

Warning signs for both parties in state and local elections

Associated Press

WASHINGTON — State and local elections across the country this week produced warning signs for both Democrats and Republicans as they press toward the 2016 presidential contest, now just a year away.

Democrats lost more ground in legislatures and governor's mansions, raising questions about the party's strength when President Barack Obama's name isn't at the top of the ballot. Democrats still have important demographic advantages in the states that often determine presidential elections, but the party is struggling in power centers outside Washington that influence policy and steer congressional redistricting.

The GOP is casting its victory in the Kentucky gubernatorial race as a blueprint for how Republicans can run successfully against Obama's signature health care law.

But the elections weren't all good news for the Republicans. For party leaders anxious about Donald Trump and Ben Carson's lead in the GOP presidential primary, the win in Kentucky for Matt Bevin — a wealthy businessman who has never held political office — could be a sign that many voters are serious about electing outsider candidates.

Party leaders are skeptical that outsiders' rebellious

appeal will be sufficiently deep and lasting to send such a candidate to the White House.

"We're at this interesting moment where clearly there's a lot of frustration in the electorate, which means voters are going to be more volatile," said David Winston, a Republican pollster.

To be sure, off-year elections are imperfect predictors of presidential contests. Turnout is far lower and the voters who do show up tend to be older and less diverse, favoring Republicans.

Still, Tuesday's contests across the country are being scoured for signs of the electorate's mood less than three months before the lead-off Iowa caucuses.

For Democrats, results in Kentucky, Virginia and elsewhere were part of a troubling pattern. Since Obama was elected in 2008, the party has lost 13 governorships and more than 900 state legislative seats, ceding control of 30 legislative chambers. On Capitol Hill, Democrats have given up control of both the House and Senate.

The fresh losses raise serious questions for Democrats about how the party will fare next year when Obama isn't on the ticket. It's also raising questions about where Democrats will draw their next generation of leaders.

Hillary Rodham Clinton, the Democratic front-runner, is making specific campaign

appeals to the Hispanics, blacks and young voters who helped propel Obama to victory. And she's promising she'll work to help candidates win their races, too.

The Democratic defeats have implications for policies as well as politics. While most Democratic governors have expanded their states' Medicaid coverage under the federal Affordable Care Act, several Republicans have resisted, including in Florida and Texas. Democratic Virginia Gov. Terry McAuliffe tried to expand Medicaid but was blocked by Republicans.

Democrats' efforts to fully implement "Obamacare" got even harder Tuesday. McAuliffe failed in his campaign to put Virginia's legislature back in Democratic hands. And in Kentucky, Bevin won in part on a pledge to repeal the state's Medicaid expansion, propelling a Republican into the state's governor's mansion for just the second time in four decades.

Bevin cast himself as a political outsider, one who was self-funded and shunned by Kentucky's political establishment after he challenged Senate Majority Leader Mitch McConnell in the 2014 GOP Senate primary. It's an approach that fits with the outsider appeal of Trump and Carson, who are roiling the GOP presidential primary and worrying establishment Republicans who fear neither

of them could defeat Clinton in a general election.

Asked Wednesday whether Bevin's win bodes well for his own political future, Trump sounded confident. He said, "There is something happening, folks, I will tell you. There is something happening."

In an interview with The Associated Press, Kentucky Sen. Rand Paul, who is struggling in the GOP presidential polls, aligned himself with Bevin's success as a political outsider.

"That's the same thing I ran on when I ran in 2010," Paul said of his Senate victory five years ago.

Bevin wasn't the only outsider who won this week. In Mississippi, Republican poultry and cattle farmer Vince Mangold made his political debut by ousting Democratic House Minority Leader Bobby Moak, who had been in office for 30 years.

Republicans targeted Moak with mailers displaying his photo next to Obama's under the headline, "Bobby Moak and Barack Obama ... A Liberal Love Affair." Mangold said he campaigned on lower taxes and a good education system, but he attributed his victory not to any particular policy stances but to his outsider status.

"As I traveled around the district, the overwhelming reply was they were ready for a change," Mangold said.

'Hero' officer staged suicide, embezzled from youth program

Associated Press

ROUND LAKE BEACH, Ill. — A police officer who was lauded as a hero after his fatal shooting triggered an intense and costly manhunt in fact killed himself because he was about to be exposed as a thief, and carefully staged his death to make it seem like he died in the line of duty, authorities said Wednesday.

