

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.

Dave Says

Holidays and family

BY DAVE RAMSEY
Courtesy of EveryDollar.com



Dave RAMSEY

Dear Dave,
I haven’t spoken to my mom and sister in more than six months. Over time, I realized we have a real clash of moral values that has led to arguments and hard feelings. Lately, with it being Christmas season and a new year just around the corner, I’ve found myself wanting to navigate things a little better and stop avoiding them. It’s been mostly just between myself and them, so my wife and kids are pretty insulated from the ugliness. Do you have any advice for handling situations such as these?

Dave

Dear Dave,
Well, the good news is it doesn’t sound like you’ve had to spend a lot of time with them. So their influence over you and your household has been minimal. Still, things like this are painful. These are people you love, even if they are hard to get along with or understand.

I’m not a family counselor, but my initial advice would be don’t try to change them. And don’t take discussions too deep. If you get together, just keep things simple and on the surface. To the extent they try to invade your family, that’s where you have to put up a good solid boundary. You have to protect your family and try your best to keep bad influences at a distance. But I don’t think you’re going to fix them. Probably the best thing you can do is model sanity and

reason in front of them. A friend of mine who has some crazy in-laws says he adopts the bobblehead deal. He just sits there like a bobblehead and smiles and nods, no matter what craziness is swirling around. And that’s not a bad idea when you think about it. You don’t want things getting ugly if you can help it, plus the chances of you changing a lifetime of toxic behaviors in one brief interaction are very small.

Pray for them, too, Dave. Then, if they ask for help, maybe you could insert some gentle wisdom. Don’t tell them what they’re doing is wrong or that they’re bad people. Just describe things you and your family have done and how you’ve handled similar situations. But until they bring it up, I wouldn’t go there.

—Dave

Structure things intelligently

Dear Dave,
I work as a software developer, and recently a co-worker approached me about starting a side business together. We would create apps for the legal community with advice from my wife, who is a lawyer. The only problem is that

we’re in the middle of Baby Step 2 of your plan, and we still have some debt to pay off. Do you think starting a business would be too risky at this point?

Jeremy

Dear Jeremy,

It sounds to me like this is the kind of idea that would require more in the way of brain sweat and time than money. I would just think of it as a part-time side job and go for it. However, make sure you have a clear understanding of exactly how much — if any — financial support would be required. Set these financial boundaries, and also be clear on when you expect the business to make money.

One thing I would warn against is ending up in a partnership if this thing becomes a success. Partnerships are bad news in the business world, so I’d advise you to figure out a way to structure things where you each own different parts — something more along the lines of a joint venture.

But in terms of doing some side deals, creating some cool new apps, and making money in the process? Absolutely, I would do that. Just figure out an intelligent way to structure the business and finances so you don’t get pinched!

—Dave

EveryDollar is a simple, online budgeting tool that helps users set a monthly budget and seamlessly track expenses. For more information, go to www.everydollar.com.

Christmas Comes Early at the Pump for U.S. Drivers – Gas Hits \$1.99

U.S. average gas price falls below \$2 per gallon for the first time since 2009.

Dec. 21, 2015 – AAA reports the average U.S. gas price dropped below \$2 per gallon this morning for the first time since March 25, 2009. Today’s national average price is \$1.998 per gallon. AAA estimates that cheaper gas prices have saved Americans more than \$115 billion on gasoline so far this year, which works out to more than \$550 per licensed driver.

More than 91 million Americans plan to take advantage of cheaper gas prices to drive 50 miles or more during the upcoming holiday period. Travel by all modes of transportation should be a record, topping 100 million.

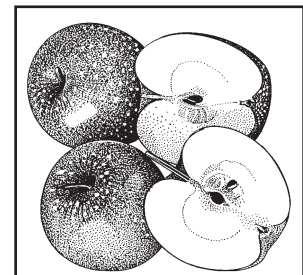
“It’s all pretty simple,” said Marilyn Buskohl, spokeswoman for AAA South Dakota. “Gas prices have dropped because there is more than enough oil and gasoline supplies around the world to meet current demand. In addition, gas prices generally fall through early winter because people drive and use less fuel this time of year.”

Gas prices already are much cheaper than \$2 per gallon in most parts of the country. The lowest one percent of U.S. stations is selling gas for an average of \$1.59 per gallon, and more than 13,000 stations are selling gas for less than \$1.75 per gallon. The states with the cheapest averages today include: Missouri (\$1.77), Oklahoma (\$1.78), South Carolina (\$1.78), Tennessee (\$1.79) and Kansas (\$1.79). Average state and metro prices can be found on AAA’s Fuel Gauge Report website, updated daily: FuelGaugeRe-

port.AAA.com.

AAA predicts gas prices likely will remain low through January, and could drop even further if the cost of crude oil remains weak. By late winter, gas prices may rise 50 cents per gallon or more as refineries conduct maintenance in advance of the busy summer driving season.

Americans are on track this year to drive a record number of miles, largely due to lower gas prices and a stronger economy, based on early estimates by the Federal Highway Administration. Through October, which is the most recent data available, Americans have driven more than 2.63 trillion miles for the year, which is a 3.4 percent increase over the same period in 2014.



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The U.S. Army Corps of Engineers at the Gavins Point Project will be having an employment open house at the Lewis and Clark Visitor Center on Tuesday, December 29 and Wednesday, December 30 from 9:00 a.m. to 3:00 p.m. each day. Personnel will be on hand to answer questions about applying for student and non-student seasonal jobs and tips on filling out resumes on www.usajobs.gov. Positions may include: Campground Ranger, Visitor Center Ranger, Biological Aide or Biological Technician, Powerplant Laborer, and Office Automation Assistant.



Announcements will follow at a later time on www.usajobs.gov

For more information call (402) 667-2546



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