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## **Report: Global Retirement Crisis Looms**

WASHINGTON (AP) - A global retirement crisis is bearing down on workers of all ages. Spawned years before the Great Recession and the fi-

nancial meltdown in 2008, the crisis was significantly worsened by those twin traumas. It will play out for decades, and its consequences will be far-reaching.

Many people will be forced to work well past the traditional retirement age of 65 — to 70 or even longer. Living standards will fall, and poverty rates will rise for the elderly in wealthy countries that built safety nets for seniors after World War II. In developing countries, people's rising expectations will be frustrated if governments can't afford retirement systems to replace the tradition of children caring for aging parents.

The problems are emerging as the generation born after World War II moves into retirement.

"The first wave of under-prepared workers is going to try to go into retirement and will find they can't afford to do so," says Norman Dreger, a retirement specialist in Frankfurt, Germany, who works for Mercer, a global consulting firm.

# Al-Qaida Keeps Close Eye On Expenses

TIMBUKTU, Mali (AP) — The convoy of cars bearing the black al-Qaida flag came at high speed, and the manager of the modest grocery store thought he was about to get robbed.

Mohamed Djitteye rushed to lock his till and cowered behind the counter. He was dumbfounded when instead, the al-Qaida commander gently opened the grocery's glass door and asked for a pot of mustard. Then he asked for a receipt.

Confused and scared, Djitteye didn't understand. So the jihadist repeated his request. Could he please have a receipt for the \$1.60 purchase?

This transaction in northern Mali shows what might seem an unusual preoccupation for a terror group: Al-Qaida is obsessed with documenting the most minute expenses.

In more than 100 receipts left in a building occupied by al-Qaida in the Islamic Maghreb in Timbuktu earlier this year, the extremists assiduously tracked their cash flow, recording purchases as small as a single light bulb. The often tiny amounts are carefully written out in pencil and colored pen on scraps of paper and Post-it notes: The equivalent of \$1.80 for a bar of soap; \$8 for a packet of macaroni; \$14 for a tube of super glue.

# Ex-F1 Champ Schumacher Hurt In Fall

PARIS (AP) — Seven-time Formula One champion Michael Schumacher was in critical condition after undergoing brain surgery following a skiing accident in the French Alps on Sunday, doctors said.

The Grenoble University Hospital Center said the retired driver arrived at the clinic in a coma and underwent immediate surgery for a serious head trauma.

It was not clear whether the 44-year-old German was still in a coma but the hospital statement, which was signed by a neurosurgeon, an anesthesiologist and Marc Penaud, the hospital's deputy director, said "he remains in a critical condition."

The retired driver fell while skiing off-piste in Meribel earlier Sunday and hit his head on a rock, according to a statement from the resort. Resort managers said he had been wearing a helmet and was conscious when rescuers first responded to the scene.

Earlier in the day, the Meribel resort said Schumacher had been taken to Grenoble for tests and authorities said his life was not in danger.

# PRESS&DAKOTAN

# At Least 16 Killed In **Russia Suicide Bombing**

Attack Highlights Concerns About Winter Olympic Security

#### BY VLADIMIR ISACHENKOV Associated Press

MOSCOW — A suicide bomber struck a busy railway station in southern Russia on Sunday, killing at least 15 other people and wounding scores more, officials said, in a stark reminder of the threat Russia is facing as it prepares to host February's Olympics in Sochi.

No one immediately claimed responsibility for the bombing in Volgograd, but it came several months after Chechen rebel leader Doku Umarov called for new attacks against civilian targets in Russia, including the Sochi Games.

Suicide bombings have rocked Russia for years, but many have been contained to the North Caucasus, the center of an insurgency seeking an Islamist state in the region. Until recently Volgograd was not a typical target, but the city formerly known as Stalingrad has now been struck twice in two months — suggesting militants may be using the transportation hub as a renewed way of showing their reach outside their restive region.

Volgograd, which lies close to volatile Caucasus provinces, is 900 kilometers (550 miles) south of Moscow and about 650 kilométers (400 miles) northeast of Sochi, a Black Sea resort flanked by the North Caucasus Mountains.

