print in a Boston newspaper in 1813.

About 40–50 percent of American adults say they make New Year's resolutions each year, according to YouGov. Only 8–12 percent of people report successfully keeping their resolutions for the entire year.

In keeping with that reality, various days have been called "Quitters Day" -- with dates ranging from January 12 to 19, although some surveys suggest that people keep their resolutions until mid-February.

About 75 percent make it the first week, and 46 percent make it past six months, according to University of Scranton research).

Shovel Snow Safely

For homeowners in the North and Midwest, shoveling snow isn't optional. But every year, more than 11,000 Americans visit ERs for snow-shoveling injuries, with more than 100 cardiac deaths linked to overexertion in cold weather, according to the American Heart Association.

The culprit? Wet, heavy lake-effect snow and rushed efforts. Follow these proven tips to clear your driveway without becoming a statistic.

Prep your body and gear

- Warm up first: Do 5–10 minutes of light cardio indoors — arm swings, marching in place. Cold muscles tear easily.
- Dress right: Wear moisture-wicking

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insulated boots with traction, and waterproof gloves.

- Choose the right shovel: Use an ergonomic model with a bent handle and lightweight blade (aluminum or high-density plastic).

Shovel smart

- Pace yourself: Work in 10–15 minute bursts with 2-minute breaks. Sip warm fluids (not caffeine) to stay hydrated. Cold masks thirst.

- Push snow: And don't lift it.

- If you must lift, do it correctly: Bend at the knees, not the waist. Hold the shovel close to your body, and never toss snow over your shoulder. Instead, scoop, step, and pivot.

- Use smaller scoops for heavy, wet snow. Clear in layers, especially plow berms at the curb.

-Watch for warning signs: Stop if you feel chest pressure, dizziness, or shortness of breath beyond normal exertion. Call 911.

Snow blowers: If over age 50 or with heart risks, invest in one (\$300–\$800). Clear paths before full accumulation.

Salt wisely: Use pet-safe ice melt (magnesium chloride) sparingly to avoid runoff damage.

The man who invented the 401(k), revolutionizing retirement

In the 1970s, a man who grew up on a rural Pennsylvania farm did one thing that built fortunes, and security, for millions of people. He invented the 401(k).

Ted Benna, widely known as the "father of the 401(k)," revolu-

tionized how Americans prepare for their golden years.

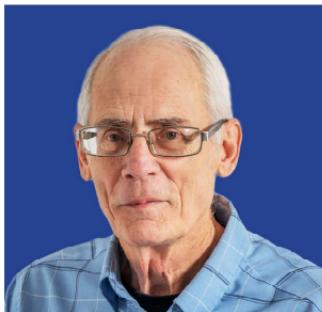
Born around 1943 in rural Pennsylvania, Benna grew up on a modest farm in Northcentral PA, attending Moravian College and later Drexel University. By the late 1970s, he was a benefits consultant and owner of The Johnson Companies, a Pennsylvania-based firm specializing in employee retirement plans.

In 1978, Congress added Section 401(k) to the Internal Revenue Code as a minor tax provision, effective January 1, 1980. It allowed workers to defer taxes on certain income, but it was aimed at executive bonuses not broad retirement savings. Benna spotted a loophole while advising a bank client on curbing taxes for high earners. He reimagined it: Employees could contribute pre-tax salary portions to investments, with employers adding matching funds as an incentive. He designed and got IRS approval for the first true 401(k) plan in 1981 at his firm, layering in features like voluntary contributions and matches that weren't in the original law.

What started as a tax hack exploded: Today, 401(k)s hold over \$7 trillion, serving 60+ million workers and largely replacing traditional pensions. Benna's innovation shifted retirement from employer-guaranteed to individual responsibility, empowering workers but tying savings to market risks.

Benna left Johnson in the 1990s to consult independently. He founded Benna 401(k), LLC, helping small businesses set up affordable plans without 401(k) complexity. He's authored five books, including 401(k) For Dummies and 401(k) forty Years Later, and created tools like the

the "Wheat Grains Incentive Plan."



