

Plan

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about the only fringe benefit they have,” he said. “As far as negotiating with them, it was never about the carrier, but rather the terms of the benefit. So, we modeled the plan almost verbatim from the one we had with Blue Cross, and that is what got the teachers’ support.”

Because there had been recent examples of self-insurance funds going bad, specifically in the Mitchell School District, the board chose to implement a very conservative plan, Unruh said.

The Yankton School Board was very stringent in setting up its self-insurance plan, he said, adding that the board set three key components that have served the district well, he said.

In addition to patterning the plan off of what it had with Blue Cross Blue Shield, the board made the decision to have an 18-month reserve, and the board froze premiums the first year.

The goal was to cap costs at a 4-5 percent increase per year, Unruh said.

“That first year we froze premiums, paid our claims and had more than \$700,000 left,” he said. “That is what Blue Cross would have profited on our plan.”

A HISTORY OF SAVINGS

According to the Henry J. Kaiser Family Foundation, health insurance premiums have increased an average of 160 percent since 1999. During the 10 years of being self-insured, the Yankton School District premiums have risen 82 percent.

“You start to see why the district took a leap of faith,” said current YSD business manager Jason Bietz.

The self-funded option has paid off for the district and for taxpayers, he said.

“The idea is that when you have a good year and come in under your claims forecast, any money that is left over after the premiums are paid, you would maintain as savings,” he said. “You hopefully have more good years

than bad and you can control your expected costs so that you have an averaging affect.”

The savings of nearly \$720,000 the first year would have been profits for a fully funded insurance company.

“We have had 0 percent increase over the last three years,” Bietz said. “Therein lies the benefit 10 years into the program. Now we are in a position to be successful and in control, and keep our costs down going forward.”

Savings to the district through the years have totaled \$6,537,356 throughout the life of the plan.

“If they hadn’t had that plan in place, you can absolutely plan that the reserve would be gone. They would have never had it,” said Dan LaRock, vice-president for SilverStone Group following Monday’s school board meeting. “Three or four years of a high loss reserve would have absolutely prevented them from getting a fully insured rate that was anywhere near what they have been able to sustain.”

SilverStone Group is currently hired by the district to advise them on insurance issues.

POINTS OF CONFLICT

Opponents of the self-insurance complain that the plan is a “Cadillac” insurance fund for which taxpayers pay too much. Currently, the district pays 85 percent of insurance premiums, while employees pay 15 percent.

The district currently has 245 insurance contracts, a combination of single and family contracts, with just more than 700 individuals insured through the district

“Whether we were self-insured or insured on the open market, the school district would have been paying that 85 percent,” he said. “If your group claims were high and the fully-funded company lost money, you can expect the premiums the next year to go up. If the group was very healthy and the insurance company made money, it is very rare that they will pass back and reduce your premiums.”

Bietz said that trying to compare the district’s plan to others really isn’t possible because of the two entirely different sets of variables such as claims histories and demographics.

Superintendent Dr. Joseph Gertsema also said the percentage the

district pays is negotiated with the teachers.

“I don’t think a lot of the citizens understand that the teacher master contract has been negotiated over time,” he said. “It is also fair to note there are no other major benefits given to teachers.”

USING SELF-INSURANCE FUNDS TO BRIDGE THE GAP

The Yankton School Board has proposed using a combination of self-insurance funds and capital outlay funds to help bridge the projected \$2.2 million shortfall. Bietz said it is only possible because the plan has been so successful the last 10 years.

The school board cannot arbitrarily use all the funds in the plan because it came from sources other than the district, Bietz said.

“To reach into the savings, you would have to literally reimburse all the sources where the funds came from,” he said. “To simply reach in there and start plugging holes, you just can’t do that. Not only can you not do it, it is a bad management money, because what happens when the savings are gone?”

However, the district can adjust the premiums paid going forward. Bietz said that the district plans to reduce both employee and district contributions to the plan in order to recognize savings to the district.

“Employees will potentially pay less, but you would also have less contributions coming from the general fund, which is the taxpayer,” he said. “That is how we talk about utilizing these savings. We would change our funding mechanism by controlling the cost to the plan in the future.”

Because the district cannot predict what claims will be made each year, it must look at the averages and what its forecasted claims are to determine how much it can utilize.

“We are at a point where we feel very comfortable that the insurance plan has done exactly what we want it to do,” he said. “And now, fortunately, we can use those savings in other areas where we need them. The bottom line is, we are not doing anything different than everybody else, but we are managing it differently so we have some flexibility to control our costs going forward.”

