

## Health Law Policies Set To Raise Costs

WASHINGTON (AP) — You might be pleased with the low monthly premium for one of the new health insurance plans under President Barack Obama's overhaul, but the added expense of copayments and deductibles could burn a hole in your wallet.

An independent analysis released Wednesday, on the heels of an administration report emphasizing affordable premiums, is helping to fill out the bottom line for consumers.

The annual deductible for a mid-range "silver" plan averaged \$2,550 in a sample of six states studied by Avalere Health, or more than twice the typical deductible in employer plans. A deductible is the amount consumers must pay each year before their plan starts picking up the bills.

Americans looking for a health plan in new state insurance markets that open next week will face a trade-off familiar to purchasers of automobile coverage: to keep your premiums manageable, you agree to pay a bigger chunk of the repair bill if you get in a crash. Except that unlike an auto accident, serious illness is often not a self-contained event.

Avalere also found that the new plans will require patients to pay a hefty share of the cost — 40 percent on average — for certain pricey drugs, like the newer specialty medications used to treat intractable chronic diseases such as rheumatoid arthritis and multiple sclerosis. On the other hand, preventive care will be free of charge to the patient.

## Iran Is Ready To Revive Negotiations

UNITED NATIONS (AP) — Iran showed new urgency Wednesday to revive stalled negotiations with six world powers over its disputed nuclear activities, seeking to ease crippling international sanctions as quickly as possible.

New Iranian President Hasan Rouhani said "we have nothing to hide" as diplomats prepared to meet Thursday to discuss the way forward on the negotiations that have been on hold since April.

Rouhani's Foreign Minister Javad Zarif, who has been tasked as the lead nuclear negotiator, said he hoped his counterparts from six world powers — the U.S., Britain, France, Russia, China and Germany — "have the same political will as we do to start serious negotiations with a view to reaching an agreement within the shortest span of time."

Zarif will be a part of the Thursday meeting to discuss the next round of negotiations in Geneva, expected in October.

The West suspects Iran is trying to build a nuclear weapon and has imposed crippling sanctions on Tehran that have slashed its vital oil exports and severely restricted its international bank transfers. Inflation has surged and the value of the local currency has plunged.

## FBI Agents Working In Kenya Mall

NAIROBI, Kenya (AP) — Working near bodies crushed by rubble in a bullet-scarred, scorched mall, FBI agents began fingerprint, DNA and ballistic analysis Wednesday to help determine the identities and nationalities of victims and al-Shabab gunmen who attacked the shopping center, killing more than 60 people.

A gaping hole in the mall's roof was caused by Kenyan soldiers who fired rocket-propelled grenades inside, knocking out a support column, a government official told The Associated Press. The official, who insisted he not be identified because he was sharing security information, said the soldiers fired to distract a terrorist sniper so hostages could be evacuated.

Video of the roof collapse showed massive carnage. The collapse came Monday, shortly after four large explosions rang out followed by billows of black smoke. Although a government minister said the terrorists had set mattresses on fire, causing the roof to collapse, the video showed such massive destruction that the explanation seemed unlikely to be the full story.

Al-Shabab on its Twitter feed Wednesday claimed that the Kenyan government assault team carried out "a demolition" of the building.

The current death toll is 67 and is likely to climb with uncounted bodies remaining in the wreckage of the Nairobi mall. Another 175 people were injured, including more than 60 who remain hospitalized. At least 18 foreigners were among those killed.

## Bill To End NSA Spying Put Forward

WASHINGTON (AP) — Spying by the National Security Agency has cost the United States economically and angered allies, a bipartisan group of senators said Wednesday in unveiling legislation that would end the collection of millions of Americans' phone records and data on Internet usage.

Three Democrats — Oregon's Ron Wyden, Mark Udall of Colorado and Richard Blumenthal of Connecticut — and Republican Rand Paul of Kentucky outlined their legislation to end longstanding NSA surveillance practices and open up some of the actions of the secret federal court that reviews government surveillance requests.

The lawmakers argued that their bill is the appropriate response to disclosures this past summer about the sweeping surveillance programs — one that gathers U.S. phone records and another that is designed to track the use of U.S.-based Internet servers by foreigners with possible links to terrorism.

Wyden said the programs and revelations have undercut U.S. businesses required to provide data to the intelligence community while infuriating foreign leaders. Earlier this week, Brazilian President Dilma Rousseff accused the United States of violating her country's sovereignty by sweeping up data from billions of telephone calls and emails that have passed through Brazil, including her own.

In protest, Rousseff scuttled a scheduled state visit to the United States.

## New \$100 Bill Heads For Circulation

FORT WORTH, Texas (AP) — A glitzier, high-tech version of America's \$100 bill is rolling off the presses and headed for wallets soon.

Despite years of production-related delays, the updated \$100 bill has undergone a major makeover that includes a color-changing ink well, 3-D security ribbon, and more texture on Benjamin Franklin's collar.