Now in his early 80s, Bennington lives quietly on his Pennsylvania farm, fundraising for Compassion International (a child sponsorship charity). A devout helper, he's vocal about 401(k) flaws: high fees, over-reliance on stocks, and how it "opened the door for Wall Street to make even more money." He regrets its pension-killing side effects but praises it for middle-class savers.

Your 401(k): A Simple Guide to Retirement Savings

A 401(k) is a retirement savings plan offered by many U.S. employers. Think of it as a special piggy bank at work where you (and often your boss) put money that grows tax-free until you retire—usually at age 59 and a half or later.

How it helps: You choose to save a percentage of each paycheck (say, 5–10%) before taxes. That lowers your taxable income now. Many companies *match* part of your contribution—like free money! For example, if you earn \$50,000 and save 6% (\$3,000), your employer might add \$1,500. Over 30 years, this can grow to hundreds of thousands thanks to compound interest.

Investing beats cash: Keeping money in a savings account

earns almost nothing (0.5% today). A 401(k) lets you invest in stocks and bonds, which historically return 7–10% per year on average. About \$200 per month invested from age 25 could grow to \$500,000+ by 65. If you just put it into a cash account, you would have about \$80,000 in cash.

Is it safe? Yes—your money is held by a custodian (like Fidelity or Vanguard), not your boss. Even if the company fails, your 401(k) is protected by law. The investments can go up and down with the market, but you can't lose it to theft or bankruptcy.

Where's the name from? It's just a section of the U.S. tax code—Section 401(k)—passed in 1978.

Bottom line: Start early, save consistently, and let your money work for you. It's one of the easiest, safest ways to build a secure retirement.

Going, going, gone Disappearing U.S. industries

The good news is that workers in the leisure and hospitality industry will probably always have a job. But the glory days are in the rearview mirror for others, and one day, they might just ride off into the sunset entirely.

* Motor vehicle parts manufacturing. This industry is expected to contract more than 3 percent each year in the U.S.

* Coal mining. The solar and wind energy sectors both employ far more workers than coal mining, which

employs fewer people in total than many individual large companies and is expected to continue shrinking around 2 percent each year.

Indonesia, India, and parts of Africa may still open new mines into the 2030s.

In the U.S., don't count coal out yet. Coal is considered a bridge energy for power-hungry data centers. At least three major power companies have stalled plans to retire coal plants to power AI initiatives.

* Tobacco manufacturing. Unless the Surgeon General changes their mind someday, Americans aren't likely to pick up smoking en masse again, which is why the tobacco industry's annual output is expected to shrink by more than 10 percent (with thousands of anticipated jobs eliminated) by 2034.

* Magnetic manufacturing and optical media. The cassette tape and CD/DVD industry still exists, but things are looking grim. The already-minuscule industry is shrinking nearly 2 percent each year.

Source: Bureau of Labor Statistics

Student loans:

Secret debt trap waiting for parents

If you're one of the millions of parents sending a son or daughter to college next year, you're worried about financial aid—and you should be. There's a hidden debt trap that can hit you, not just your student.

Everyone hears about "student loan scams," but the bigger danger is

completely legal private student loans that can blindside parents.

Roughly 92 percent of all student debt is Direct loans from the federal government (no co-signer ever required). The other nearly 8 percent comes from private lenders—SoFi, Discover, College Ave, Sallie Mae, credit unions, etc.

More than 90 percent of private undergraduate loans require a co-signer because students have little or no credit history. And this is the trap. Here's how it works:

Your student decides a semester abroad in Greece (\$20,000) sounds great. She fills out an online application with a private lender, types in Dad's name, Social Security number, and income, then e-signs his name on the co-signer line. This is fraud, but the word is out: no one at the loan company is going to check with Dad. No phone call, no verification, no notarized signature is required. If Dad has good credit, the loan is often approved in minutes. Dad now has a \$20,000 loan he knows nothing about and his daughter is off to Greece. Or maybe she just doesn't enroll and plays around all semester. No one checks and no one asks.

