



**By Alan Dale**  
alan.dale@plaintalk.net

Two initiatives are on the forefront of a lot of South Dakota voters as Tuesday's General Election creeps closer.

Initiatives 17 and 18 deal with health care and minimum wage issues, two hot bottom topics in the nation and South Dakotans will get a chance to voice their opinions on each when the polls open.

Initiative 17 is "an initiated measure to require health insurers to include all willing and qualified health care providers on their provider lists."

According to the Attorney General Marty J. Jackley, the description of the initiative, via the state's website, is this:

"Some health insurers offer health benefit plans in which the insurer maintains a list of health care providers. Plan members must use listed providers in order to obtain the maximum plan coverage, or to have coverage at all. 'Health care providers' include doctors and other licensed health care professionals, clinics and hospitals.

"The initiated measure establishes who is entitled to be on the insurer's list of providers. The measure requires that these insurers list all health care providers who

are willing, qualified and meet the conditions for participation established by the insurer.

"The measure does not apply to all health insurers, nor to certain kinds of insurance and plans including those involving specified disease, indemnity, accident only, dental, vision, Medicare supplement, long-term care or disability income, and workers' compensation."

Initiative 18 is an initiated measure to increase the state minimum wage.

Jackley's statement about the initiative is as follows:

"The initiated measure amends state law to raise South Dakota's hourly minimum wage for non-tipped employees from \$7.25 to \$8.50 per hour, effective January 1, 2015. Thereafter, this minimum wage will be annually adjusted by any increase in the cost of living. The cost of living increase is measured by the change in the Consumer Price Index published by the U.S. Department of Labor. In no case may the minimum wage be decreased.

"In addition, the hourly minimum wage for tipped employees will be half the minimum wage for non-tipped employees as adjusted by any cost of living increase described above.

# What does Vermillion have to say about initiatives?

"These increases would apply to all employers in South Dakota, with limited exceptions."

The Plain Talk took some time to talk to Vermillion residents about their feelings about the initiatives and here is what they had to say about two bills that could make a profound impact on the state one way or another.

Most people approached wanted to talk about the need to increase the minimum wage:

**(Initiative 18) Lindy Wipf, Vermillion**

"They need to raise the minimum wage because people can't make a living with the wages where they are set at now. It takes many times for two people to make enough income to raise a family where years ago one guy could do it for a whole family. I think it would be good for the economy too in the long run."

**(Initiative 18) Terry Bernard, Vermillion**

"You got jobs that get by paying workers little or nothing. It's not going to hurt the economy (to raise the wage) because if people spend more money they will spend more money. It would pay itself back in the long run. This is long overdue."

**(Initiative 18) Michele Mechling, Vermillion**

"As an employer I always had mixed feelings about the minimum wage going up because that meant my payroll expense got higher. For a smaller business that's harder to manage. As an employee now I understand I wouldn't want to be paid less for the work that I do if I were getting minimum wage. I think it would be a boom in the economy, but small businesses struggle already especially on Main Street to make ends

meet. Raising the minimum wage would be good for larger companies, but for smaller businesses it's tough."

**(Initiative 18) Emily Vortherms, Yankton, attending the University of South Dakota**

"I would definitely be for it, because the minimum wage right now is not a living wage in most states, so I don't see why not."

**(Initiative 18) Crystal Solomon, Vermillion**

"We should raise the minimum wage because the minimum wage workers aren't making enough money to subsidize their living expenses. I think we all need to learn to live within our budgets. Yes it would have an effect on the small business, but I don't see any way around people being self-sufficient. It could quite possibly pay itself back in the long run."

**(Initiative 17) Dr. Duane Mehlhof**

"I am for it. It is better known as the 'Any Willing Provider' law which the state used to have before HMOs and PPOs. It allows patients to choose which doctor or clinic they want to go to. It also maintains relationships between doctor and the patient. (In response to concerns that insurance premiums would go up) If the physician and the clinic or the hospitals follow the guidelines or payment schedules which are already established by the insurance companies it shouldn't matter which hospital or physician they go to because reimbursement costs would be identical for identical procedures. The argument is not valid."

With only four days remaining before the election is set to take place registered voters or interested witnesses to the process have options

on where else to find information on this year's event.

People can visit this website <https://sdsos.gov/election-s-voting/upcoming-elections/general-information/default.aspx> for plenty of information on candidates from the area and the state as well as more information on the initiatives.

There is also plenty of general information on the election process for those hoping to educate themselves on what they and the state could be facing in upcoming days.

**Be sure to stay tuned to The Plain Talk as we plan on reporting on the results in next week's print edition and hope to keep people updated during the day Tuesday at [www.plaintalk.net](http://www.plaintalk.net).**



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## 1101 Announcements - Events

### ONE HOUR

Sunday evening Experience at ONE HOUR is comprised of two primary elements: powerful worship and a life-changing message. Worship at ONE HOUR is led by a talented live band in a style that is consistent with today's culture and a relevant teaching message from LifeChurch.tv's senior pastor, Craig Groeschel, via video broadcast. The worship is intense and the teaching is challenging but the environment will be relaxed and casual. ONE HOUR on the USD Campus at the MUC, 6:30pm Sundays! [www.one-hour.org](http://www.one-hour.org)

### PROVIDENCE REFORMED CHURCH

830 Madison: Sunday School 9:30 a.m., Sunday Worship 10:30 a.m. "We Welcome You To Historic Protestant Worship And Fellowship."

