

# The Press & Dakotan

THE DAKOTAS' OLDEST NEWSPAPER | FOUNDED 1861

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6 months.....\$72.53

1-year.....\$133.09

### MOTOR ROUTE

(where available)

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3 months.....\$43.53

6 months.....\$87.05

1 year.....\$139.14

### MAIL IN RETAIL

*Trade Zone*

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3 months.....\$50.79

6 months.....\$101.57

1-year.....\$148.82

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**RETAIL TRADE ZONE**

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3 months.....\$58.05

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for all rates

## OPINION OTHER VIEWS

# 'Cadillac Tax' Needs A Tuneup

LOS ANGELES TIMES (Oct. 13): The Affordable Care Act slapped a hefty tax on expensive employer-sponsored health plans in an effort to discourage companies from offering the most expansive forms of coverage while also raising money for new insurance subsidies. But the "Cadillac tax" is proving to be an idea that only an economist could love, as critics from the left and the right, from unions and corporate America, have stepped up to denounce it. In fact, Hillary Rodham Clinton and Republicans on the House Ways and Means Committee called for its repeal almost simultaneously last month. Yet the tax, which is slated to go into effect in 2018, may simply take the wrong approach to doing the right thing.

... Congress shouldn't simply give up on the Cadillac tax. Instead, it should change the trigger so that the tax falls just on plans that impose negligible out-of-pocket costs, rather than plans worth more than a specific dollar figure.

One of the fundamental problems with the health care system here is that it consumes too much of the U.S. economy — about 17 percent in 2012, compared with an average of 9 percent in other developed nations — and the situation is getting steadily worse. Of the many factors involved, one of the main ones is that insurance shields consumers from much of the cost of their care.

That's a good thing in the sense that people who are covered can afford to get the care they need, but it also increases the incentive for patients to seek (and for doctors to provide) care that's not essential, while diminishing the incentive to stay healthy.

When companies provide coverage at little or no out-of-pocket cost, that gives employees an even stronger incentive to overuse the health care system. To try to curb such benefits, the ACA levies a new tax on plans whose cost exceeds \$10,200 for an individual or \$27,500 for a family — far higher than the typical comprehensive policy.

That's a fine idea in theory; requiring employees to pay at least a portion of their health care bills will help them become more cost-conscious consumers. But the way Congress designed the tax, it will fall on the plans that cost the most, not necessarily the ones with minimal co-pays and deductibles. And because insurance premiums are likely to rise faster than the tax's threshold, the levy is expected to hit a growing number of not-so-generous insurance plans — especially in high-cost areas — and employers whose plans are expensive just because their workers rack up large medical bills.

Nevertheless, Congress shouldn't simply give up on the Cadillac tax. Instead, it should change the trigger so that the tax falls just on plans that impose negligible out-of-pocket costs, rather than plans worth more than a specific dollar figure. That won't bring in as much revenue for Obamacare as the original Cadillac tax, but that shouldn't be the main goal. Instead, the point is to remove one of the perverse incentives in health care that's making it hard to hold down costs. That's an objective both sides of the political aisle should support.

## P&D LETTER POLICY

The **PRESS & DAKOTAN** invites its readers to write letters to the editor. We ask that a few simple guidelines be followed:

- Please limit letters to 300 words or less. Letters should deal with a single subject, be of general interest and state a specific point of view. Letters are edited with brevity, clarity and newspaper style in mind.

- In the sense of fairness and professionalism, the **PRESS & DAKOTAN** will accept no letters attacking private individuals or businesses.

- Specific individuals or entities addressed in letters may be given the opportunity to read the letter prior to publication and be allowed to answer the letter in the same issue.

- Only signed letters with writer's full name, address and daytime phone number for verification will be accepted. Please mail to: Letters, 319 Walnut, Yankton, SD 57078, drop off at 319 Walnut in Yankton, fax to 665-1721 or email us at kelly.hertz@yankton.net/.

## IN HISTORY

### By The Associated Press

Today is Thursday, October 15, the 288th day of 2015. There are 77 days left in the year.

**Today's Highlight in History:** On October 15, 1915, "The Metamorphosis," Franz Kafka's famous absurdist tale about a man named Gregor Samsa who wakes up one morning to discover that he has been transformed into a huge, insect-like creature, was first published in the German literary journal Die Weissen Blätter (The White Pages).

**On this date:** In 1783, the first manned balloon flight took place in Paris as Jean-Francois Pilatre de Rozier ascended in a basket attached to a tethered Montgolfier hot-air balloon, rising to about 75 feet.

In 1815, Napoleon Bonaparte, the deposed Emperor of the French, arrived on the British-ruled South Atlantic island of St. Helena, where he spent the last 5 1/2 years of his life in exile.