Forgery and unauthorized co-signing happen thousands of times a year. Parents typically discover the debt only when debt collectors call—or when their own credit score suddenly tanks.

What you can do right now

- Check your credit report monthly

at AnnualCreditReport.com.

- Freeze your credit at all three bureaus (free and takes 5 minutes online)—this blocks new accounts in your name.

- If fraud hits: File an identity-theft police report (tell the officer it's for documentation only—not prosecution), submit it to the lender, credit bureaus, FTC (IdentityTheft.gov), and CFPB. Most lenders will remove you as co-signer within 30–60 days, and the matter almost never becomes criminal.

Navigating student Aid:

Make some decisions on college financing

If your child is in the junior year of high school, financial aid for college is top of mind, time to make some decisions.

Bottom line: The kids are going to get money for college, almost a guarantee. But, there is one form that kicks off the process.

The form is the Free Application for Federal Student Aid (FAFSA). It's the only time in their lives that kids will get a bunch of money with no job, no credit check, no credit history, no plans for the future, and no questions asked.

From the moment the FAFSA is filled out, student financial decisions are out of the hands of parents and the student has full unilateral control of federal loans.

With one click online, they will be able to borrow nearly \$32,000 over

the next four years, and even more with optional private loans.

The annual limit is just \$5,550 for a Direct federal loan. For in-state tuition and fees at state universities, the cost is about \$27,000-\$35,000 per year for room and board.

The daunting remainder can be paid a number of ways:

- Pell Grants: Free federal money up to \$7,395, calculated on the Student Aid Index (SAI). The lower the number on the index, the higher the Pell Grant. Family income is the biggest driver. Married parents with \$80,000 income and one child can still get a partial award. Family size counts toward higher awards. Assets like home equity and retirement accounts generally don't count toward SAI. Automatic full award if collecting Medicaid, SNAP benefits for two years.

- Work-study or summer job: Could contribute from \$2,000 to \$6,000.

- Parent Plus, a federal loan. Very easy to get and even if you are declined, the student still gets \$4,000 to \$5,000.

- Private student loans, from \$3,000 to more than \$30,000, some without cosigner.

- Parent contributions. The majority of students use some sort of parental contributions.

Why student debt is an issue

You love your 18-year-old. You want to make him happy. So would you hand him the keys to a Ferrari, a bottle of tequila, and tell him to figure out

what's next? NO!

But, today, kids who have never paid a bill, or made a budget are signing school loans that add up to \$10,000 to \$40,000+ for an undergraduate degree for Modern Dance.

If you are thinking of how student loans worked in the old days, you are thinking wrong today.

Before the 1990s, loans were tightly controlled, need-based, capped at about \$1,000 annually (roughly \$8,000 today), and disbursed as checks made payable directly to the college. Students signed the check at registration, and bought a bus pass to the dorm. Usually students had a work component in their aid packages. Cosigners were rare and vetted in person at financial aid offices, with no online shortcuts.

In 2025, the game has changed. The system has ballooned into a \$1.7 trillion behemoth serving 43 million borrowers, driven by the 1965 Higher Education Act's Guaranteed Student Loans (now Direct Loans). Disbursement is still school-directed: Funds hit the bursar's office 10 days pre-semester, covering tuition first, with a chunk of money left for 'costs of attendance,' a figure the student decides entirely on his own. Those funds are wired or checked to students within 14 days.

"Cost of Attendance" now includes broad personal expenses like rent and travel, enabling \$120,000+ degrees at private institutions. Once students struggled to work and pay

for their housing while studying during their young college years. Today, they struggle in their working life with huge student loans, to which they agreed.