### ST. AGNES CHURCH

416 Walker St., Fr. John Fischer: St. Agnes Church and Parish Office, tele. 624-4478. St. Agnes Rectory, 505 Catalina, tele. 624-1995. Mass schedule: 5 p.m. Saturday, 8:00 a.m. and 10:30a.m. Sunday, Weekday Masses - consult weekly bulletin; Sacrament of Penance, Saturday 4-4:45p.m.

### ST. PAUL LUTHERAN CHURCH

31903 475th Ave, Elk Point, SD 57025, Sunday Service 10:30 am, 9am Sunday School Pastor David Bentz.

### ST. PAUL'S EPISCOPAL CHURCH

corner of Main and Linden. Sunday: nursery available. 10:00 a.m. Holy Eucharist. 11:00 a.m. coffee hour. Call 624-3379 for more information.

### THE LUTHER CENTER AT USD

Life at the corner of campus and faith. Located at Cherry & Plum Streets, Vermillion. We worship weekly on Wednesday evenings at 8:30pm and host service and fellowship events throughout the year. Visit us online at [www.luthercenter.org](http://www.luthercenter.org) or find us on facebook!

### THE UNITED CHURCH OF CHRIST CONGREGATIONAL

Highway 12 Newcastle, NE. Worship: 7:00 p.m. Saturday. Pastor Gary Kimm. Come join us!

### TRINITY LUTHERAN CHURCH

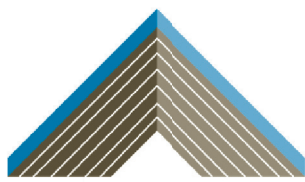
816 E Clark Street, Vermillion. Join us for Worship Saturday evening: 5:30PM and Sunday morning: 10:00AM Sunday mornings: 9:00AM --Coffee fellowship, Adult Choir, Sunday School Radio broadcast: Sunday morning at 10AM on KVTK Radio, AM 1570 Holy Communion celebrated each Saturday evening and the 1st and 3rd and 5th Sundays each month. Pastor Robert D Hansen Facebook: Trinity Lutheran - Vermillion, SD [www.trinityvermillion.org](http://www.trinityvermillion.org)

**Have a Great Day**

# DINING

*entertaining & celebrations*

## Adult Programs for November



EDITH B. SIEGRIST  
VERMILLION PUBLIC LIBRARY

All events held in the Kozak Community Room

## NOVEMBER

5

**Wednesday, November 5th**  
**Artists & Authors series**  
Social Practice Artist, Alice Alexandrescu  
7 pm

12

**Wednesday, November 12th**  
**Long Overdue series**  
The 'Everything' Plan for the City, with Rich Holland  
7 pm

19

**Wednesday, November 19th**  
**Non-fiction Book Club**  
A Field Guide to Getting Lost, by Rebecca Solnit  
7 pm (books available at our circulation desk)

## AUCTION

SUNDAY, NOV. 9TH • 1PM

149 N. MAIN ST. • PILGER, NE

*Auctioneers Note: Due to the tornado damage in Pilger, Metric Motors, LLC, 402-841-8659 after 32 years in business, is selling out.*

*Terms: Cash or Cashable Check w/ I.D.*

40 Air Cooled VW's, 1963-1980; Porsche 914; 84 Kawasaki 29K; Dune Buggy Parts. Welders, Milling Machine, Metal Lathe, Brake Lathe, Tune Up Equipment, Air Compressors, Car Hoist, 1/2 Ton Electric Hoist, Jacks & Stands, Battery Chargers, Benches, Old Gas & Oil Cans, Old JD Inline Engines, Motor Manuals. All kind of Tools, Parts, & Etc.

For a full listing and pictures, go to [www.bargholzauction.com](http://www.bargholzauction.com)  
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## BIG "FOUR" SALE

12 foot Jon Boat: \$400 (Only used twice)

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## Maximize your lifetime Social Security benefits

Join Us!

Date November 10, 2014

Time 6PM to 8PM

Place Vermillion Public Library

18 Church St., Vermillion, SD 57069

Topic: Maximize your lifetime Social Security Benefits

To RSVP, Contact Ben Anderson, Agent New York Life Insurance Company 5101 S. Nevada Ave., Suite 200 Sioux Falls, SD 57108

Email: [banderson@ft.newyorklife.com](mailto:banderson@ft.newyorklife.com)

Phone: 605-254-3080

Registered Representative, NYLIFE Securities LLC (Member FINRA/SIPC Licensed Insurance Agency

### Four Strategies to help you make the most out of Social Security

Social Security plays an important part in any retirement income strategy. In addition to questioning when to claim Social Security benefits, many near or new retirees are seeking strategies to help maximize their benefits. There are many factors to consider including:

- The best time to claim Social Security
- The impact that various claiming strategies can have on lifetime income
- Coordination of benefits with a spouse
- Minimizing taxes

This course is designed to help you consider these factors, and determine the role that Social Security can play in your particular retirement income strategy.

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