Chris Bucher
Business Editor
cbucher@conleynet.com
262-513-2651

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13.8M goal set for Obama's final health care sign-up season

WASHINGTON (AP) — Facing new challenges to a legacy law, the Obama administration on Wednesday set its goals for the president's final health care sign-up season.

Health and Human Services Secretary Sylvia Burwell said she expects 13.8 million people to sign up.

This is shaping up to be the most difficult sign-up season since HealthCare.gov launched in 2013 and the computer system froze up. But technology isn't the issue now. Premiums are going up sharply in many parts of the country, and some major insurers have exited the program, leaving consumers with fewer choices next year.

The administration says taxpayer-provided subsidies will cushion most of the impact of premium increases that are expected to be well into the double digits in many states.

For policyholders whose insurance company will no longer offer coverage, the government is automatically matching them with another carrier's plan. It's up to the consumer whether or not to accept the match or keep shopping. Going into its fourth sign-up season, President Barack Obama's health care law has yet to achieve stability. Enrollment has been lower than initially projected, insurers say patients turned out to be sicker than expected, and a complex internal system to help stabilize premiums did not work as intended, partly because of actions by congressional Republicans.

The law offers subsidized private insurance to people who do not have coverage through their jobs, along with a state option to expand Medicaid for low-income people. Largely as a result of the Affordable Care Act, the nation's uninsured rate has dropped below 9 percent, a historically low level. More than 21 million people have gained coverage since the law passed in 2010.

The government said enrollment averaged more than 10 million people through the first half of 2016, and more than 8 in 10 were receiving financial help.

Nonetheless, the law remains politically divisive and Republicans are still vowing to repeal it.

The administration is hoping for a strong sign-up season to validate the president's signature program, and for a victory by Democrat Hillary Clinton in the presidential election to close out the long-running political saga. Clinton has outlined steps she'd take to build enrollment and sweeten subsidies for consumers.

Sign-up season doesn't start until Nov. 1, but previously window shopping has been available about a week earlier on HealthCare.gov, now used by 39 states. That should be the case again.

Officials say returning customers will notice a smoother, more informative website, making it easier to compare plans. It's also been optimized for mobile devices. Those who are satisfied with their current plan don't need to do anything; they'll be automatically renewed.

United Way creates new position, tabs Reed

MILWAUKEE — The United Way of Greater Milwaukee and Waukesha County announced that it's created a new position for the organization.

The position, known as the director of innovative strategies for boys and men of color, has been filled by Shannon Reed, who will transition into the role from his previous income portfolio manager position.

"In Milwaukee, our boys and men of color are facing significant challenges that require specific, purposeful focus," said Nicole Angresano, vice president of community impact for United Way. "As the director of innovative strategies for boys and men of color, Shannon will expand United Way's partnership with community-based organizations, youth and adult residents, law enforcement, education, health system leaders, and faith-based advocates, to collectively address the most critical issues, including: education, income, health, and mentoring."

Reed

Reed earned a bachelor's degree in information/technology management with a minor in business from Upper Iowa University. He also has a master's degree in business management from Cardinal Stritch University.

As part of the organization, Reed has managed 47 programs for a portfolio investment value of over $4.1 million.

Tikalsky joins law firm of Sorrentino, Burkert and Risch

WAUKESHA — J. Steven Tikalsky recently joined the law firm of Sorrentino, Burkert and Risch, LLC.

Tikalsky graduated from Marquette University Law School in 1978 and has many years of experience in estate planning and probate, real estate and small business law.

Tikalsky

IN BRIEF

T-Mobile to pay $48 million for misleading customers

WASHINGTON (TNS) — T-Mobile has agreed to pay at least $48 million for failing to tell customers that its unlimited data plans actually had some limits, the Federal Communications Commission said Wednesday.

The settlement resolves an FCC investigation that began last year into whether the company adequately disclosed that data speeds could be slowed or even halted for heavy users during periods of network congestion, the agency said.

T-Mobile agreed to pay a $7.5 million fine and provide $35.5 million in customer benefits, including a data upgrade and discounts on accessories. The company also will spend at least $5 million to improve mobile high-speed internet access for up to 80,000 low-income public school students.