Peanut allergies finally

decline after years-long surge

Peanut allergies are one of the most common causes of life-threatening allergic reactions, and have grown increasingly common in recent decades. According to JAMA, about peanut allergies affected .4 percent of children in 1997, but by 2018, more than 2 percent of children were allergic to peanuts. But recent data suggests that peanut allergy incidence is finally starting to decline -- and also suggests that previous guidance on peanut introduction may have been driving the sudden increase.

During the late 1990s and early 2000s, the American Academy of Pediatrics (AAP) recommended that parents delay peanut introduction for three years, and some providers encouraged parents to wait as long as five years. But the landmark Learning Early About Peanut Allergy (LEAP) study, published in 2015, showed that introducing allergenic foods early actually decreased allergy risk among infants and young children.

Today, AAP guidance reflects these findings, and urges the introduction of allergenic foods for all infants at approximately six months of age. According to the Centers for Disease Control and Prevention.



**2025 VOLUNTEER OF THE YEAR
NOMINATION FORM
HERMOSA SD**

Please email completed forms to TERRI@HERMOSASD.COM mail, Town of Hermosa Po Box 298, Hermosa SD 57738 or bring to the Hermosa Town Office Monday through Thursday 8:00am—5:00 pm by February 13, 2026.

Name of person being nominated: _____

Address: _____ City: _____

Phone Number: _____

Answer the following: Volunteer work must be related to the Town of Hermosa.

1. Tell us why you think this nominee is a great example as a volunteer.
2. How has the nominee been a positive role model and how has it effected other volunteers?
3. How has the nominee's attitude, personality, and personal skills contributed in enabling this person to be a good volunteer?
4. Please list any other details/information you feel would be relevant to this applicant winning this award.

_____ Person completing form:

Name: _____ Phone: _____

Email: _____

Nominee Name: _____

Date Submitted: _____

VOLUNTEER OF THE YEAR

The town of Hermosa is accepting written nominations for the individual or group that you believe is deserving of the 2025 Volunteer of the Year recognition.

Nominees must have performed work or activities that are ***related to the Town of Hermosa or its citizens***, during the 2024 calendar year. They do not need to live within the town limits.

Written nominations are to include the following:

In your narrative (letter) describe the civic/volunteer/professional activities of the nominee, including offices held and honors bestowed. Include any significant accomplishments.

Please tell the Selection Committee how this person has made a difference and why your nominee should be chosen as the Hermosa Volunteer of the Year.

The deadline for nominations is **FEB. 13, 2026**

Please Include:

1. Name and phone number of person submitting nominations.

Name, address, and phone number of individual or group being nominated.

Send nominations to:

1. Town of Hermosa, P.O. Box 298, Hermosa, SD 57744 or
2. Deliver to the Town Office at 230 Main St. Hermosa SD or
3. E-mail to terri@hermosasd.com





ATTENTION



JANUARY 16, 2026



4:30 TO 6:30 PM

12th ANNUAL BAKED POTATO BAR

The American Legion Battle Creek Post 303 Auxiliary is sponsoring a Baked Potatoes Bar to help raise money for their various programs.

The baked potatoes will be served with chili and a wide variety of toppings.
A free will donation will be accepted for the potato bar.

Bingo will follow at 7:00 pm.



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What I Offer

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TUESDAY: 1PM-8PM

WEDNESDAY: 9AM-1PM

THURSDAY: 9AM-5PM

FRIDAY: 9AM-5PM

SATURDAY: 9AM-12PM

SUNDAY: CLOSED

WOMENS CUTS

MENS CUTS

COLORS

BODY WAXING

TAKING NEW CLIENTS



(605)786-3182

The Bulletin Board

Hermosa Town Board Meetings are held the first and third Tuesday of each month at the Hermosa Town Hall, 6:00 pm.

Hermosa Connects... Monthly meetings are the last Monday of each month at 6:00pm at the Hermosa Coffee House.

Hermosa Arts and History Association HAHA will now meet on the **SECOND TUESDAY** of each month—however people should still check our website or Facebook page in case that date is changed for some reason.

