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OPINION OTHER VIEWS

School Talk: College 529s Do Their Job

OMAHA WORLD-HERALD (March 2): Remember President Barack Obama's about-face on his ill-advised idea to tax earnings in 529 college savings plans? Or the GOP-led Congress' swift response to expand the accounts to cover more education-related costs, such as computers? Both represent the rare admission that a federal program is popular for the best reason — it works.

As of September, people with 529 plans nationally had saved more than \$240 billion for their kids' education. A program that effective should be protected, not penalized. These plans allow parents, friends and relatives to sock away up to \$14,000 per student each year without triggering the federal gift tax. The money accrues interest and investment income that helps families offset the ever-rising costs of college.

This is not the domain of the rich. Many working moms, dads, grandparents, uncles, aunts and others set aside money for kids, Nebraska State Treasurer Don Stenberg says. "The biggest thing that tells me, at least in Nebraska, that this is a middle-income, middle-class plan, is that the average account balance is \$16,667," he told *The World-Herald*.

That's good enough for about a year of in-state tuition, fees, books, room and board at the University of Nebraska-Lincoln. Nebraska families have opened more than 65,000 college savings plan accounts through the State of Nebraska. Nationally, families have opened more than 225,000 accounts using Nebraska's plans. In Stenberg's four years as treasurer, Nebraska has added about 20,000 new accounts a year. As of December, the state's 529 plans had more than \$3.8 billion in total assets, while Iowa's plans held \$4.2 billion.

Both Nebraska and Iowa offer information about 529 plans through their State Treasurer's Offices and websites. Investors decide for themselves the amount of risk they can accept.

The plans help thousands of working families scrape together enough money to help students attend college — or at least go into less debt.

"If it was just the '1 percent,' you wouldn't have had the political opposition to the president's proposals," Stenberg said, rightly.

Nor would Congress have acted so quickly — and correctly — to protect the plans and offer ideas for expanding them.

This is a bipartisan rarity in Congress, and a positive outcome.

ABOUT THIS PAGE

The View page provides a forum for open discussion of issues and interests affecting our readers. Initialed editorials represent the opinion of the writer, but not necessarily that of the **PRESS & DAKOTAN**. Bylined columns represent the view of the author. We welcome letters on current topics. Questions regarding the Views page should be directed to Kelly Hertz at kelly.hertz@yankton.net.

IN HISTORY

By The Associated Press
Today is Monday, March 9, the 68th day of 2015. There are 297 days left in the year.

Today's Highlight in History: On March 9, 1945, during World War II, U.S. B-29 bombers launched incendiary bomb attacks against Tokyo, resulting in an estimated 100,000 deaths.

On this date: In 1661, Cardinal Jules Mazarin, the chief minister of France, died, leaving King Louis XIV in full control. In 1796, the future emperor of the French, Napoleon Bonaparte, married Josephine de Beauharnais. (The couple later divorced.)

In 1862, during the Civil War, the ironclads USS Monitor and CSS Virginia (formerly USS Merrimack) clashed for five hours to a draw at Hampton Roads, Virginia.

In 1916, Mexican raiders led by Pancho Villa attacked Columbus, New Mexico, killing 18 Americans.

In 1933, Congress, called into special session by President Franklin D. Roosevelt, began its "hundred days" of enacting New Deal legislation.

In 1935, the animated cartoon character Porky Pig first appeared in the Warner Bros. animated short "I Haven't Got a Hat."

In 1954, CBS newsman Edward R. Murrow critically reviewed Wisconsin Sen. Joseph R. McCarthy's anti-communism campaign on "See It Now."

In 1964, the U.S. Supreme Court, in *New York Times Co. v. Sullivan*, raised the standard for public officials to prove they'd been libeled in their official capacity by news organizations.

In 1965, the Rev. James Reeb, a white minister from Boston who'd gone to Selma, Alabama, to show support for civil rights marchers, was attacked by a group of white men and struck on the head; he died two days later at age 38.

