



# Tying Reforms Together

BY ROBERT B. REICH  
Tribune Media Services

I was born in 1946, just when the boomer wave began. Bill Clinton was born that year, too. So was George W. Bush, as was Laura Bush. And then the next year, Hillary Rodham. And soon Newt Gingrich (known as “Newty” as a boy). And, also in 1946, Cher. (Every time I begin feeling old, I remind myself she’s slightly older.)

Why did so many of us begin coming into the world in 1946? Demographers have given this a great deal of attention, but it’s not that complicated.

My father, for example, was in World War II — as were the fathers of many other early boomers. Ed Reich came home from the war, as did they. My mother was waiting for him. Get it?

Altogether, more than 76 million Americans were born between 1946 and 1964 — the biggest demographic wave in American history.

Fast-forward. Most of us early boomers had planned to retire around now. Later boomers had hoped to retire in a few years. But these plans have gone awry. First, boomer wages didn’t rise as fast as we expected they would. In fact, over the last 30 years the median wage has barely budged, adjusted for inflation. As a result, most of us haven’t saved as much as we’d hoped.

Then, employers scaled back our pensions. Instead of the predictable monthly benefits, many of our parents got when they retired, we received “defined contribution” plans — basically, do-it-yourself pensions. Some employers initially offered to match what we socked away, but those employer matches often shrank to the vanishing point.

We nonetheless took comfort from the rising prices of our homes, and assumed they’d become modest nest eggs when we sold them and bought smaller places for retirement.

But then the housing bubble burst. Meanwhile, whatever we’d managed to sock away in the stock market lost years of value.

We assumed we’d at least have Social Security and Medicare. After all, we’ve been paying into both programs for years.

Yet both are now being eyed by deficit hawks who say the only way to avoid large and unsustainable budget deficits in future years is to limit these programs.

So are the boomers doomed?



Robert REICH

Not necessarily. One possible response to the aging of America, not yet on the table: Expand the number legal immigrants coming to America.

A big reason Social Security and Medicare are getting into trouble is because America is aging so fast. It’s not just that so many boomers are planning to retire, and their bodies will wear out. It’s also that seniors are living longer. And families are having fewer children.

Add it all up and the number of Americans who are working relative to the number who are retired keeps shrinking.

Forty years ago, there were five workers for every retiree. Now there are just over three. By 2025, if present trends continue, there will be only two workers per retiree. There’s no way just two workers will be able or willing to pay enough payroll taxes to keep benefits flowing to every retiree.

This is where immigration comes in. Most immigrants are young because the poor countries they come from are demographically the opposite of rich countries. Rather than aging populations, their populations are bursting with young people.

Yes, I know: There aren’t enough jobs right now even for Americans who want and need them. But once the American economy recovers, there will be. Take a long-term view and most new immigrants to the U.S. will be working for many decades.

Foreign-born workers are now 15 percent of the nation’s workforce. At the present rate of immigration, between now and 2050 immigrants and their children are projected to account for nearly all the growth of the American population under the age of 65.

Immigration reform is already on the national agenda, but we’ve been focusing on only one aspect of it — how to deal with undocumented workers.

We need to think more broadly, and connect the dots. One logical way to help deal with the challenge of funding Social Security and Medicare is to have more workers per retiree. And the simplest way to do that is to allow more immigrants into the United States.

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agree or not to agree on the amount. If they do not agree, then the bill is sent to a committee of six to agree on an amount. It appears that, with this process, many other legislators and I lose our say on the bill and its amount.

The Appropriations Committee this year, more than usual, has to prioritize the requests for monies available for the 2014 budget. Most requests are legitimate and have their own reasons for such requests. A couple of examples of legitimate requests that failed were:

- SB 208, which was a request for \$5 million to rehabilitate part of the state-owned railroad. It was amended down to \$1, but failed 22-11 because bills with money in them required a two-thirds vote to pass. In the Senate, a two-thirds vote requires 24 aye votes.
- Another good bill that failed was to establish a program (fund) to assist rural counties to recruit attorneys. This bill was SB 218 and failed 23-10 for the same reason.

This year’s budget requests include such items as: more than 100 additional state employees, money for a new state park and, demolition of state-owned buildings at the Human Services Center in Yankton. These are just a few of the many requests for Appropriations.

We have approximately \$18 million unrequested revenue that the governor did not specify where these monies should go. Last year, we also did not spend \$46 million that was caused by over-estimating our expenses and under-estimating our income. This \$46 million was put into a Reserve Fund. It seems that \$18 million will not come close to our legitimate money requests from our departments. Why, then, can’t we move some of the \$46 million that is taxpayers’ money into worthy requests for this year OR return these monies back to the taxpayers?

We have not addressed the underfunding of education and rural health care facilities yet. How about economic development? It certainly needs to be addressed, also.