(www.facebook.com/Hermosa history)

A few years back the Hermosa Museum did a Board Branding and we have this Brand and don't know who it belongs to. We contacted the State Branding Office in Pierre and they said it is not a Active Brand and they don't have a record of it. We don't know if the F is on top or the C it could be either way. If you know who it belongs to or any information on it Please call me at **605 216 8607. Ask for Dan.** Thanks



Recovery group to meet in Hermosa

A Hermosa 12-step recovery group will begin meeting every Tuesday at 6 p.m. at the Hermosa United Church of Christ, located at 105 2nd St. This group combines Alcoholics Anonymous, Alanon for family members, Narcotics Anonymous, Overeaters Anonymous and all other forms of recovery.

Tamales ring in New Year luck!

Tamales date back over 8,000 years to Mesoamerica (Aztec, Maya, and earlier cultures). They were portable, calorie-dense food for hunters, warriors, and travelers. Steamed in corn husks or banana leaves, they became sacred offerings as well as holiday food. Today in Mexico, Central America, and the U.S. Southwest, making tamales is the ultimate New Year's Eve and Christmas tradition—families gather, music plays, and hundreds are made for good luck in the coming year.



Easy New Year's Tamales

(Makes about 3–4 dozen – 90 minutes active time thanks to shortcuts)

Ingredients

- 6–7 lbs fresh prepared masa para tamales (from a Mexican market or tortellini – already seasoned with lard and salt)
- 30–40 dried corn husks (soaked 30 min in hot water)
- Filling shortcut #1 (easiest): 2 large rotisserie chickens, meat shredded + 2 jars (16–20 oz each) good red or green chile sauce (La Victoria, Las Palmas, or Hatch)
- Filling shortcut #2 (even faster): 5–6 lbs seasoned carnitas or barbacoa from Costco or your local taquería
- Optional: 1 lb Oaxaca or Monterey Jack cheese cut into strips (for cheese & chile verde tamales)

Quick Assembly

1. Drain husks, pat dry.
2. Spread 1/3 cup masa on the smooth side of a husk in a thin rectangle (about 4×5 inches), leaving the top 2 inches empty.
3. Spoon 2–3 Tbsp filling down the center. Add a strip of cheese if you want.
4. Fold the left side over, then the right, then fold the bottom up. (No need to tie if you stand them upright in the pot.)
5. Stand tamales upright in a steamer pot with a few coins in the water (the rattling tells you when water is low).
6. Steam 60–75 minutes. They're done when the masa peels easily from the husk.

Serve with extra sauce, Mexican crema, and a sprinkle of cotija. Ring in the New Year with the easiest, most authentic tamales you've ever made.



**(605) 255-4413
24493 Gumbo Lilly Ln.
Hermosa, SD 57744**

**Mon.-Fri. 8-12 & 2-6
Saturday 8-12 & 4-5
Sunday 8-9 & 4-5**

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DOG FOOD
PRICES IN
THE
HILLS!**



WE CARRY
Fromm,
Taste of the Wild,
Diamond Naturals,
NutriSource
and more!!

Check out the Mount Ruffmore Biscuits!"

Queen of the San Diego Zoo passes peacefully

Gramma the Galapagos Tortoise has passed away at an estimated age of 141, after spending about 100 of those years at the San Diego Zoo.



Gramma was the oldest resident of the zoo.

Gramma was an old tortoise, but not the oldest. Naturalist Charles Darwin and latter day animal enthusiast Steve Irwin both cared for Harriet the Tortoise, who lived at least 176 years and died in 2006.

Gramma, cheerfully oblivious to the human chaos of two world wars and 20 new presidents during her lifetime, came to San Diego from the Bronx Zoo in about 1928.

Gramma's personality was described as sweet and shy.