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If you don’t live on a farm, you should still have a positive attitude of where food comes from.”

Steffen taught at Sacred Heart School in Yankton for seven years before joining the Cedar County Extension office in 2010. She draws on her classroom experience — even referring to her “curriculum” and “lesson plans” — in creating “Farmyard Facts.”

“There’s a lot of learning going on, and the kids are having fun,” Steffen said. “I like to keep the students engaged with learning.”

Youth in kindergarten through third grade are invited to the sessions. An “ag-ceptional” book is shared, and youth participate in hands-on learning activities corresponding with each month’s theme. Each session runs

from 4-5 p.m.

The program draws on an established partnership between the Cedar County Extension office and the Hartington Public Library, Steffen said.

“Both reading and agriculture have no subject matter boundaries and are a part of everyday life,” she said. “Incorporating the two of them seems like a natural fit. We are excited to see children’s love of reading and appreciation of agriculture flourish.”

The program itself, unique to Cedar County, grew out of University of Nebraska-Lincoln strategic planning, Steffen said. Extension educators from across the state looked at results from a 2007-11 study.

The educators covered five target areas related to 4-H and youth development: ag literacy, 4-H science, career development and college readiness, healthy living and citizenship/leadership.

“I chose to work with ag literacy because agriculture is Ne-

braska’s number one industry,” Steffen said. “And for ag literacy, the target audience is grades K-4. With my education background, it’s a good fit for me.”

The Hartington program drew 18 students in January, then 24 youngsters this month. Steffen believes the numbers will grow through the spring.

Tami Anderson, the library’s director, said hosting “Farmyard Facts” meshes well with other Extension programming at the library. The library also finds a number of youngsters visit the library after “Farmyard Facts” and check out books on that month’s activity or a number of other topics.

Anderson and children’s librarian Carol Craig observe and marvel at Steffen’s presentations.

“We wonder, ‘Where did she get that idea?’” Anderson said. “Jackie does a lot of hands-on activities and brings a lot of enthusiasm to the subject she is teaching.”

Steffen acknowledges she also draws upon the 4-H after-school agriculture curriculum known as “Acres of Adventures” as well as Nebraska’s “Ag In The Classroom” program.

During the January session of “Farmyard Facts” dealing with soil, youngsters heard the story “Dirt” by Steve Tomecek, ate edible dirt, compared the different properties of soil, examined the various layers of the soil and learned about the benefits of earthworms.

For the February session entitled “Gifts of Gold,” the group learned various products made from corn, listened to the story “Corn” by Gail Gibbons, created mystery mush, estimated the number of kernels on a cob, and constructed a poppin’ craft.

The session was subtitled, “You Will Be A-MAIZED,” and tied in with February as 4-H Month. Steffen said she was truly struck by the youngsters’ knowledge about corn. In turn, she often

learns from students.

“We talked about unusual products created from corn, and we came up with diapers, toothpaste and makeup,” she said.

The March class, dealing with wheat, will be held in conjunction with National Ag Day in March, Steffen said. Displays honoring March as National Ag Month will remain in place at the Hartington Public Library.

The April session, “Any Day Is Earth Day,” will talk about conserving natural resources and making recycled products, Steffen said. “Hopefully, we will make recycled sidewalk chalk, but we’ll have to see,” she said with a laugh.

The May finale, “Planting Plumbing,” will include a reading from the book “Tops & Bottoms,” she said.

“We always have a plant project in 4-H,” she said. “For this activity, we will plant a different type of sunflower and do different things. We will also learn how

to plant a garden in a plastic glove.”

A successful start for “Farmyard Facts” could gain funding for the county program and even spread the concept across the state, Anderson said.

“This (program) is very important in this agriculture community,” she said. “Jackie has been excellent in promoting ag literacy and raising awareness.”

Steffen wants to see “Farmyard Facts” become an ongoing program that could expand to other locations.

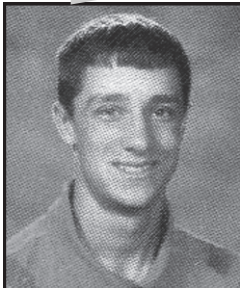
“Our goal is to continue it in future years,” she said. “If need be, we can go with older groups in the future. We could take the program and build upper and lower elementary levels. The sky is the limit.”

Pre-registration is encouraged for each session to ensure adequate supplies. The classes are free, and registration can be made by calling the library at (402) 254-6245.

