

Property tax homestead exemptions deadline May 1

Applications for the Property Tax Homestead Exemption Program are now available to eligible property owners who wish to delay payment of their property taxes in South Dakota.

May 1 is the deadline to apply for the program.

Under the state Homestead Exemption, qualified applicants can delay payment of property taxes until their property is sold. Taxes then become a lien on the property and must be paid along with interest before the property can be transferred.

To qualify for the exemption, an applicant must be at least 70 years old or a surviving spouse; have owned a single-family dwelling for at

least three years or been a South Dakota resident for at least five years; have resided at least eight months of the past calendar year in a single-family dwelling; and meet the program's income limits.

The maximum amount of income to be eligible is \$16,000 for a single-member household and \$20,000 for a multiple-member household.

The program defines property as the house, garage, and the lot upon which it sits, or one acre, whichever is less. Applicants should be aware that application and qualification for the Homestead Exemption Program make them ineligible for the Senior and Disabled Citizens Sales and Property

Tax Refund Program.

Interested individuals must apply annually to their county treasurers for the Property Tax Homestead Exemption Program. Applications are available at county

courthouses, the Department of Revenue and Regulation's Property and Special Taxes Division, or in downloads from the department's Web site at: <http://www.state.sd.us/drr2/forms/propertytaxforms.htm> (see form PT-38C).

For more information, call the department's toll-free helpline at 1-800-829-9188 and ask for the Division of Property and Special Taxes.

■ OLLI

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location – Brookings, Sioux Falls or Vermillion.

Two multi-session courses and two lectures were offered during Vermillion's first OLLI term.

"We had great attendance," Bonderson said. "Whenever you start a new program, you always wonder whether there will be enough people that will come, but we did not cancel any of (the classes). From the reports I got from the students, they were very well-attended and enjoyed. ...

"For spring term, we pulled back a little bit to do an assessment to make sure that we were on the right track and that we have the right people involved, with the intent that we would move forward again for fall," she said.

To this end, a taskforce has been established consisting of OLLI representatives, as well as current and retired teachers and professors.

"At least five or six of them have attended classes, either in Vermillion in the winter or in Sioux Falls," Bonderson said.

"So it's nice that they're helping to get the word out and give ideas on different things, what they think might work. It's very helpful," Laughlin added.

Muenster was an attendee of one of the winter term's courses – "Histories and Mysteries at the National Music Museum," which was overseen by Dr. Deborah Check Reeves, curator of education at the museum and associate professor of music at USD.

"That was great fun," Muenster said. "I learned a lot, and I think the others did, as well."

It is still undetermined as to how many courses will be available during the fall term.

"I have it in my head that we'll be offering six to eight, depending on the response from the faculty," Bonderson said. "I think we'll get there. It may even be more than that. ...

"We calculate how many classes our

membership will bear, so if we have 15 members in Vermillion, we could easily offer the six or eight ... and they would get enough people in them to be able to hold the classes," she said.

For the most part, classes will be kept small.

"For some things, like writing and literature, we keep them small so that the discussion element can be richer, so that the experience is good for the student and the teacher," Bonderson said.

However, exceptions are made for some lectures which might be of interest to the community, such as last term's "Vermillion: Before the Flood of 1881," which was presented by Judge Arthur Rusch.

Bonderson said she hopes the program will continue to expand into the future.

"We hope to build memberships so that we can continue to offer more and different kinds of programs," she said. "Most of all, we're just hoping to offer the same high-quality kinds of programming for the citizens of these communities as we do everywhere else."

SD OLLI is based at the Sioux Falls University Center under the administration of USD.

For more information, visit www.olluic.org.

■ FORUM

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Under PPACA, income eligibilities were increased so that more people will be eligible for Medicaid.

"There will be something called the insurance exchange put in place – including in South Dakota – (where) the private insurance companies will compete in a virtual marketplace, and they will have apples-and-apples benefit packages. You'll know exactly what you're getting for each level. ... The idea is, it will foster competition."

There also will be reductions in future Medicare increases through an advisory board, the actions of which "can only be overridden by two-thirds vote in both the Senate and the House," Hensler said.

Lepre discussed some of the

criticisms that have been leveled against universal health care, such as that the very idea is Communist, that it is more expensive and that the quality of care provided is less than that which is currently available.

He pointed out that most of the countries that offer such a health care system are not Communist.

As for expenses, he said, "If you look at the expenses of health care around the world, you can see the United States has the highest cost of health care per capita."

While 20 percent of insurance costs go toward administrative fees in the United States, that number is an average of 5-8 percent in Europe, Lepre added.

Lepre also said the quality of care afforded by universal health care may be illustrated by the fact that citizens in most countries operating under such a system have higher life expectancies than residents of the U.S.

Europeans "do not understand" the argument that says the government should not tell its citizens what they should and should not buy, he said.

"You cannot walk naked in the streets, so you have to have clothes. You have to buy clothes," Lepres said. "You will be jailed if you let your children starve because they don't get food, so you have to buy food. So, there are many things where the government is dictating that you have to buy a particular product."