THE AMERICAN LEGION
BATTLE CREEK POST 303
DEPARTMENT OF SOUTH DAKOTA

HERMOSA, SOUTH DAKOTA

BINGO

FRIDAY, JANUARY 2 & 16, 2026
7:00 TO 9:00 PM

LOCATION: American Legion Post Home

BINGO: 16 games. **Last game is blackout for \$540.00** (61 numbers called)

Costs of bingo cards for each game are 50 cents per card or 3 cards for \$1.00.

Money received from this bingo will go toward the Post Operations.

POST 303 AUXILLARY

WILL SERVE A BAKED POTATO BAR IN JANUARY

BEER, SODAS, BOTTLED WATER & CANDY FOR SALE

**WE DO HAVE SEPARATE BINGO CARDS FOR THE KIDS
TO PLAY & WIN.**

NO COST FOR THESE CARDS.

WINNING BINGOS WILL GET A SODA OR CANDY BAR.

Exciting things are happening at the Hermosa Branch Library!

JOIN US FOR

CRAFTER-DAY

QUILTERS, FIBER ARTISTS, SEWISTS,
JEWELRY MAKERS, CRAFTERS . . . YOU'RE
ALL WELCOME TO BRING YOUR PROJECT,
SIT & VISIT WHILE ENJOYING YOUR
HOBBY!



First & third Saturdays from October 4, 2025, through May 23, 2026*, from 10 a.m. to 2 p.m. in the lower level meeting room of the Hermosa Library/Town Office Building

BRING A SACK LUNCH

For more information
call the Hermosa Library at 605-255-5597

*NO CRAFTERDAY ON 11/15/25, 11/29/25 OR 12/27/25.



CHILDREN'S STORY TIME

AGES 2-5
EVERY WEDNESDAY
OCT. 1, 2025
THROUGH MAY
20, 2026,* FROM
10-10:45 AM IN THE
LOWER LEVEL
MEETING ROOM AT
THE HERMOSA
LIBRARY/TOWN
OFFICE BUILDING

*NO STORYTIME ON 11/26/25, 12/24/25 OR 12/31/25

FOR MORE INFORMATION,
CALL THE HERMOSA LIBRARY
AT 605-255-5597

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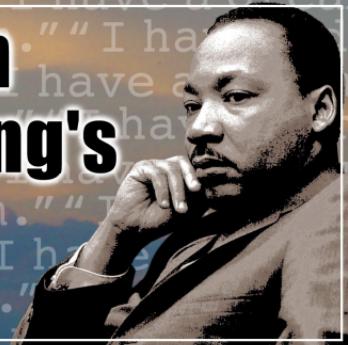
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Birthday**

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THE BLUEPRINT

Custer County Democratic Party



Monthly Breakfast Get-together

Saturday, January 10th (*Note Date Change*)

9:00AM, Pancakes & Perspectives

Crazy Horse Memorial - Laughing Water Restaurant

1215 Avenue of the Chiefs, Custer, SD

RSVP by Friday noon, January 9th to ccsddp21info@gmail.com

2026 Kickoff = Legislative Advocacy Night

Thursday, January 15th : 5:30PM Socialize 6:00PM Event Begins

Custer County Library – Pine room - 447 Crook St, Custer, SD 57730

Join us for an engaging evening of conversation and community building. We'll start by socializing and hearing directly from leaders about key issues. Then stick around for a dynamic discussion on how to confidently engage representatives and advocate for what matters.

Come for the connection. Leave empowered.

Custer County Democrats of SD
PO Box 5065 - Custer, SD 57730
ccsddp21info@gmail.com
[facebook.com/custercountydemocratsofsouthdakota](https://www.facebook.com/custercountydemocratsofsouthdakota)

January is the month to recommit - to justice, equality, and the promise that tomorrow can be better than today.

The Custer County Democrats invite everyone who values and supports our vision to promote Democracy, Economic Justice, Universal Human Rights, Environmentalism, and a Culture of Peace to join our growing community.