The new, more expensive C-note is scheduled to enter circulation Oct. 8 and also has a higher calling: It aims to fight back against counterfeiters by using better printers and technology.

The modifications will help people check for fake \$100s without going to a bank or using a blacklight, said Michael Lambert, a deputy associate director at the Federal Reserve.

"We try and find security features that can be used at a number of different levels, from more experienced cash handlers ... down to the person on the street who really needs to know the security features so they can protect themselves," Lambert said in an interview Wednesday.

# Senate Moves Toward Budget Plan

BY DAVID LIGHTMAN AND MARIA RECIO

McClatchy Washington Bureau

WASHINGTON — After a marathon day and night of talking, the Senate moved Wednesday toward a budget plan that would keep the government open past a Monday night deadline while maintaining funding for the new health care law.

The final vote by the Democratic-run Senate should come no later than Saturday, which then would send the plan back to the Republican-ruled House of Representatives. The House would have to decide whether to agree to keep the government and Obamacare running at least for a few months or shut down parts of the government to try to force Democrats to accept some diminution of the Affordable Care Act.

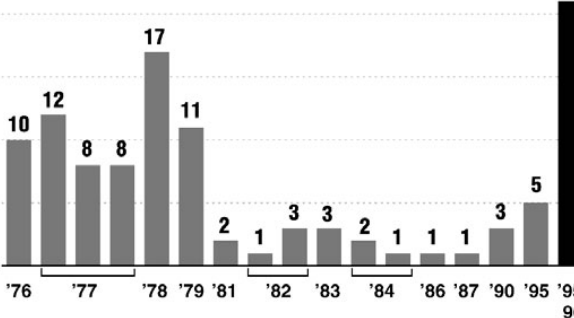
The move toward Senate approval of a short-term status quo spending plan came after Sen. Ted Cruz, R-Texas, sat down at noon EDT Wednesday, ending a 21-hour, 19-minute talkathon that protested continued funding of the health care law. Despite his efforts, the Senate voted 100-0 to move ahead with debate on the budget plan.

Cruz and his allies might have other opportunities for protests this week, but few Democrats or Republicans were eager to see them. "We could finish this bill in a matter of hours," said Senate Majority Leader Harry Reid, D-Nev. "But instead we find ourselves being pushed closer and closer to another shutdown."

Veteran Republicans also derided Cruz's tactics.

## How many shutdowns?

There have been 17 government shutdowns, or "spending gaps" since 1976 because Congress has failed to pass appropriations bills to fund the government or to agree on a temporary funding fix called a continuing resolution. How many days the shutdowns have lasted:



## How funding the government is supposed to work

- House and Senate each pass 12 appropriations bills to fund parts of the federal government (such as defense or agriculture)
- Differences between House and Senate versions are reconciled
- The new identical bills are passed by each chamber, then sent to the president to sign

Source: Congressional Research Service  
Graphic: Judy Treible

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"I know how this ends," Sen. John McCain, R-Ariz., said of efforts to shut down the government. Like many Republicans in power, McCain thinks that voters would blame incumbents, especially Republicans, for a shutdown.

If Congress can't agree on a budget plan by the start of the new fiscal year, on Oct. 1, parts of the government will begin closing. The House passed legislation Friday to keep the government running through Dec. 15, but it also defunds Obamacare. The Senate is expected by Sunday to pass a short-term plan that finances the government but includes money for the health care law, setting up a showdown with the House.

The extended debate appeared to do little other than

anoint Cruz as a champion of the grass-roots conservative tea party movement. There was irony in the final vote. Though Cruz tried to filibuster, he and his backers voted to cut off debate and move ahead on the bill.

That vote, they explained, came because they like the current legislation defunding Obamacare and want to press colleagues to vote against the upcoming Democratic effort to restore the money.

Democrats painted the surprisingly unanimous vote as face-saving. "The only reason Ted Cruz switched to yes is that he would have had so few people voting with him it would have been embarrassing," said Sen. Charles Schumer, D-N.Y.

In the meantime, Cruz stood out in a Senate that

# FBI: Gunman Left Note About Radio Waves

BY ERIC TUCKER

Associated Press

WASHINGTON — Washington Navy Yard gunman Aaron Alexis left a note saying he was driven to kill by months of bombardment with extremely low-frequency radio waves, the FBI said Wednesday in a disclosure that explains the phrase he etched on his shotgun: "My ELF Weapon!"

Alexis did not target particular individuals during the Sept. 16 attack in which he killed 12 people, and there is no indication the shooting stemmed from any workplace dispute, said Valerie Parlave, assistant director in charge of the FBI's Washington field office. Instead, authorities said, his behavior in the weeks before the shooting and evidence recovered from his hotel room, backpack and other belongings reveal a man increasingly in the throes of paranoia and delusions.

"Ultra-low frequency attack is what I've been subject to for the last 3 months, and to be perfectly honest that is what has driven me to this," read an electronic document agents recovered after the shooting.

The attack came one month after Alexis had complained to police in Rhode Island that people were talking to him through the walls and ceilings of his hotel room and sending microwave vibrations into his body to deprive him of sleep.

