

## NATION/WORLD DIGEST

## Democrats Push Wall Street Bill To Senate

WASHINGTON (AP) — Democrats sent a massive Wall Street regulation bill to the full Senate on a party line vote Monday after a temporary retreat by Republicans that still left the bill's chances for bipartisan passage in doubt.

In a surprise move, the Senate Banking Committee met briefly to approve the bill 13-10, but not before Republicans jettisoned more than 300 amendments they had planned that could have put their imprint on the measure. Senators had been expecting a long week of votes and debate, only to find themselves voting as they were still easing into their seats.

Despite a conciliatory tone struck by the committee's Democratic and Republican leaders, the development did nothing to mend the partisan divide over the legislation and adds even more uncertainty to Congress' ability to pass a sweeping rewrite of financial regulations this year.

The Senate would not take up the bill until April at the earliest. President Barack Obama applauded the committee's vote, declaring: "We are now one step closer to passing real financial reform."

But Obama said he would seek to strengthen the bill, a stance that would certainly complicate efforts at bipartisanship. In their opening remarks before the committee vote Monday, committee chairman Christopher Dodd, D-Conn., and the committee's top Republican, Sen. Richard Shelby of Alabama, chose to sound optimistic about the bill's prospects.

"We will have reform this year," Dodd said. "I just don't believe we're quite there yet," Shelby cautioned.

## Police In N.Y.: Driver Error Caused Prius Crash

HARRISON, N.Y. (AP) — A housekeeper who reported that her boss' Toyota Prius accelerated on its own and wouldn't brake as she hurried toward a stone wall apparently had her foot on the gas pedal the entire time, according to a police investigation that concluded the driver, not the car, caused the accident.

The March 9 crash in a suburban New York driveway came the day after a driver in San Diego reported that the gas pedal got stuck on his 2008 Prius, resulting in a wild 94 mph ride on a Southern California freeway.

The two accidents raised new questions about Toyota's accelerators. The company had already recalled more than 8 million cars over gas pedals that could become stuck or be held down by floor mats.

But in the California case, Toyota said its tests showed the car's gas pedal, backup safety system and electronics were working fine.

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## HEALTH CARE REFORM

## Immediate Change, Long Term Steps

WASHINGTON (AP) — When President Lyndon Johnson signed the Medicare law in 1965, seniors got their health insurance cards less than a year later.

When President Barack Obama finally gets to hold a signing ceremony for his health care overhaul, the major expansion of coverage for uninsured workers and their families won't come until 2014 — after the next presidential election.

Parts of the plan won't be fully phased in for a decade, but ultimately 94 percent of eligible Americans would have coverage.

Here's a timeline of some changes:

## THIS YEAR

- Sets up a high-risk health insurance pool to provide affordable coverage for uninsured people with medical problems.
- Starts six months after enactment, requires all health insurance plans to maintain dependent coverage for children until they turn 26; prohibits insurers from denying coverage to children because of pre-existing health problems.
- Bars insurance companies from putting lifetime dollar limits on coverage, and canceling policies except for fraud.
- Provides tax credits to help small businesses with up to 25 employees get and keep coverage for their employees.
- Begins narrowing the Medicare prescription coverage gap by providing a \$250 rebate to seniors in the gap, which starts this year once they have spent \$2,830. It would be fully closed by 2020.
- Reduces projected Medicare payments to hospitals, home health agencies, nursing homes, hospices and other providers.

## 2011

- Imposes 10 percent sales tax on indoor tanning.
- Creates a voluntary long-term care insurance program to provide a modest cash benefit helping disabled people stay in their homes, or cover nursing home costs. Benefits can begin five years after people start paying a fee for the coverage.
- Provides Medicare recipients in the prescription coverage gap with a 50 percent discount on brand name drugs; begins phasing in additional drug discounts to close the gap by 2020.
- Provides 10 percent Medicare bonus to primary care doctors and general surgeons practicing in underserved areas, such as inner cities and rural communities; improves preventive coverage.
- Freezes payments to Medicare Advantage plans, the first step in reducing payments to the private insurers who serve about one-fourth of seniors. The reductions would be phased in over three to seven years.
- Boosts funding for community health centers, which provide basic care for many low-income and uninsured people.
- Requires employers to report the value of health care benefits on employees' W-2 tax statements.
- Imposes \$2.3 billion annual fee on drugmakers, increasing over time.

## 2012

- Sets up program to create nonprofit insurance co-ops that would compete with commercial insurers.
- Initiates Medicare payment reforms by encouraging hospitals and doctors to band together in quality-driven "accountable care organizations" along the lines of the Mayo Clinic. Sets up a pilot program to test more efficient ways of paying hospitals, doctors, nursing homes and other providers.