Starbucks CEO sees China market surpassing U.S.

SEATTLE (TNS) — Starbucks is raising its sights in China and aims to have 5,000 stores by 2021 in a market that Chairman and CEO Howard Schultz says "will be larger than the U.S. over time."

"There's no doubt at some point China will exceed the U.S.," Schultz said in an interview.

The Seattle-based company now has more than 2,300 stores in China, up from 400 in 2011. It had previously outlined plans to reach 3,400 by the end of 2019.

Overseeing plans to double the store count will be Belinda Wong, who has been promoted from president to CEO of Starbucks China.

At an investor conference last month, Starbucks Chief Financial Officer Scott Maw said U.S. stores bring in average revenue of $1.6 million, and "it's about $1.2 million in Japan and approaching $900,000 in China," according to an S&P Capital IQ transcript.

California attorney general investigating Wells Fargo

LOS ANGELES (TNS) — The California Department of Justice is investigating Wells Fargo & Co. on allegations of criminal identity theft over its creation of millions of unauthorized accounts, according to a search warrant sent to the bank's San Francisco headquarters this month.

The warrant and related documents, served Oct. 5 and obtained by the Los Angeles Times through a public records request, confirm that California Attorney General Kamala Harris, in the final weeks of a run for U.S. Senate, has joined the growing list of public officials and agencies investigating the bank in connection with the accounts scandal.

Harris' office demanded the bank turn over a trove of information, including the identities of California customers who had unauthorized accounts opened in their names, information about fees related to those accounts, the names of the Wells Fargo employees who opened the accounts, the names of those employees' managers and emails or other communication related to those accounts.

ID THEFT AND KIDS

Youngsters are probably ideal targets for identity theft: they have Social Security numbers, but they rarely have financial accounts that are checked regularly. Indeed, the theft can go undetected until the youngster grows up and wants to use his or her own information to build credit and suddenly discovers someone else has used it fraudulently.

To keep your kids and their identity safe, start by teaching them not to post personal information on social media, and not to give personal info to anyone without your permission. Check how personal information is protected at school. Teach young adults about phone and internet scams. Keep important papers in a safe place. Shred documents before discarding them.

If your minor child has been the victim of identity theft, file a police report. With copies of that, submit a written request for credit reports from the major agencies.

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Submitted photos

Heidi Miller, Diana Nelson, Gearbox Express CEO Bruce Neumiller, Justin Nelson and Charlie Miller of Citizens Bank at the fundraising event.

Mukwonago Education Foundation hosts sold-out fundraiser

MUKWONAGO — The Mukwonago Education Foundation Board of Directors hosted a sold-out fundraising event at Gearbox Express in Mukwonago on Saturday.

Themed "Gearing Up For Greatness," the event is part of an annual fundraiser to support students seeking to achieve greatness in technology, art, science, skilled trades and more.

"The Education Foundation funds new ideas and student opportunities—unfunded by the school district—that would otherwise go unrealized," Foundation President Jamie Pratt said.

"Mukwonago area residents have a tradition of pulling together to achieve more than others. It's what makes Mukwonago a great place to live. We owe a huge thank you to the entire community for their support of students wanting to explore new and innovative ideas."

The Education Foundation annually contributes 25 percent of its annual fundraising to the School to Work House, allowing students to build a home each year.

Bruce Neumiller, CEO of Gearbox Express, and his team hosted the event and provided tours of the new facility, as well as a short presentation on the growth of the business and the economic impact to the community. MASD Superintendent Shawn McNulty shared his vision of a community that has developed strong partnerships between the schools, parents and residents.

Prairie View Elementary Principal Stephanie Blue, School Board member Jeff Voelkel and MASD Director of Student Learning Nick Reichoff.