Wednesday was, indeed, a busy day. If you have comments, questions, suggestions, please feel free to contact me at [sen.jones@state.sd.us](mailto:sen.jones@state.sd.us).

Club has given back more than \$500,000 to the Yankton Community. Without the community’s support, these contributions to make Yankton a better place to live, work, and play would not be possible. The Sertoma Club appreciates your generosity and again says a big “Thank You” to those who purchased tickets.

## Moral Obligation

Ryan Casey, Sioux Falls

Medicaid expansion has been a hot topic among state legislators since Gov. Dennis Daugaard announced his intention to reject federal funding to increase health coverage for low-income South Dakotans.

But just as the U.S. Conference of Catholic Bishops calls believers to action and declares accessible health care “an essential safeguard of human life and a fundamental human right” Sioux Falls Bishop Paul Swain is determined to remain silent, even when asked directly by reporters. This abdication of moral leadership is sad for such a visible church figure, especially on this urgent life issue.

The U.S. bishops provide regular guidance on Catholic political responsibility, and while church leaders are not to advocate for or against particular candidates or parties, the USCCB asserts that “the obligation to teach about moral values that should shape our lives, including our public lives, is central to the mis-

sion given to the Church by Jesus.” Pope Benedict XVI stressed in Deus Caritas Est that church leaders “cannot and must not remain on the sidelines in the fight for justice.” And on this issue, the bishops are unambiguous, calling for “greater assistance for those who are sick and dying, through health care for all ... The USCCB supports measures to strengthen Medicare and Medicaid.”

It is wrong for Swain to remain on the sidelines on this issue, as lives literally hang in the balance. Every year, an estimated 26,000 to 45,000 Americans die for lack of health insurance. The bishop has a moral obligation to lead.

# THE PRESS & DAKOTAN

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## OPINION | OUR VIEW

# Housing Study Is Needed For Yankton

The Yankton City Commission on Monday night validated what we’ve been hearing for years when it voted to join in a housing study of the community.

Given those years of conjecture, this study is long overdue and badly needed.

If you own a house or have a decent rental place, or if you don’t hire workers who are looking for places to live, this issue may well have flown under your radar. Hopefully, this forthcoming analysis will shine a very defining light on the subject.

Housing is one of those economic issues that tends to get overlooked in overall planning. The main focuses are usually on drawing jobs to town in order to draw people to town. It’s a good combination, no doubt about it. But finding enough places for these people to live is also an essential component. Furthermore, being able to offer dwellings to people across a broad economic range is also important to the overall attractiveness to the community.

The lack of quality rental properties is one issue we have long heard concerns about in this community. There has been a lot building construction in Yankton during the past several years, but there have been few new apartment buildings erected. That puts a real stress on the local housing market.

Another problem is the lack of affordable mid-range housing. Homes in the \$125,000-\$175,000 range are difficult to build, as Commissioner David Knoff pointed out Monday night. Because of that, these structures are lagging in Yankton.

The study — which may also include Yankton Area Progressive Growth and the Yankton Economic Development Council — is needed to determine with certainty where this community does and doesn’t stand with its housing. As we noted, it has been mentioned as a problem for years, but since little has heretofore been done about the matter, it may be difficult to easily grasp the scope of the problem.

The study could help Yankton develop a strategy to deal with its housing needs, which could create a number of options. These could include constructing new buildings or re-purposing existing structures or areas.

It is also hoped that the study could paint a picture of needs that private developers might be willing to address. That would be the best outcome, although that’s getting ahead of ourselves a bit on this matter.

If Yankton hopes to grow, it must have the infrastructure to grow into, so to speak. Affordable and available housing is part of that formula. This study, which will likely be conducted by a contracted firm, should spell out the situation and provide pathways forward. And that would be a great road map with which to chart a course for continued growth.

kmh

## TODAY IN HISTORY

By The Associated Press

Today is Wednesday, Feb. 27, the 58th day of 2013. There are 307 days left in the year.

**Today’s Highlight in History:** On Feb. 27, 1933, Germany’s parliament building, the Reichstag, was gutted by fire. Chancellor Adolf Hitler, blaming the Communists, used the fire as justification for suspending civil liberties.

**On this date:** In 1801, the District of Columbia was placed under the jurisdiction of Congress.

In 1911, inventor Charles F. Kettering demonstrated his electric automobile starter in Detroit by starting a Cadillac’s motor with just the press of a switch, instead of hand-cranking.

In 1913, author and playwright Irwin Shaw (“Rich Man, Poor Man”) was born in New York.

In 1922, the Supreme Court, in *Leser v. Garnett*, unanimously upheld the 19th Amendment to the Constitution, which guaranteed the right of women to vote.

In 1939, the Supreme Court, in *National Labor Relations Board v. Fansteel Metallurgical Corp.*, outlawed sit-down strikes.

