

## South Dakota Projects Get Bump In Year-End Funding Bill, Says Noem

WASHINGTON, D.C. – Representative Kristi Noem today supported a bipartisan year-end funding bill that strengthens our national defense, provides more support for South Dakota rural water projects, and offers additional support for school districts that rely on the Impact Aid program, among other things. The legislation passed with broad support, 316-113.

"This package is far from perfect, but I'm confident it's the best deal we could get given the hand we were dealt," said Noem. "We fought hard to make sure our national security and defense systems were properly funded and upgraded the Visa Waiver Program to better ensure terrorists couldn't exploit security gaps. And I'm happy with the outcome we earned on the security front. I'm also pleased that we were able to successfully make the case that several South Dakota priorities were worth a national investment. From support for the Impact Aid program to funding for rural water, this legislation will have a direct impact on many South Dakotans."

The bipartisan legislation included support for a number of South Dakota priorities, including:

- Greater support for Rural Water. The Lewis & Clark Rural Water System was appropriated the full budget

request of \$2.77 million. Additionally, the fund for ongoing rural water projects, which Lewis & Clark and a handful of other projects are eligible to draw from, was funded at \$47 million, a nearly \$20 million increase over previously passed levels. The rural water fund was originally created in 2013 as the result of an amendment offered by Rep. Noem to the FY2014 Energy and Water appropriations bill as a way to make the Lewis & Clark project eligible for additional resources.

Continued support for research at the Sanford Lab. The legislation offers added support for the Long Baseline Neutrino Facility, which will be conducted at the Sanford Underground Research Facility in Lead, S.D., and the Fermi National Accelerator Laboratory in Batavia, Illinois.

Added support for Impact Aid. Through the bill, additional support is offered to the federal Impact Aid program, which provides payments from the federal government to local school districts to make up for lost local taxes.

Flexible funding for IHS facilities that have lost, or are at risk of losing, CMS accreditation. In recent weeks, IHS facilities in Rosebud and Pine Ridge have been notified that they are at risk of losing CMS accreditation,

which would force many tribal members to find help miles and miles away from their homes. This legislation includes \$2 million in new, flexible funding so the IHS Director can take the actions necessary to ensure CMS accreditation status is reinstated and retained, and, once accreditation has been reinstated, to restore third-party insurance reimbursement shortfalls.

Puts new limits on the EPA. This legislation rejects funding for new or expanded EPA programs that let top-down bureaucrats pick winners and losers. It also holds the agency to the lowest spending levels since 2008.

## Insurers paid large penalties in South Dakota during 2015

By Bob Mercer  
State Capitol Bureau

PIERRE – Insurance companies that violated South Dakota's laws agreed to pay more than \$1.3 million in penalties to state government during 2015. That's according to records from the state Division of Insurance. Penalties paid by insurers have grown substantially since Gov. Dennis Daugaard took office five years ago.

"I'm not sure I would consider this a trend," state insurance director Larry Deiter said. "A large issue with a single company can lead to a significant penalty and can dominate a year's results such as the \$750,000 penalty did in 2015," he said.

Two groups of companies, Foremost Insurance and Farmers Insurance, agreed to a consent order June 3 to pay \$750,000 to informally settle an enforcement investigation. Twelve enforcement actions this year resulted in penalties of \$10,000 or more. (See list.) The total penalties paid in 2015 from 35 enforcement actions were \$1,314,249.91, Deiter said.

That is the largest amount since the Daugaard administration began. Totals varied during the four previous years: \$177,500 from 41 actions in 2011; \$650,309 from 37 in 2012; \$606,000 from 52 in 2013; and \$383,250 from 44 in 2014. Companies paid \$13,500 from 25 enforcement actions in 2010, the last year of Gov. Mike Rounds' administration.

## Tips to Plan Your Holiday Budget

(StatePoint) While many will seek financial absolution in January, the first of the year will be a lot brighter if you avoid seasonal overspending in the first place. Here are some simple strategies for setting up a holiday budget and sticking to it.

**Get Started Early**  
Purchasing gifts, decking the halls, throwing holiday parties and getting out of town should come as no surprise, and neither should the associated expenses. You can end 2015 in the black by planning ahead.

Just as you may tuck away savings for a rainy day or for a big purchase down the line, you can also create a holiday fund. Cut back on unnecessary expenditures here and there, diverting that portion of your income to a special savings account marked "Holiday Spending."

**Smart Spreadsheets**  
Before hitting stores, map out spending with an organized spreadsheet. It's easier to keep track of your purchases when you have an interactive visual to assist you.

And these days, it's easier than ever to mathematically calculate your expenditures as certain new models of scientific calculators for the first time offer spreadsheet functionality. For example, Casio's new CLASSWIZ fx-991EX scientific calculator allows users to create spreadsheets of up to five columns and 45 rows for a maximum of 170 data items on its high-resolution LCD screen. With its icon-based display and 274 functions, this tool can prove valuable when planning your pre-holiday season savings. More information can be found at

www.ShopCasio.com. **Shopping Strategies**  
Store designers have admitted that floor displays are designed to keep you browsing and to encourage impulse purchases. You can circumvent these obstacles by being aware of them. For example, the area around checkout is full of grab-and-go smaller items, the purchase of which can easily be justified on a whim.

Making a list and knowing what you plan to purchase before entering a store can help you get in and out without adding more to your cart than you planned.

With smart planning and new tech tools, you can end this year with your coffers full.