## 2013

- Standardizes insurance company paperwork, first in a series of steps to reduce administrative costs.
- Limits medical expense contributions to tax-sheltered flexible spending accounts (FSAs) to \$2,500 a year, indexed for inflation. Raises threshold for claiming itemized tax deduction for medical expenses from 7.5 percent of income to 10 percent. People over 65 can still deduct medical expenses above 7.5 percent of income through 2016.
- Increases Medicare payroll tax on couples making more than \$250,000 and individuals making more than \$200,000. The tax rate on wages above those thresholds would rise to 2.35 percent from the current 1.45 percent. Also adds a new tax of 3.8 percent on income from investments.
- Imposes a 2.3 percent sales tax on medical devices. Eyeglasses, contact lenses, hearing aids and many everyday items bought at the drug store are exempt.

## 2014

- Prohibits insurers from denying coverage to people with medical problems, or refusing to renew their policy. Health plans cannot limit coverage based on pre-existing conditions, or charge higher rates to those in poor health. Premiums can only vary by age (no more than 3-to-1), place of residence, family size and tobacco use.
- Coverage expansion goes into high gear as states create new health insurance exchanges — supermarkets for

- Provides income-based tax credits for most consumers in the exchanges, substantially reducing costs for many.
- Sliding scale credits phase out completely for households above four times the federal poverty level, about \$88,000 for a family of four.
- Medicaid expanded to cover low-income people up to 133 percent of the federal poverty line, about \$29,300 for a family of four. Low-income childless adults covered for the first time.
- Requires citizens and legal residents to have health insurance, except in cases of financial hardship, or pay a fine to the IRS. Penalty starts at \$95 per person in 2014, rising to \$695 in 2016. Family penalty capped at \$2,500. Penalties indexed for inflation after 2016.
- Penalizes employers with more than 50 workers if any of their workers get coverage through the exchange and receive a tax credit. The penalty is \$2,000 times the total number of workers employed at the company. However, employers get to deduct the first 30 workers.

## 2018

- Imposes a tax on employer-sponsored health insurance worth more than \$10,200 for individual coverage, \$27,500 for a family plan. The tax is 40 percent of the value of the plan above the thresholds, indexed for inflation.

## 2020

- Doughnut hole coverage gap in Medicare prescription benefit is phased out. Seniors continue to pay the standard 25 percent of their drug costs until they reach the threshold for Medicare catastrophic coverage, when their copayments drop to 5 percent.

## RIVER

From Page 1

something they want for their students," he said.

Lepisto expressed similar optimism about the demonstrations around Riverside Park. The planned 15 presentations will surpass last year's 10.

"Last year was successful, and this year will be bigger and better than last year," he said. "We had, on average, close to 25 students at each presentation. With more booths, this year should average a comfortable 16 or 17 students at each demonstration."

The school festival will run from 9 a.m. to noon at Riverside Park. The students in grades 7-10 break up into groups and rotate among presentations. They will fill passports with responses to questions at each booth.

The 15 presentations cover a wide variety of topics and hands-on demonstrations. Organizers say they could use about a dozen more volunteers for the event.

Todd Larson, Yankton Parks and Recreation director, showed the proposed layout of the activities around Riverside Park. He allowed for 16 or 17 locations, if more room is needed.

"We have sloped areas with a view of the river," he said. "There's natural seating. And maybe we could put a couple of related topics in a row."

The piers are also available for housing boats that may dock for the school festival, he said.

Larson noted he emphasized the riverfront in designing the layout.

This year's watershed festival is not for students only, as an

evening program will be added for the general public. The free program begins at 7 p.m. at the Yankton College Alumni Hall in the Summit Activities Center.

"Trashology" will be presented by Vicki Richmond of the Missouri River Relief organization of Columbia, Mo. Richmond will talk about her organization's efforts to collect trash and make a difference along the river.

Richmond's organization will participate in both the school festival and the following day's river clean-up. Yankton marks the northwesternmost events for Missouri River Relief.

For the evening's other presentation, Tim Cowman with the Missouri River Institute (MRI) in Vermillion will speak on "Kayaking and Canoeing the Missouri River — A Water Trail on the Missouri National Recreational River."

Cowman will take the audience through the water trail and the opportunities it affords for recreation and appreciation of the outdoors.

On May 8, the Missouri River Clean-Up will begin with the 8 a.m. sign-up at Riverside Park. The event generally runs until noon.

Volunteers will spread out along both sides of the river to collect trash in bags that will be picked up and transported by boat to pick-up sites. Tons of trash have been collected over the years, particularly with the exposure of more riverbank.

The month wraps up with the Clean Boat Event on May 22 at sites along the river near Yankton. Organizers emphasized the event is neither an inspection nor mandatory. Rather, it seeks to educate boaters about the threat of invasive species, such as zebra mussels, that attach themselves to watercraft and invade local waterways.

Plans call for two-person teams to greet boaters at each site, with shifts running from 6-10 a.m. and from 10 a.m. to 2 p.m. With the split shifts, the program needs about 30 volunteers. The teams can be of all ages and need no special knowledge or experience.

"You only need to about five minutes to learn what you need (as a team member)," Lepisto said.