In 1977, about a dozen armed Hanafi Muslims invaded three buildings in Washington, D.C., killing one person and taking more than 130 hostages. (The siege ended two days later.)

In 1981, Dan Rather made his debut as principal anchorman of "The CBS Evening News."

In 1990, Dr. Antonia Novello was sworn in as surgeon general, becoming the first woman and the first Hispanic to hold the job.

Ten years ago: Michael Jackson's young accuser took the witness stand, saying he once considered the pop star

being tried for allegedly molesting him "the coolest guy in the world." (Jackson was later acquitted.) Dan Rather signed off for the last time as principal anchorman of "The CBS Evening News."

Five years ago: Vice President Joe Biden, visiting Israel, condemned an Israeli plan to build hundreds of homes in east Jerusalem. Former television producer Robert "Joe" Halderman pleaded guilty in New York to attempted grand larceny for trying to blackmail talk show host David Letterman. (Halderman was sentenced to six months in jail; he actually served four.) Doris "Granny D" Haddock, a New Hampshire woman who'd walked across the country at age 89 to promote campaign finance reform, died at age 100.

One year ago: The search continued for Malaysia Airlines Flight MH370, a Boeing 777 that had gone missing the day before while over the South China Sea with 239 people on board.

Today's Birthdays: Former Sen. James L. Buckley, Conservative-N.Y., is 92. Singer-actress Keely Smith is 87. Singer Lloyd Price is 82. Actress Joyce Van Patten is 81. Actor-comedian Marty Ingels is 79. Country singer Mickey Gilley is 79. Actress Trish Van Devere is 74. Singer Mark Lindsay (Paul Revere and the Raiders) is 73. Former ABC anchorman Charles Gibson is 72. Rock musician Robin Trower is 70. Singer Jeffrey Osborne is 67. Country musician Jimmie Fadden (The Nitty Gritty Dirt Band) is 67. Actress Jaime Lyn Bauer is 66. Magazine editor Michael Kinsley is 64. TV newscaster Faith Daniels is 58. Actor Tom Amandes is 56. Actor-director Lonny Price is 56. Actress Linda Fiorentino is 55. Country musician Rusty Hendrix (Confederate Railroad) is 55. Actress Juliette Binoche is 51. Rock musician Robert Sledge (Ben Folds Five) is 47. Rock musician Shannon Leto (30 Seconds to Mars) is 45. Rapper C-Murder (AKA C-Miller) is 44. Actor Emmanuel Lewis is 44. Actress Jean Louisa Kelly is 43. Actor Kerr Smith is 43. Rapper Chingy is 35. Actor Matthew Gray Gubler is 35. Rock musician Chad Gilbert (New Found Glory) is 34. Roots rock musician Ben Tanner (Alabama Shakes) is 32. Actress Brittany Snow is 29. Rapper Bow Wow is 28. Rapper YG is 25. Actor Luis Armand Garcia is 23. Actress Cierra Ramirez is 20.

Thought for Today: "It is the nature of man to rise to greatness if greatness is expected of him." — John Steinbeck, American author (1902-1968).

FROM THE BIBLE

Fear not, Abram, I am your shield; your reward shall be very great.
Genesis 15:1. Portals of Prayer, Concordia Publishing House, St. Louis.

LETTERS TO THE EDITOR

Safe Driving A Must

Insp. Jerry Schubauer, Vermillion SDHP Motor Carrier Services
Did you know that research shows that the odds of being involved in safety-critical event such as a near crash or crash are 23 times greater for Commercial Motor Vehicle drivers who text while driving than for those drivers who do not. Texting means manually entering alphanumeric text into, or reading text from, an electronic device. Commercial Motor Vehicle drivers are prohibited from texting while driving and drivers who use a mobile phone while

driving can only operate a hands-free phone located in close proximity.