— Freeman Staff

Submitted photo

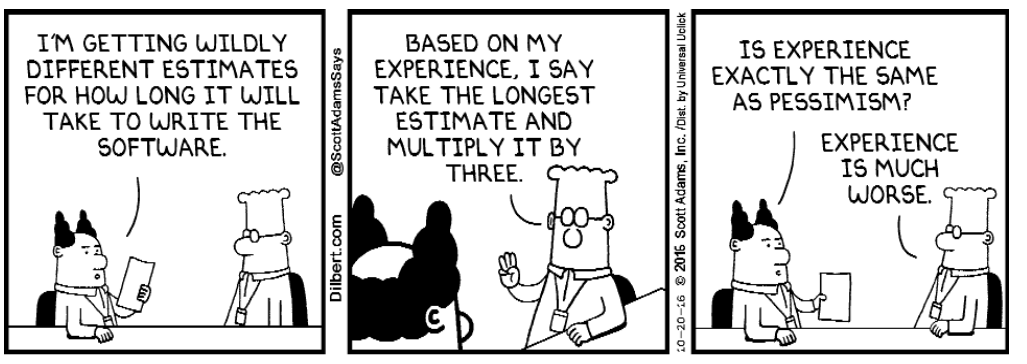
Ocreative holds ribbon cutting for opening

HARTLAND — A ribbon-cutting ceremony was held for the opening of Ocreative by the Hartland Chamber of Commerce's board of directors and ambassadors Oct. 11.

Since it began in 2003, Ocreative has continued to work with businesses and organizations that seek visionaries. The company has incorporated branding, digital marketing strategy, website design, graphic design, video storytelling and color consulting into its business.

The company is located at 301 Pawling Ave. and can be reached at www.ocreativedesign.com for more information.

Dilbert



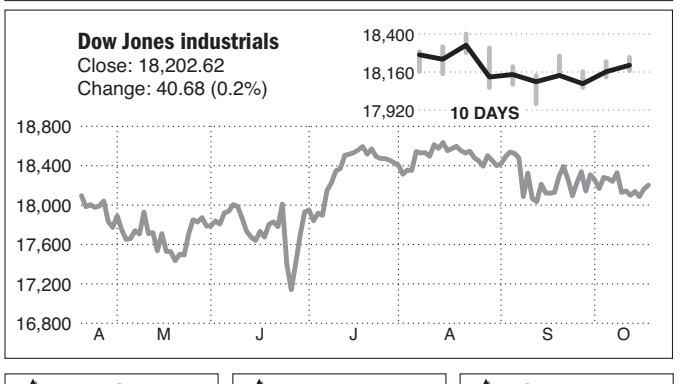
THE MARKET IN REVIEW

STOCKS OF LOCAL INTEREST

Name	Div	Yld	PE	Last	Chg	YTD %Chg
AT&T Inc	1.92	4.9	15	39.38	+.02	+14.4
Actuant	.04	.2	...	22.69	+.43	–5.3
BP PLC	2.40	6.7	...	36.05	+.07	+15.3
BkofAm	.30	1.8	13	16.47	+.21	–2.1
Bemis	1.16	2.3	20	50.84	+.38	+13.8
BrigStrat	.56	3.0	26	18.96	+.01	+9.6
ChesEng	...	...	...	6.72	+.20	+49.3
Chevron	4.28	4.2	...	102.27	+.48	+13.7
Citigroup	.64	1.3	14	49.48	+.49	–4.4
CocaCola	1.40	3.3	25	42.05	+.08	–2.1
ColgPalm	1.56	2.2	26	71.70	–.23	+7.6
ConocoPhil	1.00	2.4	...	41.72	+1.07	–10.6
Disney	1.42	1.5	16	91.93	+.76	–12.5
ExxonMbl	3.00	3.4	35	87.17	+.40	+11.8
Fiserv	...	...	28	99.81	–.25	+9.1
FordM	.60	5.0	6	12.01	+.12	–14.8
Generac	...	...	24	36.74	+.12	+23.4
GenElec	.92	3.2	27	29.06	+.08	–6.7
HarleyD	1.40	2.6	15	54.75	+.56	+20.6
HomeDp	2.76	2.2	21	125.89	+.15	–4.8
Intel	1.04	2.9	16	35.51	–2.24	+3.1
IBM	5.60	3.7	12	151.26	+.54	+9.9
JohnJn	3.20	2.8	18	114.59	–.82	+11.6
JohnContl n	...	...	30	44.38	+.41	0.0
JoyGlbl	.04	.1	...	27.86	+.05	+120.9
KimbClk	3.68	3.1	20	120.21	–.33	–5.6
Kohls	2.00	4.6	12	43.83	+.79	–8.0
Koss h	...	...	14	2.59	–.05	+29.7
ManpwrGp	1.72	2.4	12	72.49	+.72	–14.0
Marcus	.45	1.8	21	25.39	+.12	+33.8
Microsoft	1.56	2.7	26	57.53	–.13	+3.7
Modine	...	...	41	11.10	+.45	+22.7
OasisPet	...	...	...	11.19	+.62	+51.8
OshkoshCp	.76	1.4	19	52.96	–.34	+35.7
RiteAid	...	...	44	6.66	–.36	–15.1
RockwlAut	2.90	2.5	20	117.45	+1.48	+14.5
RoyDShllA	3.76	7.4	77	51.02	+.40	+11.4
SPX Cp	...	...	...	19.94	+.18	+113.7
SiriusXM	...	...	38	4.14	+.04	+1.6
SmithAO s	.48	1.0	28	48.80	–.40	0.0
SnapOn	2.44	1.6	17	149.11	–.45	–13.0
Target	2.40	3.6	12	67.53	+.17	–7.0
3M Co	4.44	2.6	21	169.91	–.04	+12.8
Toyota	...	...	...	114.89	–.16	–6.6
WEC Engy	1.98	3.4	20	58.18	–.12	+13.4
WalMart	2.00	2.9	15	68.89	+.02	+12.4