The bombing highlights the daunting security challenge Russia will face in fulfilling its pledge to make the Sochi Games the "safest Olympics in history." The government has deployed tens of thousands of soldiers, police and other security personnel to protect the games.

Through the day, officials issued conflicting statements on casualties. They also said that the suspected bomber was a woman, but then reversed themselves and said the attacker could have been a man

The Interfax news agency quoted unidentified law enforcement agents as saying that footage taken by surveillance cameras indicated that the bomber was a man. It also reported that it was further proven by a torn male finger ringed by a safety pin removed from a hand grenade, which was found on the site of the explosion.

The bomber detonated explosives in front of a metal detector just beyond the station's main entrance when a police sergeant became suspicious and rushed forward to check ID, officials said. The officer was killed by the blast, and several other policemen were wounded.

"When the suicide bomber saw a policeman near a metal detector, she became nervous and set off her explosive device," Vladimir Markin, the spokesman for the nation's top investigative agency, said in a statement earlier in the day. He added that the bomb contained about 10 kilograms (22 pounds) of TNT and was rigged with shrapnel. Markin later told Interfax that the at-

tacker could have been a man, but added that the investigation was still ongoing. He said that another hand grenade, which didn't explode, was also found on the explosion site.

Markin argued that security controls prevented a far greater number of casualties at the station, which was packed with people at a time when several trains were delayed. About 40 were hospitalized, many in grave condition.

Earlier, Lifenews.ru, a Russian news portal that reportedly has close links to security agencies, even posted what it claimed was an image of the severed head of the female's attacker. It even said the attacker appeared to have been a woman whose two successive rebel husbands had been killed by Russian security forces in the Caucasus.

Female suicide bombers, many of whom were widows or sisters of rebels, have mounted numerous attacks in Russia. They often have been referred to as "black widows."

In October, a female suicide bomber blew herself up on a city bus in Volgograd, killing six people and injuring about 30. Officials said that attacker came from the province of Dagestan, which has become the center of the Islamist insurgency that has spread across the region after two separatist wars in Chechnya.

As in Sunday's blast, her bomb was rigged with shrapnel that caused severe injuries

Chechnya has become more stable under the grip of its Moscow-backed strongman, who incorporated many of the former rebels into his feared security force. But in Dagestan, the province between Chechnya and the Caspian Sea, Islamic insurgents who declared an intention to carve out an Islamic state in the region mount near daily attacks on police and other officials.

The Yankton County Commission has an open One Year Term Seat

All interested citizens are requested to submit a letter of intent for the position. The letters are to be delivered to the Auditor's office before

The County Commission will review the letters and conduct interviews at the January, 2014 commission meetings.

**New Years Deadlines The Yankton Daily Press & Dakotan** will be closing at 3 p.m. on Tuesday, December 31. The following deadlines will apply:

Thursday, January 2 newspaper - Friday, December 27, 5 p.m. Friday, January 3 newspaper - Monday, December 30, 5 p.m. Saturday, January 4 newspaper - Tuesday, December 31, 3 p.m. Monday, January 6 newspaper - Tuesday, December 31, 3 p.m. There will be no newspaper on Wednesday, December 25, 2013

What's

#### Patty Hojem, Yankton County Auditor

# YANKTON DAILY RESS



December 31, 2013.



### **IMPORTANT:**

If your employer does not provide you health insurance and your income is less than \$45,960 (\$94,200 for a family of 4), you may qualify for financial assistance or tax credits to reduce costs - this is only available at healthcare.gov.

Let's Plan Together



'LIKE" us on Facebook and you are entered to win an iPad.



# No more excuses . . . we have a plan for you!

- It's not too late open enrollment is extended until March 31, 2014 for health insurance coverage
- Get a plan to fit your budget and lifestyle
- Call **1-855-MyAvera** for a quote
- Visit AveraHealthPlans.com to learn more and to see our available plans
- Emergencies or the unexpected illness can be managed with a health plan