In 1905, Claude Debussy's "La Mer" (The Sea), a trio of symphonic sketches, premiered in Paris.

In 1914, the Clayton Antitrust Act, which expanded on the Sherman Antitrust Act of 1890, was signed into law by President Woodrow Wilson.

In 1917, Dutch dancer Mata Hari, convicted of spying for the Germans, was executed by a French firing squad outside Paris.

In 1940, Charles Chaplin's first all-talking comedy, "The Great Dictator," a lampoon of Adolf Hitler, opened in New York.

In 1945, the former premier of Vichy France, Pierre Laval, was executed for treason.

In 1946, Nazi war criminal Hermann Goering fatally poisoned himself hours before he was to have been executed.

In 1969, peace demonstrators staged activities across the country as part of a "moratorium" against the Vietnam War.

In 1975, the book "Against Our Will: Men, Women and Rape," a history of sexual assault authored by Susan Brownmiller, was first published.

In 1990, Soviet President Mikhail S. Gorbachev was named the recipient of the Nobel Peace Prize. South Africa's Separate Amenities Act, which had barred blacks from public facilities for decades, was formally scrapped.

In 1991, despite sexual harassment allegations by Anita Hill, the Senate narrowly confirmed the nomination of Clarence

Thomas to the U.S. Supreme Court, 52-48.

**Ten years ago:** Iraqis voted to approve a constitution. A crowd that had gathered to protest a neo-Nazi march in Toledo, Ohio, turned violent, prompting the mayor to declare a state of emergency.

**Five years ago:** The Obama administration reported that the federal deficit had hit a near-record \$1.3 trillion for the just-completed budget year. Workers hugged, cheered and set off fireworks as a huge drill broke through a last stretch of rock deep in the Swiss Alps for construction of the 35.4-mile Gotthard Base Tunnel, which is scheduled to officially open in June 2016.

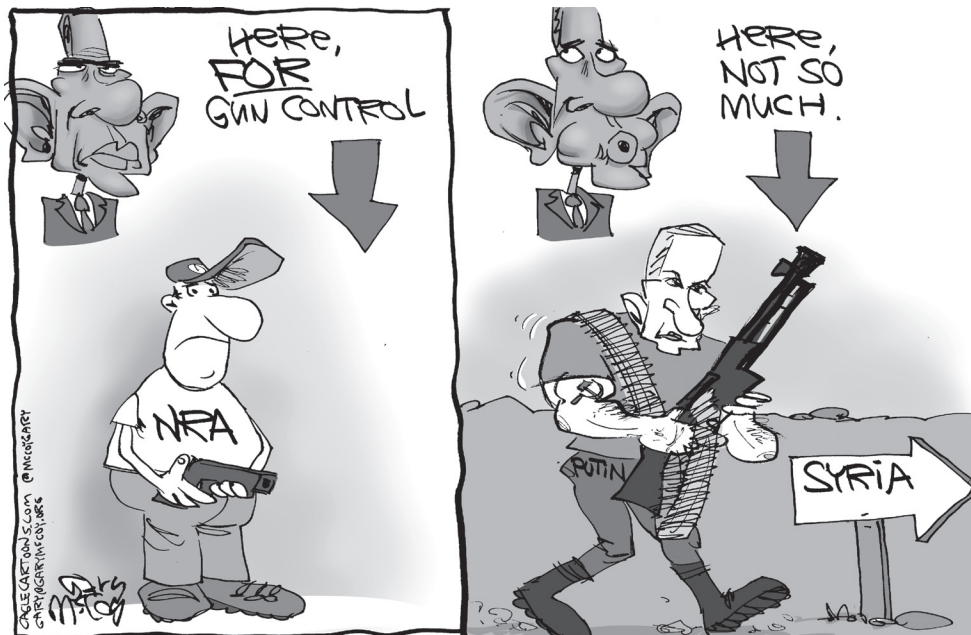
**One year ago:** Fresh signs of slow global economic growth and the Ebola crisis sent stocks on Wall Street tumbling as much as 460 points in the most turbulent day since 2011 before partially recovering; European shares slid as well. The Kansas City Royals advanced to their first World Series since 1985 after finishing a four-game sweep in the AL Championship Series with a 2-1 victory over the Baltimore Orioles. The San Francisco Giants came within one game of winning the NL Championship Series with a 6-4 win over the St. Louis Cardinals.