Stock Footnotes: n = New in past 52 weeks. rs = Stock has undergone a reverse stock split of at least 50 percent within the past year.s = Stock has split by at least 20 percent within the last year. vj = In bankruptcy or receivership.
Source: The Associated Press. Sales figures are unofficial.

STOCK MARKET INDEXES



NYSE 10,600.91 +33.10

NASDAQ 5,246.41 +2.57

S&P 500 2,144.29 +4.69

52-Week High	52-Week Low	Index	Last	Chg	%Chg	YTD %Chg	12-mo %Chg
8,358.20	6,403.31	Dow Transportation	8,064.72	+56.16	+.70	+7.40	–.67
723.83	547.22	Dow Utilities	659.24	–1.67	–.25	+14.09	+10.18
1,581.53	1,215.14	S&P MidCap	1,534.03	+6.86	+.45	+9.68	+7.86
1,263.46	943.09	Russell 2000	1,222.64	+5.34	+.44	+7.64	+6.79
22,785.41	18,462.43	Wilshire 5000	22,304.20	+61.25	+.28	+5.37	+5.74

COMMODITIES

	Open	High	Low	Settle	Chg.
GOLD 100 troy oz.- dollars per troy oz.					
Oct 16	1262.90	1271.50	1262.90	1267.90	+7.10
SILVER 5,000 troy oz.- cents per troy oz.					
Oct 16	1758.5	1771.0	1758.5	1761.6	+2.5
CATTLE 40,000 lbs.- cents per lb.					
Oct 16	97.70	98.10	95.85	96.02	-1.73
FEEDER CATTLE 50,000 lbs.- cents per lb.					
Oct 16	121.82	121.92	118.90	119.02	-3.00
LIGHT SWEET CRUDE 1,000 bbl.- dollars per bbl.					
Nov 16	50.77	51.93	50.69	51.60	+1.31
NATURAL GAS 10,000 mm btu's, $ per mm btu					
Nov 16	3.260	3.261	3.144	3.170	-.093
CORN 5,000 bu minimum- cents per bushel					
Dec 16	353.50	358	351	357.50	+3.75
OATS 5,000 bu minimum- cents per bushel					
Dec 16	203.75	209.25	202.50	209	+5.25
ROUGH RICE 2,000 CWT- dollars per CWT					
Nov 16	10.375	10.470	10.370	10.405	-.015
SOYBEANS 5,000 bu minimum- cents per bushel					
Nov 16	972	982.75	971	981.50	+9
SOYBEAN MEAL 100 tons- dollars per ton					
Dec 16	302.30	306.80	302.00	306.40	+3.00
SOYBEAN OIL 60,000 lbs- cents per lb					
Dec 16	35.34	35.60	34.97	35.40	+.33
WHEAT 5,000 bu minimum- cents per bushel					
Dec 16	420.50	422.25	413	420.25	+.25