Research shows that the odds of being involved in safety-critical event such as a near crash or crash are 23 times greater for Commercial Motor Vehicle drivers who text while driving than for those drivers who do not. Texting drivers took their eyes off the road for an average of 4.6 seconds and at 55 miles per hour, this equates to a driver traveling the approximate length of a football field-without looking at the roadway.

Drive safely and always remember to wear your seatbelt.

RUSSIAN style DEBATE



Capitol Notebook

Like It Or Not, Change Keeps Coming

BY BOB MERCER
State Capitol Bureau

PIERRE — Today we talk NCLB, and LGBT, and ACA.

They are also known as — AKA — No Child Left Behind, lesbian gay bisexual transvestite and Affordable Care Act.

Sometimes change finds South Dakota naturally. Sometimes the federal government or other state governments force changes.

The important thing is, pay attention when the changes arrive. If you don't like them, get involved and do something, rather than try to fight months or years after decisions were made.

No Child Left Behind was the federal law that required public school districts to train every student to be proficient in math and reading.

Blame whom you choose, but the grand compromise on NCLB came between then-President George W. Bush, a Republican, and then-U.S. Sen. Ted Kennedy, a Democrat.

South Dakota's school officials and legislators so wanted to escape NCLB that by 2010 the state Board of Education began the transition to what's now known as Common Core.

The backlash against Common Core didn't catch fire until 2012 and 2013. It took until 2014 for a serious attempt in the Legislature to force a halt to Common Core.

The opponents didn't win. They tried again this year and lost again. The first round of student achievement assessments under Common Core took place last school year as a trial run. This school year, the assessments are for real.

Back in 2010, however, no one stepped forward to seriously question the state Board of Education at its public hearing on Common Core.

Many members of the Legislature and Gov. Dennis Daugaard oppose Obamacare, AKA the Affordable Care Act, or ACA.



Bob MERCER

They decided to allow the federal government to run for South Dakota the ACA health-insurance exchange that every state must have.

Meanwhile, the Daugaard administration and state Attorney General Marty Jackley joined other like-minded state governments from across the nation in challenging the ACA in federal court.

The matter is now before the U.S. Supreme Court. But so far this legislative session, there hasn't been a deep discussion of how South Dakota responds, if the ACA lawsuit results in insurance subsidies being shut down in South Dakota.

The Legislature this session wrestled with trying to rescind the transgender-athlete policy adopted by the South Dakota High School Activities Association last year.

The Senate Education Committee killed two pieces of legislation that attempted to block the SDHSA from continuing forward with the policy.

None of the opponents, however, stepped forward last year when the SDHSA board of directors struggled about using that model policy from their national association.

True, the SDHSA could benefit by voluntarily following the public-hearing and public-notice structure used by state and local governments and school boards.

Nonetheless the association wasn't secret about the policy and took months to make the decision.

Sen. Deb Soholt, R-Sioux Falls, vowed Thursday to work with the SDHSA leadership on possible changes to the transgender policy in the months ahead. Her promise came as the committee she chairs finished killing the opponents' legislation.

That ball now is in all of their court.

Oh, and gay marriage might be right around the corner, too, like it or not.

Media-Manufactured Racism

BY MICHELLE MALKIN
Creators.com

Political correctness is a pathological disorder.

You can't say "niggardly" or "black holes" or "chink in the armor" without provoking protests or risking your job. You can't invoke the Constitution or call illegal behavior "illegal" without being accused of hatred. And now, you can't goof around at a high school basketball game in silly costumes without the world accusing you of "racial insensitivity."

Recently, thanks to hyperbolic grievance-mongers and irresponsible reporters, the students of Holy Spirit High School in Absecon, N.J., garnered international headlines and Internet infamy. "Shocking moment students at Catholic school dressed as monkeys and a banana and taunted black basketball players ... and DIDN'T get punished," the U.K. Daily Mail blared last week. "Students who taunted black players at New Jersey basketball game get warning, no punishment," *USA Today* decried.