**Today's Birthdays:** Former auto executive Lee Iacocca is 91. Jazz musician Freddy Cole is 84. Singer Barry McGuire is 80. Actress Linda Lavin is 78. Rock musician Don Stevenson (Moby Grape) is 73. Actress-director Penny Marshall is 72. Baseball Hall of Famer Jim Palmer is 70. Singer-musician Richard Carpenter is 69. Actor Victor Banerjee is 69. Former tennis player Roscoe Tanner is 64. Singer Tito Jackson is 62. Actor-comedian Larry Miller is 62. Actor Jere Burns is 61. Actress Tanya Roberts is 60. Movie director Mira Nair is 58. Britain's Duchess of York, Sarah Ferguson, is 56. Chef Emeril Lagasse is 56. Rock musician Mark Reznicek is 53. Singer Eric Benet is 49. Actress Vanessa Marcil is 47. Singer-actress-TV host Paige Davis is 46. Country singer Kimberly Schlapman (Little Big Town) is 46. Actor Dominic West is 45. Rhythm-and-blues singer Ginuwine is 45. Actor Chris Olivero is 36. Christian singer-actress Jaci Velasquez is 36. Actor Brandon Jay McLaren is 35. Rhythm-and-blues singer Keshia Cole is 34. Tennis player Elena Dementieva is 34. Actor Vincent Martella is 23. Actress Bailee Madison is 16.

**Thought for Today:** "A friend to all is a friend to none." — Aristotle, Greek philosopher (384 B.C.-322 B.C.).

## FROM THE BIBLE

*Fear seized them all, and they glorified God, saying ... "God has visited His people!" Luke 7:16. Portals of Prayer, Concordia Publishing House, St. Louis.*



## YANKTON SCHOOL DISTRICT

### Official Enrollment Report

Friday, September 25, 2015

	Jr.K.	Kdg.	1	2	3	4	5	6	7	8	9	10	11	12	Total
Beadle .....	56	62	65	72	67	65	—	—	—	—	—	—	—	—	387
Lincoln .....	60	57	66	55	61	70	—	—	—	—	—	—	—	—	369
Stewart .....	50	45	46	50	47	49	—	—	—	—	—	—	—	—	287
Webster .....	57	19	22	21	26	26	20	—	—	—	—	—	—	—	191
Middle School .....	—	—	—	—	—	—	—	200	172	211	—	—	—	—	583
High School .....	—	—	—	—	—	—	—	—	—	238	196	222	233	—	889
<b>Total .....</b>	<b>57</b>	<b>185</b>	<b>186</b>	<b>198</b>	<b>203</b>	<b>201</b>	<b>204</b>	<b>200</b>	<b>172</b>	<b>211</b>	<b>238</b>	<b>196</b>	<b>222</b>	<b>233</b>	<b>2,706</b>

## Kindle's Korner

# Tech Help, Enrollment And A Helping Hand

### BY DR. WAYNE KINDLE

Yankton School District

"Teen Tech Tutoring" is a project the Yankton High School National Honor Society started with the Yankton Public Library last winter to help community members by providing computer lessons.

Students help with things such as learning how to set up email/Facebook/Twitter/LinkedIn accounts, teaching how to navigate the Internet, and other basic technology issues. Teen Tech Tutors are available twice per month from 1-3 p.m. at the Yankton Public Library. Community members can call the library at 668-5275 to make appointments for free technology assistance.



Dr. Wayne

**KINDLE**

### YSD RECEIVES \$186,564 E-RATE TECHNOLOGY GRANT

The Yankton School District applied for a grant to assist in covering expenses to upgrade technology wiring and infrastructure in the school buildings. The total cost of the technology project is \$266,520.

However, the YSD was awarded a grant of \$186,564, which will pay for 70 percent of the project, leaving the YSD paying only 30 percent of the total costs.

### YSD ENROLLMENT

The YSD is required by law to submit its student enrollment numbers on the last Friday of September. Our official student enrollment was 2,706 on Friday, Sept. 25, 2015. We are very pleased with the unexpected increase in enrollment and are hopeful this will continue.

The current 2015-16 budget was based upon 2,684 students, which is the actual average of the 2013-14 and 2014-15 fall enrollment numbers. A two-year average of state aid fall enrollments may be used when the current fall state aid enrollment is less than the average of the past two years. However, due to the increase in our fall enrollment, we will be able to capture some unexpected additional state aid for this current school year.

### NATIONAL HONOR SOCIETY HOMELESS SHELTER ADVOCATES

NHS has been partnering with the Homeless Shelter since last spring helping with their expansion project. Their current shelter has 9 beds and an apartment area in the basement. This is not meeting the need in Yankton. Last year, the Homeless Shelter housed 136 individuals, including 63 children.

The Homeless Shelter is in the process of purchasing the Star-Brite Inn and NHS is helping with the fundraising campaign.

The Yankton High School NHS members, with the help of Homeless Shelter board members, visited businesses this past summer to request donations. Additionally, NHS worked with the Homeless Shelter and United Way for a "text to give" campaign during RibFest and volunteered at the Homeless Shelter dunk tank during Riverboat Days. A car wash in August was a great success, bringing in \$680, which all went directly to the Homeless Shelter.

### INCLEMENT WEATHER

Most of