In 1943, during World War II, Norwegian commandos launched a raid to sabotage a German-operated heavy water plant in Norway. The U.S. government began circulating one-cent coins made of steel plated with zinc (the steel pennies proved very unpopular, since they were easily mistaken for dimes).

In 1951, the 22nd Amendment to the Constitution, limiting a president to two terms of office, was ratified.

In 1960, the U.S. Olympic hockey team defeated the Soviets, 3-2, at the Winter Games in Squaw Valley, Calif. (The U.S. team went on to win the gold medal.)

In 1968, at the conclusion of a CBS News special report on the Vietnam War, Walter Cronkite delivered a commentary in which he said the conflict appeared “mired in stalemate.”

In 1973, members of the American Indian Movement occupied the hamlet of Wounded Knee in South Dakota, the site of the 1890 massacre of Sioux men, women and children. (The occupation lasted until May.)

In 1982, Wayne Williams was found guilty of murdering two of the 28 young blacks whose bodies were found in the Atlanta area over a 22-month period. (Williams, who was also blamed for 22 other deaths, has maintained his innocence.)

In 1991, during Operation Desert Storm, President George H.W. Bush declared that “Kuwait is liberated, Iraq’s army is defeated,” and announced that the allies would suspend combat operations at midnight, Eastern time.

**Ten years ago:** The Bush administra-

tion lowered the national terror alert from orange to yellow. Iraq agreed in principle to destroy its Al Samoud II missiles, two days before a U.N. deadline. Former Bosnian Serb leader Biljana Plavsic was sentenced by the U.N. tribunal in The Hague, Netherlands, to eleven years in prison for war crimes. (She was released in 2009.) Children’s television host Fred Rogers died in Pittsburgh at age 74.

**Five years ago:** William F. Buckley Jr., the author and conservative commentator, was found dead at his home in Stamford, Conn.; he was 82. Civil rights leader John Lewis dropped his support for Democratic presidential candidate Hillary Rodham Clinton in favor of Barack Obama. A judge in Canton, Ohio, sentenced former police officer Bobby Cutts Jr. to life in prison with a chance of parole after 57 years for killing his pregnant lover, Jessie Davis, and their unborn child.

**One year ago:** President Barack Obama urged the nation’s governors at the White House to invest more state resources in education, saying a highly skilled workforce was crucial for the U.S. to remain competitive with other countries. Three students were shot to death in a Chardon, Ohio, high school cafeteria, allegedly by a 17-year-old who was charged with aggravated murder. Matt Kenseth won his second Daytona 500, holding off Dale Earnhardt Jr. a day after rain had postponed the race for the first time in its 54-year history from Sunday to Monday.

**Today’s Birthdays:** Actress Joanne Woodward is 83. Consumer advocate Ralph Nader is 79. Opera singer Mirella Freni is 78. Actress Barbara Babcock is 76. Actor Howard Hesseman is 73. Actress Debra Monk is 64. Rock singer-musician Neal Schon (Journey) is 59. Rock musician Adrian Smith (Iron Maiden) is 56. Actor Timothy Spall is 56. Rock musician Paul Humphreys (Orchestral Manoeuvres in the Dark) is 53. Country singer Johnny Van Zant (Van Zant) is 53. Rock musician Leon Mobley (Ben Harper and the Innocent Criminals) is 52. Basketball Hall-of-Famer James Worthy is 52. Actor Adam Baldwin is 51. Actor Grant Show is 51. Rock musician Mike Cross (Sponge) is 48. Actor Donal Logue is 47. Rhythm-and-blues singer Chili (TLC) is 42. Rock musician Jeremy Dean (Nine Days) is 41. Rhythm-and-blues singer Roderick Clark is 40. Country-rock musician Shonna Tucker (Drive-By Truckers) is 35. Actor Brandon Beemer is 33. Chelsea Clinton is 33. Rhythm-and-blues singer Bobby Valentino is 33. Singer Josh Groban is 32. Rock musician Jared Champion (Cage the Elephant) is 30. Actress Kate Mara is 30.

**Thought for Today:** “Reasoning with a child is fine, if you can reach the child’s reason without destroying your own.” — John Mason Brown, American essayist (1900-1969).

## FROM THE BIBLE

*The kingdom of God has come near to you. Luke 10:9.* Portals of Prayer, Concordia Publishing House, St. Louis

## YOUR LETTERS

### Great ‘Night Out’

Todd Larson, Yankton

President, Yankton Sertoma Club

The Yankton Sertoma Club would like to say “Thank You” to the large number of community members who attended our Feb. 15 “Ladies” Night-Out Event.” This is one of the club’s large fund-raising efforts that happen each year.

Besides this event being a great time for community members to socialize with friends, eat, drink, and play card games, all the proceeds are given back to local organizations as they make funding requests to the Sertoma Club each year.

Through the years, the Yankton Sertoma

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