## At A Glance

Here is a summary of penalties of \$10,000 or more that insurance companies agreed to pay during 2015 for violation South Dakota laws and regulations.

Ability Insurance Co., Omaha, Neb. Rate discrepancy, \$15,000.  
Coventry Health and Life Insurance Co., Bethesda, Md.; and First Health Life and Health Insurance Co., Downers Grove, Ill. Use of agents not licensed in South Dakota, \$20,000.

Zurich American Insurance group, Schaumburg, Ill. Violations of four South Dakota laws including refusal to cooperate in an examination; insufficient compensation for motor vehicle damages; failing to file rates with the state division; issuing contracts or policies conflicting with filed rates; and unfair trade practices regarding cancellation notices, \$100,000.

Nationwide Life Insurance Co., Columbus, Ohio. Failure to obtain prior approval of rates and forms, \$10,000.  
Sentry Insurance group, Stevens Point, Wis. "Numerous violations" of South Dakota laws and regulation, \$125,000.

Foremost Insurance group, Grand Rapids, Mich., and Caledonia, Mich.; and Farmers Insurance group, Woodland Hills, Cal. "Numerous violations" of South Dakota laws, \$750,000.

American Modern Insurance Group, Amelia, Ohio. Loan insurance violations. Multi-state examination and multi-state penalty totaling \$6 million. South Dakota's share \$54,948.97.

Express Scripts Administrators, St. Louis, Mo. Failure to properly process claims submitted by state Department of Social Services, \$125,000.

Midland National Life Insurance Co., Des Moines, Iowa. Failure to properly appoint agents prior to accepting policies in South Dakota, \$15,000.

Allianz Life Insurance Co. of North America, Minneapolis, Minn. Failure to timely conduct checks of Social Security death master file. Multi-state examination and multi-state penalty totaling \$4,738,000. South Dakota share \$12,331.63.


Western Providers Inc., Rapid City, SD. Failure to register as third-party administrator, \$10,000.

### GUBBELS SALVAGE

**Wanted:**

- Old Cars
- RV Motorhomes
- Farm Machinery
- Irrigation Systems
- Any Type of Scrap Iron
- Grain Bin Removal

Paying Top Dollar Will Pick Up



**Towing Service & Roll-Off Dumpsters Available**  
**1-402-640-6335**  
Coleridge, NE



### Romsdahl's Repair & Remodel

Carpentry, Interior & Exterior, Painting, Refinishing, Drywall, & Ceramic Tile

16 Years In Business  
**FREE ESTIMATES**  
**605-670-2161**

### Maid Service

**"Yankton's Clean Team"**

Housecleaning weekly, bi-weekly, bi-monthly, monthly, spring/fall cleaning, new home construction cleaning, move-in/move-out cleaning

Housecleaning makes a great gift for Christmas, Valentine's Day, Mother's Day, anniversaries, new moms, elderly, illness, and holiday cleaning.

Serving Yankton, Vermillion and Hartington for 26 years.

Please call Sherry at **605-665-5266** and get your house on the schedule or [www.lovetoocleanyankton.com](http://www.lovetoocleanyankton.com)

Get your ad in the..

**bp** Broadcaster Press Classifieds Today!

CALL: 624-4429 or FAX: 624-2696  
EMAIL: [classifieds@plaintalk.net](mailto:classifieds@plaintalk.net)  
ONLINE: [BroadcasterOnline.com](http://BroadcasterOnline.com)  
DROP BY: 201 W. Cherry, Vermillion

## HERREN • SCHEMP

### BUILDING SUPPLY

Locally Owned and Operated  
Headquarters for the Builder/Handyman

We deliver to the entire area!  
1000 W. Cherry St. • Vermillion  
Mon-Fri 7:30 a.m.-5:30 p.m.  
Sat 7:30 a.m.-5 p.m.  
888-624-2058 • 605-624-2058  
[www.herrenschempp.com](http://www.herrenschempp.com)



Wishing you Happy, Safe and Productive Holidays!

### When Life Changes, Review



**Curt Robinson**  
23 Market Street  
Vermillion, SD 57069  
605-624-2028



**Patrick M Higgins**  
23 Market Street  
Vermillion, SD 57069  
605-624-2028

**Edward Jones**  
MAKING SENSE OF INVESTING Member SIPC

Shine Bright this Holiday Season



Dr. Richard Knutson, DDS  
Dr. Matthew Knutson, DDS

[www.KnutsonFamilyDentistry.com](http://www.KnutsonFamilyDentistry.com) | 605.624.6291




What Santa drives the other 364 days of the year...

Merry Christmas!

Check out all of our year end discounts @ [VermillionFord.com](http://VermillionFord.com)



**VERMILLION Ford**



## Classified

4112 Help Wanted Executives

### Let The Broadcaster & Plain Talk Make Cash For You!

Broadcaster & Plain Talk private party classified line ads are now FREE for 30 words or less. If you need more than 30 words, don't worry you still won't pay a lot. A 31-word ad is only 90¢ and the cost only goes up 50¢ per word thereafter.

**bp** Broadcaster Press **PT** Plain Talk

Place your ad by calling the Broadcaster/Plain Talk office at **605.624.4429** or by stopping in at **201 W. Cherry Street today!**



**Don't get left out in the rain!**

The Broadcaster has all the deals you need to keep you high and dry!

**bp** Broadcaster Press  
**624-4429**