On his shotgun, he had scrawled "My ELF Weapon!" — an apparent reference to extremely low-frequency waves — along with "End to the Torment!" "Not what yall say" and "Better off this way," the FBI said.

Alexis, a 34-year-old former Navy reservist and computer technician for a government contractor, used a valid

badge to get into the Navy Yard and opened fire inside a building with the Remington shotgun, which he had legally purchased in Virginia two days earlier. He also used a 9 mm handgun that he took from a security guard, a weapon found near Alexis' body. He was killed in the building by a U.S. Park Police officer following a rampage and shootout with police that the FBI said lasted more than an hour.

"There are indicators that Alexis was prepared to die during the attack and that he accepted death as the inevitable consequence of his actions," Parlave said.

Surveillance video released by the FBI on Wednesday shows Alexis pulling his rental car into a garage, walking into the building with a bag and then skulking down a corridor with a shotgun, ducking and crouching around a corner and walking briskly down a flight of stairs. The video does not show him actually shooting anyone.

A timeline issued by the FBI shows Alexis started the rampage on the building's fourth floor and then moved down to the third and first floors. He ultimately returned to the third floor, where he was killed around 9:25 a.m. FBI Director James Comey has said there's no evidence that Alexis shot down into the atrium despite earlier accounts from witnesses at the scene.

Alexis had started a job as a contractor in the building just a week before.

Although there was a "routine performance-related issue addressed to him" on the Friday before the Monday morning shooting, "there is no indication that this caused any sort of reaction from him," Parlave said.

"We have not determined there to be any previous relationship between Alexis and any of the victims," she said. "There

is no evidence or information at this point that indicates he targeted anyone he worked for or worked with. We do not see any one event as triggering this attack."

Defense officials have acknowledged that a lot of red flags were missed in Alexis' background, allowing him to maintain a secret-level security clearance and access to a Navy installation despite a string of behavioral problems and brushes with the law.

He worked for The Experts, a Florida-based computer firm that was a Hewlett-Packard subcontractor. Hewlett-Packard said Wednesday that it was severing ties with The Experts, accusing the company of failing to respond adequately to Alexis' mental problems.

The Experts responded by issuing a statement that the company was disappointed with Hewlett-Packard's decision.

"The Experts is disappointed in H-P's decision, as we have continued to meet all of our contractual obligations. The Experts had no greater insight into Alexis' mental health than H-P, particularly given that an H-P site manager closely supervised him, including during the events in Rhode Island," the statement said.

At the Pentagon, Deputy Defense Secretary Ash Carter said the department will review base safety procedures and the security clearance process.

"Bottom line is, we need to know how an employee was able to bring a weapon and ammunition onto a DoD installation, and how warning flags were either missed, ignored or not addressed in a timely manner," Carter said.

Navy Secretary Ray Mabus has recommended that the department require that all police reports — not just arrests or convictions — be included in background checks.

# U.S. Borrowing Authority To Be Exhausted By Oct. 17

BY ANDREW TAYLOR

Associated Press

WASHINGTON — Treasury Secretary Jacob Lew said Wednesday the government will have exhausted its borrowing authority by Oct. 17, leaving the United States just \$30 billion cash on hand to pay its bills.

That's a slightly worse financial position than Treasury predicted last month and adds to the pressure on Congress to increase the government's borrowing cap soon to avert a first-ever U.S. default

on its obligations.

In a letter to top congressional leaders, Lew warned that a repeat of the debt brinksmanship of 2011 could inflict great harm on the economy and that "if the government should ultimately become unable to pay all of its bills, the results could be catastrophic."

The government reached its \$16.7 trillion debt limit in May. Since then, it has been using "extraordinary measures" such as suspending U.S. investments in federal employee trust funds to create

about \$300 billion in additional borrowing room.

But on the 17th the government will be left with only its cash cushion and daily receipts to pay its bills. Lew warned that before long it would not be able to meet all of its obligations. Economists and financial market experts warn that the stock market could plummet and that investors would demand higher returns on Treasury notes, which could raise interest rates and harm the economy.

Separately, the Congressional Budget Office estimated

that the potential default date would come between Oct. 22 and the end of the month. On Nov. 1 the government faces \$67 billion worth of payments, including Social Security benefits, pay for active-duty military, and pension payments to federal retirees.

It's generally assumed that Treasury would make sure that the government wouldn't default on Treasury notes held by investors, including foreign countries like China. If it did default on such debt obligations it could be a catastrophe for the economy.



We want to know the worst gift you ever received from your man.

Was it a soup pot when you wanted a diamond bracelet?

How about a wrench instead of the sweater you had "hinted" you wanted?

We've all received the "not so ideal" gift and thought it would be fun to share them with other *Her Voice* readers.

Send us your brief story of the "less than ideal" gift you received for the upcoming November/December issue of *Her Voice*.

We hope to share as many as possible!

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DEADLINE: Wednesday, October 16