35

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**Concrete Paving and
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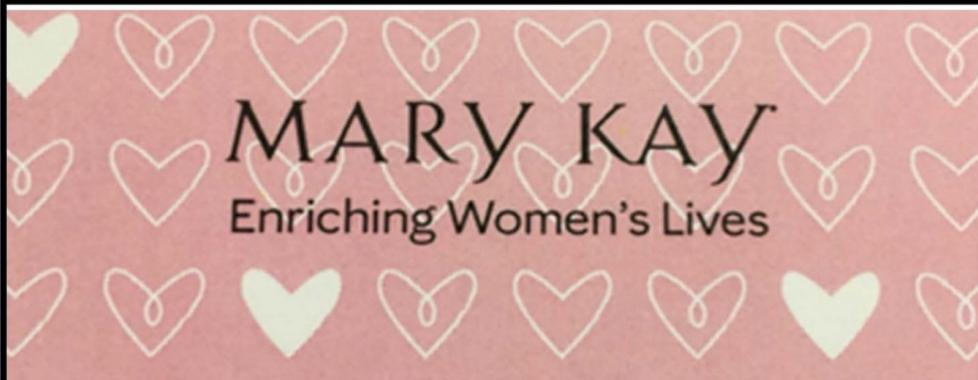
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Hermosa/Fairburn Community Food Bank

SOUper BOWL

Fundraiser

Saturday, January 17th

St. Michael's
Catholic
Church

5:00pm
Soup Supper
(Donation)

5:30pm
Basket
Auction



2026

A great time
to get your
Super Bowl
snacks and
fixings as well
as other
yummy treats
and fun gifts!

The Community Food Bank has helped to feed approximately 178 families in the past year and the number is growing. This meal and auction is the only fundraiser held by the Food Bank Board. We hope to see you there!

Thank you for your support!

EVERYONE WELCOME

Traders Market

LARGEST INDOOR FLEA MARKET IN
WESTERN SOUTH DAKOTA

Friday 10 a.m.-5 p.m.

Saturday 10 a.m.-5 p.m.

Sunday 10 a.m.-4 p.m.

Totally Unusual One-of-a-Kind Items +

- Retail Name Brands • Art • Handcrafts
- Antiques • Books • Tooled Leather
- Classic Cars • White Goods • Food
- Tools • Housewares • Furniture • Electronics
 - Unique Gifts • Jewelry • Toys
 - Refurbished & Gently Used Items

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Traders Market

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<https://www.hermosasd.com/>

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Around The Neighborhood

Tinsel & Turbulence

December in Hermosa is usually defined by cold temps and holiday lights, but this year, Mother Nature had her own plans. We started the month with great weather for our craft fair, kids carnival, tree lighting and Christmas parade in early December. A week later we were facing the threat of a fire and then the literal roar of a damaging windstorm that tested our courage. Yet, in true Hermosa fashion, the smoke cleared just in time for Christmas and the arrival of Santa Claus. This is a look at a month of extremes—the grit, the gusts, and the gifts that make this our home town.









Credit for photos: page 4 HAHA members, Parade photos Deb Holsworth, Fire FVFD, Building damages, Hally Eatherton's post in Hermosa Community events.



Thank You

As a new year begins, the Hermosa Newsletter wants to extend a sincere thank you to everyone who made this past year a success.

To our advertisers, thank you for your continued partnership. To our contributors, thank you for your creativity and dedication. And to our readers, thank you for your time and your loyalty.

Together, you've helped us grow and thrive. It's been a joy to reach you both digitally and physically this year. Thank you to everyone who subscribes online and to those who grab a freshly printed copy from our stands around town—there's nothing quite like seeing the Hermosa Newsletter on your coffee tables and shop counters.

Happy New Year!

And Welcome 2026!