Hensel said that despite most criticisms, public support for universal health care is "remarkably stable."

According to a Gallup Poll taken in 1938, 81 percent of respondents said the U.S. government should be responsible for providing a system of health care. The results of a similar poll taken in 1991 put the number at 80 percent.

The total usually stands around 50-60 percent, Hensel

said. "It's not a huge majority, but it is a majority," he said.

Mike Myers, associate professor at the USD School of Law, currently is involved in a lawsuit with the Yankton Medical Clinic.

He said that a Nebraska man took his wife to the clinic so she could undergo a mammogram. The couple told the receptionist at the clinic that they did not have Medicare Part B, but did have Medicare Part A.

"The words were, 'Don't worry,'" Myers said. "So that guy thought, 'They're going to accept Part A.'"

However, he said, this was not the case.

"They get a bill and they can't pay it," Myers said. "His income is \$1,011 a month, hers is \$890. Right around two grand a month. They don't have the money to pay, and (YMC wants) \$866."

The issue with the bill was assigned to Credit Collection Services. Myers said he tried to resolve the matter with the owner of that company, but could not make any headway.

As a result, a countersuit has been filed on behalf of the couple, as they were told not to worry at the clinic.

"What that person at the desk should have said was, 'Since you don't have Medicare Part B, you will be charged and we will expect the sticker price – \$866 – instead of the \$240 that Medicare Part B pays,'" Myers said. "We're going to contend that that was a breach of contract and that there's something called the fiduciary duty between doctors and patients."

Myers suggested that this information should be posted at clinics so patients can be aware of what they will be charged under their respective plans.

"I would suggest that even the doctor ought to have some awareness as to the financial implications of the treatment that he or she is providing," he said.

Benno Wymar, forum moderator and professor emeritus of economics at USD, said charts outlining plans doctors will and will not accept currently are available in Germany, his home country, and elsewhere in Europe.

Lapre said this is similar to the fact that under universal health care, patients will not be admitted to emergency rooms for non-emergencies. For this reason, general practices have been incorporated into most European emergency rooms.

"(That way), you're not sending someone away. You're sending someone to someone else," he said.

■ EXTENSION

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the state. They will be staffed by extension field specialists, a new job classification that requires the minimum of a master's degree. Field specialists will be administered by SDSU academic departments and offer statewide programming.

"This is a much healthier organization than we started from," Dunn said. "We are starting from Ground Zero with a new organization and with new job requirements. We expect the best and brightest to apply for jobs."

The new regional offices will be located in Aberdeen, Faith, Mitchell, Pierre, Rapid City, Sioux Falls and Watertown. In addition, SDSU Extension will continue to maintain federally recognized tribal extension programs in Eagle Butte, Mission and Porcupine.

The regional centers were chosen to reflect population, as well as regional traffic for business, trade and health care, shopping and banking. The communities were also selected to provide a statewide network of offices that is no more than approximately 75 miles from a

majority of Extension's audiences.

"These locations are within 75 miles of 95 percent of the farms, 96 percent of ag production, 92 percent of the communities, 97 percent of poverty level people and 98 percent of the youth in South Dakota," Dunn said.

Extension educators will no longer be located in county Extension offices, and the position of educator will cease to exist. Current appointments for all county Extension educators will terminate Oct. 21 following the conclusion of the 4-H year, Achievement Days and State Fair.

Under the restructuring, 34 half-time employees will be hired as 4-H and youth specialists, Dunn said. This year's 4-H programming, including Achievement Days and the State Fair, will not change, he said.

"We will go forward in 2012," he said. "I think, with 34 half-time people, and seven field specialists, plus several thousand volunteers across South Dakota, there is no reason that we can't have the same Achievement Days and State Fair in 2012 as in 2011. It's up to us."

SDSU officials will discuss details of the restructuring at public meetings across South

Dakota, including Thursday from 9 to 11 a.m. at the Sioux Falls Ramkota Inn and from 2 to 4 p.m. at the Mitchell Public Library.

Other meetings could be arranged, Dunn said, by contacting him at (605) 688-4148 or by email at barry.dunn@sdstate.edu.

"The impact on the local offices will be determined to a large degree by the county commissions," he said. "We are starting (Wednesday) to meet with groups of county commissioners across the state to explain the system."

Dunn expects more emphasis and resources for demonstration plots and research activities. "I actually expect Extension to grow and our budget to grow with support from private entities who want to invest in South Dakota," he said. "It's a very different business model from the one that we have now. We can't depend on state and federal support in the future. We have to become entrepreneurial and grow this budget."

"We can't shrink our way to success. That won't work. We need to grow to serve South Dakota," he added.



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The following babies were born at Avera Sacred Heart Hospital in March 2011:

| | | | | | |
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| Amar'e | Colin | Gabriel | Kennedy | Olivia | Sunny |
| Bailey | Davonte | Gregory | Kylie | Olivia | Tiannah |
| Benjamin | Donals | Hunter | Kyson | Paige | Waylon |
| Bennett | Dre | Jacie | Lauren | Payton | |
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