A+ Students of the Week



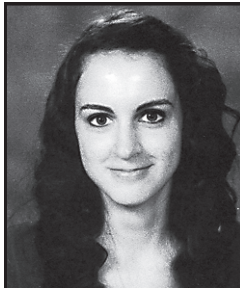
Kylie Abbenhaus
Parents: Joe & Andrea Abbenhaus
Grade: 12th
School: Bloomfield High School
Favorite Subject: Math
Favorite School Memory(s): Band trip to Chicago.



Ty Alexander
Parents: Mike & Kim Alexander
Grade: 11th
School: Bloomfield High School
Favorite Subject: Science
Favorite School Memory(s): Participating in all the extra-curricular activities like football, basketball, track and the FFA program. I like referring back to these events and talk about what happened in them.



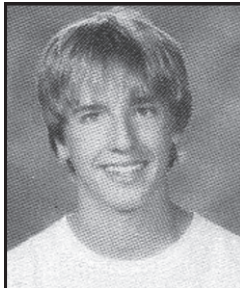
Rebecca Broders
Parents: Ron & Julie Broders
Grade: 12th
School: Bloomfield High School
Favorite Subjects: Anatomy & Physics
Favorite School Memory(s): Chicago band trip.



Grace Carhart
Parents: Mary & David Carhart
Grade: 11th
School: Bloomfield High School
Favorite Subjects: English & Art
Favorite School Memory(s): Going to Minneapolis, MN, for FCCLA Cluster and going to the Mall of America.



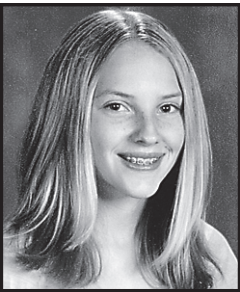
Ashley Fiedler
Parents: Scott & Kayla Fiedler
Grade: 11th
School: Bloomfield High School
Favorite Subject: Algebra II
Favorite School Memory(s): Getting the opportunity to compete in FCCLA STAR at the national level in Chicago.



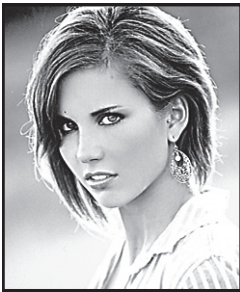
Austin Hamm
Parents: Kirk & Lisa Hamm
Grade: 12th
School: Bloomfield High School
Favorite Subject: Calculus



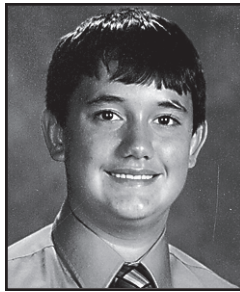
Cheyenne Edelman
Parents: Del & Brenda Edelman
Grade: 10th
School: Menno Public School
Why nominated? An excellent student, not afraid to take the hard classes, very involved in extra-curricular activities.
Favorite Subjects: Biology II and Algebra II
Favorite School Memory(s): Dissecting various animals and doing other hands-on labs in Biology.



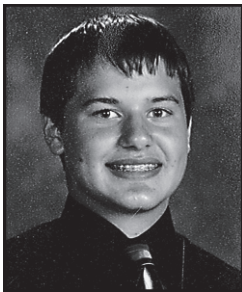
Courteen Edelman
Parents: Kevin & Lisa Edelman
Grade: 7th
School: Menno Public School
Why nominated? Best student in the 7th grade class.
Favorite Subjects: Social Studies & Band
Favorite School Memory(s): Playing dodge ball in P.E. with third graders.



Shelby Huber
Parents: Janet Huber
Grade: 11th
School: Menno Public School
Why nominated? An excellent student, very active in extra-curricular activities, has won awards and is a good leader.
Favorite Subjects: Journalism
Favorite School Memory(s): Traveling to Pierre for state oral interp.



Andrew Schaeffer
Parents: Wesley & Danielle Schaeffer
Grade: 8th
School: Menno Public School
Why nominated? Good student, active in extra-curricular activities.
Favorite Subjects: Science & Algebra I
Favorite School Memory(s): When Menno’s basketball team went to State.



Parker Schultz
Parents: Loren & Jennifer Schultz
Grade: 9th
School: Menno Public School
Why nominated? An excellent student, very active in extra-curricular activities, has leadership qualities.
Favorite Subjects: Computer & Ag
Favorite School Memory(s): 2009 State B Boys Basketball tournament.



Hannah Wollmann
Parents: Michael & Kathleen Wollmann
Grade: 12th
School: Menno Public School
Why nominated? An excellent student, very active in extra-curricular activities, president of Student Council
Favorite Subjects: Biology II & Student Aid
Favorite School Memory(s): Spending time with my friends on school trips.

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