The public's participation is crucial. Said Jason Kral with South Dakota Game, Fish and Parks.

"Invasive species are very scary, and they're spreading," he said. "By spending a little time and money now, to get out the education, we can try and slow it down as much as possible."

Volunteers will allow the grow-

ing events to run smoothly, said Anne Doherty-Stephan with the National Park Service. The volunteers can range from Scouts, 4-H and the Boys and Girls Clubs to church and community organizations, she said.

"With this national park, we rely on a high level of partnerships," she said. "We really need the volunteers' help for the events."

Persons interested in the school festival should contact Mary Robb at mrobb@cityofyankton.org. Those interested in the clean-up should contact Dugan Smith at (605) 665-0209 or dugan\_smith@nps.gov. For more information on the Clean Boat Event, contact Lepisto at plepisto@iwa.org.

## OBITUARIES

## Clara Hlavac

HUMPHREY, Neb. — Clara R. Hlavac, age 102, of Humphrey, NE and formerly of Tabor, passed away on Saturday, March 20, 2010 at the Columbus Community Hospital in Columbus, NE after a brief stay.

Mass of Christian Burial will be at 10:30 a.m. Wednesday, March 24, 2010 at St. Wenceslaus Catholic Church in Tabor, SD with Rev. Joe Puthenkulathil celebrating and Msgr. Carlton Hermann concelebrating. Burial will be in the parish cemetery.

Visitations will be from 4-7 p.m. Tuesday, March 23, 2010 at the Opsahl-Kostel Memorial Chapel, Tabor with a 7 p.m. Scripture service and rosary. Visitations will resume one hour prior to the service at the church. Pallbearers will be John Christopher, Bruce Christopher, Don Christopher, Jerry Christopher, Mike Christopher and Eugene Hlavac.

Clara was born on December 7, 1907 to Frank and Katherine (Hejl) Kortan in Tabor, SD; she was one of twelve children. She attended St. Wenceslaus Catholic School. On January 20, 1931, she was united in marriage to Edward F. Hlavac at St. Wenceslaus Catholic Church in Tabor, SD. They farmed their whole life near

Tabor until moving into Tabor January 1965. Clara suffered a stroke in 2007 at which time she moved to Humphrey, NE to live with her daughter and son-in-law. She was a member of the Altar Society, Senior Citizens, and St. Wenceslaus Catholic Church.

She is survived by her daughter, Darlene (James) Christopher of Humphrey, NE; her sister, Martha Melichar, Tabor, SD; brother-in-law, George Melichar, Yankton, SD; sisters-in-law, Angeline Kortan, Tabor, SD, Marcella Kortan, Tyndall, SD, and Mabel Hlavac, Jackson, MN; 8 grandchildren; 22 great grandchildren, 6 great great grandchildren and many nieces, nephews, and cousins.

She was preceded in death by her husband, parents, brothers: John, Albert, Joe, Adolph, and Dorance; sisters: Ludmilla in infancy, Mary Souhrada, Albina Wurtz, Anna Dvoracek, and Adeline Pechous.

Yankton Press & Dakotan  
March 23, 2010

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www.opsahl-kostelfuneralhome.com

## Laverle 'Lee' Repp

SIOUX FALLS — Laverle "Lee" Repp, 72, died Sunday, March 21, 2010, at the Southridge Healthcare Center.

A private family memorial service will be held at a later date.

Survivors include her sons, Gary Wiggins, Sioux Falls, and Tom Wiggins, Minneapolis, MN; step-son, Pete Wiggins, Burbank, CA; grandchildren, Heather and Chris Wiggins, both of Sioux Falls, and Kayla Wiggins, Hutchinson, KS; great-grandsons, Dylan and Devin Pence, Sioux Falls; and sister, Myrna Frerichs Sioux Falls. Laverle was preceded in death by her parents, Walt and Carrie Petersen; husband, Don Repp; and step-daughters, Kathy and Mary.

A complete obituary and online registry is available at www.george-boom.com.

Yankton Press & Dakotan  
March 23, 2010

## Arlis Jorgensen

Arlis Jorgensen, 74, of Yankton died Monday (March 22, 2010) at her residence after a battle with cancer.

Funeral services are pending under the care and direction of Opsahl-Kostel Funeral Home & Crematory, Yankton.

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**LENTEN CONCERT**

By the Adult Choir

United Church of Christ (Congregational) 5th & Walnut, Yankton, SD

**Palm Sunday**

**March 28**

**2:00 p.m.**

Directed by: Jennifer Powell  
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**MORNING COFFEE**

WEEKDAYS 7:40 AM MONDAY-FRIDAY

Wednesday, March 24

7:40 Polar Plunge, Barb Clayton and Sheri Duke; 8:15 Master Gardeners

Thursday, March 25

7:40 CVB;

8:15 Chamber of Commerce

Friday, March 26

7:40 P&D; 8:15 Missouri Valley Race for Christ