Bossip.com, "the premier destination for African-American pop culture and entertainment," exclaimed: "Really?!? White High School Students Taunt Black Basketball Team in Monkey and Banana Costumes."

No, not really.

If any of these media outlets had bothered breathing into paper bags before making abject fools of themselves, they might have actually committed journalism. Holy Spirit is a tight-knit community with a 50-year tradition of excellence in academics, sports and character education. I know more than a little about the school and its student body because I am a proud alumna of H.S.H.S. and have stayed in touch with many of its dedicated teachers and administrators over the years.

Part of Holy Spirit's half-century legacy includes a storied athletic rivalry with nearby Atlantic City High School. The competition between the Holy Spirit Spartans and the Atlantic City Vikings has always been fierce but friendly. At a basketball game two weeks ago, Holy Spirit students decided to show their team spirit by recreating Arizona State University's famous "Certain of Distraction" during their rivals' foul shots.

Unlike the pot-stirrers who've turned an innocent prank into an international p.c. incident, Holy Spirit's senior class president Pat Shober was actually in the stands on Feb. 18 during the game. He donned a green ballerina tutu for the foul shot skits. Other students scrounged up a bumblebee suit, monkey pajamas, costumes for Dorothy from the "Wizard of Oz," a jack-o'-lantern and a banana.

"The fan section was louder than it had been all season long, and the fans, of both sides I may add, were thoroughly amused and actually complimented many of us on our actions numerous times both at the game itself and throughout the



Michelle MALKIN

time since then," Shober recounted in an open letter to the public. "Racism was not brought up once by a student, player or spectator that night. We intended no racist connotations during our performances that night."

The Spartans had used the costumes at previous games without controversy. Ray Ellis, a black Holy Spirit alumnus and former football player, had dressed up as the banana at a sports match three years ago. The 19-year-old athlete tweeted a photo of himself in costume after the manufactured brouhaha, which he rightly called "ridiculous." Ellis explained to the *Philadelphia Inquirer's* Phil Anastasia — one of the few responsible journalists who covered the story — that "we get creative at games, we dress up in costumes, we show a lot of enthusiasm. ... Other people see what they want to see and try to make it into something it's not."

Indeed, race didn't enter the picture until two error-riddled reports from the *Press of Atlantic City* appeared a week after the game occurred and snow-balled into global tabloid hysteria. The paper extensively quoted an Atlantic City high school coach who wasn't even there. The paper failed to mention that the vast majority of the Holy Spirit basketball team is black. The paper neglected to describe the full array of costumes involved. Nor did it quote any of the kids involved in the skits.

Anastasia, who was in attendance, noted: "I was there that night in Absecon. There were black kids along with white kids in that student section, yelling at Atlantic City's players and cheering for Holy Spirit players. And for the record, there were times during that game when Atlantic City had more white players on the floor (two) than Holy Spirit."

Stephen Brown, a Holy Spirit alumnus who graduated last year and has many friends at the school, told me: "It is a classic example of how the race card is so unfairly pulled, and in this case is being used to vilify innocent high school students." Showing more maturity than the Chicken Little instigators in newsrooms around the world who defamed his fellow Spartans, Brown reflected: "This is not only a perfect example of poor journalism, but an example of how members of the biased media like to stir the racial pot."

What we have here is a textbook case of media-manufactured racism. Knee-jerk race-baiters who see bigotry at every turn are an embarrassment to the profession. Shame on the smear merchants and their enablers who go bananas over every last imagined slight and recklessly monkey around with students' lives and reputations.

The cage-rattlers don't care about truth, honor or integrity. Lesson learned: It's a social justice jungle out there, kids. Be prepared.

Michelle Malkin is the author of "Culture of Corruption: Obama and his Team of Tax Cheats, Crooks and Cronies" (Regnery 2010). Her e-mail address is malkinblog@gmail.com.