Happy Birthday January

Born in January means you carry the spirit of new beginnings. May this birthday launch you into a year of growth, purpose, and great achievements

Donna Ferguson 1-6

Sue Rausch 1-8

**Eileen Walstrom
1-10**

Tru Holsworth 1-11

Valarie Tate 1-11

Will Preston 1-13

Chris Novak 1-14

Ron Richards 1-15

Alex Gomez 1-15

Charles Maude 1-18

Deb Smith 1-19

Mavis Peterson 1-19

Gene Ferguson 1-21

**John Fugier January
23,**

Marion Maude 1-27

Shaye Floden 1-27

Bobbie Klaski 1-27

A Seat at the Table

"Here I am! I stand at the door and knock. If anyone hears my voice and opens the door, I will come in and eat with that person, and they with me." — Revelation 3:20

As we look at the year ahead, most of us are thinking about what we need to change, what we need to fix, or what we need to get done. But I want to invite you to think about something a little different this year. I want you to think about a knock at the door. In Revelation, Jesus says He is standing right there, knocking and waiting. He isn't knocking because He wants to check your chores or judge your mess. He's knocking because He wants to be with you. He's knocking because He wants to know you. He's knocking because He wants to sit down and just be in your company.

To open the door this year isn't about being perfect; it's about being present. When Jesus talks about eating a meal with us, He's talking about friendship. He's talking about the kind of friendship where you can kick off your shoes and just be yourself. This year can be a year of peace if we let Him in. This year can be a year of hope if we let Him in. This year can be a year of true rest if we simply turn the handle and let Him in. We don't have to have it all figured out to open the door; we just have to be willing to share the table.

I truly believe that the best thing about the coming months isn't going to be the goals we hit or the plans we make. The best thing about this year is going to be the Guest who walks through it with us. So, as we start this journey together, let's practice listening for that knock. Let's practice opening the door in the middle of our busy days. Let's practice living like we are never, ever alone. I'm so excited to see what happens in our lives when we simply decide to let Him in.

Come Sit With Us

We'd love to have you join our church family on Sundays! Our doors are wide open, and there is always a seat at the table for you. Come as you are. We can't wait to see you at Fairburn Church at 9:30 AM for service or 10:30 AM for Sunday Brunch.

Stand Firm. Love Well.
Josephine Weekley





HAPPY
NEW YEAR

MAY THE LORD'S GUIDANCE BE
WITH YOU IN EVERY STEP YOU
TAKE IN THE NEW YEAR.

Church Services



ST. MICHAEL'S CATHOLIC CHURCH

1. Mass at 9 a.m. each Sunday in the new church on Hwy 40, East Main Hermosa.

OUR SAVIOR'S LUTHERAN CHURCH

1. Worship Service with Holy Communion, Sundays at 9:30 am in the building and online at www.youtube.com/TheOSLHermosa
2. Fellowship each Sunday following worship, Potluck following worship last Sunday of each month.
3. Sunday School, Youth Group and Confirmation classes on Sunday mornings at 10:30am
4. Check out our Facebook page for announcements and other faith growth and fun opportunities

UNITED CHURCH OF CHRIST (UCC)

1. Sunday service at 9:00 a.m.
2. Communion on first Sunday of each month. Service is livestreamed every Sunday on Facebook, and can be viewed anytime thereafter-- Hermosa United Church of Christ. --
3. Bible studies on Wednesday, January 7. Both 10 AM and 1:30 PM. All are welcome.

CHRIST'S TABERNACLE (nondenominational) meets at Beef Bldg. at the Fairgrounds.

1. Sunday service at 10:00 am
2. Wednesday evening Bible Study, 6:30 pm - 7:45 pm
3. All sermons can be heard online at christstabernacle.org.

Please send all prayer requests to prayr@christstabernacle.org We will pray for you and your needs. God bless you!

HERMOSA SEVENTH DAY ADVENTIST

1. Saturday 10:00 a.m. for Sabbath School Bible Study and 11:00 a.m. for Divine Services

FAIRBURN CHURCH

Sunday Service @ 9:30 am, Sunday Brunch @ 10:30 am

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