Fox Lake Police Lt. Charles Joseph Gliniewicz embezzled thousands of dollars from the town's Police Explorer program for seven years, and spent the money on such things as mortgage payments, travel expenses, gym memberships and adult websites, Lake County Major Crimes Task Force Commander George Filenko said.

"We have determined this staged suicide was the end result of extensive criminal acts that Gliniewicz had been committing," Filenko said. He declined to provide more details about these crimes, because "the investigation strongly suggests criminal activity on the part of at least two other individuals."

The commander then endured blistering questions from skeptical journalists about his handling of the two-month investigation.

"We completely believed from day one that this was a homicide," Filenko said. "Gliniewicz committed the ultimate betrayal."

Minutes before he died on Sept. 1, Gliniewicz radioed that he was chasing three suspicious men in a swampy area of Fox Lake, a suburb north of Chicago. Backup officers followed a trail of equipment to the Army veteran's body, about 50 yards from his squad car.

Gliniewicz was a 30-year police veteran and expert crime scene investigator, his boss said, and took elaborate steps to try to make it look like he died in a struggle. The first bullet struck his cell phone and ballistic vest. The second pierced his upper chest, and his head was bruised in ways the coroner said could have been intentional.

His handgun wasn't found for more than an hour, even though it was less than three feet from the body, Filenko said.

An intense manhunt began immediately, with hundreds of officers searching houses, cabins and even boats on area lakes. Helicopters with heat-sensing scanners and K-9 units scoured the area for days. Some 50 suburban Chicago police departments and sheriff's offices assisted, racking up more than \$300,000 in overtime and other costs, according to an analysis that the *Daily Herald* newspaper published.

More than 100 people submitted to DNA tests as investigators sought matches to evidence collected at the crime scene — genetic tests that Filenko said

ultimately found nothing. Asked Wednesday whether that evidence will now be destroyed, Filenko said he didn't know.

More than 100 investigators stayed on the case for weeks, even after questions arose.

One hint came when the Lake County coroner, Dr. Thomas Rudd, announced that Gliniewicz was killed by a "single devastating" shot to his chest, and that he couldn't rule out suicide or an acci-

dent. That prompted an angry response from Filenko, who said releasing such details put "the entire case at risk."

But Filenko revealed Wednesday that as the case progressed, investigators were uncovering incriminating texts and Facebook messages Gliniewicz had sent, expressing fears as early as May that his thefts were about to be exposed by an audit of the Explorer program being conducted by a new village administrator.

"If she gets ahold of the old checking account, im pretty well f(asterisk)(asterisk)(asterisk)ed," the first message read.

He had deleted the texts, but authorities were able to recover them anyway. Investigators released some of them verbatim, but did not identify the people he sent them to.

"This village administrator hates me and explorer program," he said in another. "This situation right here would give her the means to CRUCIFY ME (if) it were discovered."

On Aug. 31, the day before he killed himself, Gliniewicz wrote that the administrator had demanded a financial report on the program.

Village Administrator Anne Marrin read a brief statement Wednesday thanking authorities for their work, and noting that the officer threatened her personally after she began asking tough questions.

In one of the texts, Gliniewicz and "Individual (hash)2" discuss trying to get Marrin out of office, perhaps by arresting her for drunk driving, or worse. "Trust me ive thought through MANY SCENARIOS from planting things to the volo bog," he wrote, referring to a local waterway that would be difficult to search.

To the public, the case remained a homicide investigation, even after authorities announced in October that Gliniewicz, 52, had been shot with his own weapon.

Gliniewicz was held up on national television as a hero who died doing his job in a dangerous environment. An outpouring of grief swept Fox Lake, a village of 10,000 about 50 miles north of Chicago. The officer's picture was hung in storefront windows and flags flew at half-staff in his honor. Others described him as tough when needed, but also as sweet and a role model to youngsters aspiring to go into law enforcement.



Gliniewicz

How does myRA new retirement account work?

Associated Press

NEW YORK — It's time to get saving.

A government-backed individual retirement account announced nearly two years ago by President Barack Obama is now available across the country, the Treasury Department said Wednesday, and it removes several barriers that keep millions of people from saving for their retirement. The account, called a myRA, has no fees, no minimum balance, no risk of losing money and it doesn't have to be linked to an employer.

"It's a great way to start saving for retirement in a low-risk way," said Ed Gjertsen II, president of the Financial Planning Association.

MyRAs are aimed at those without access to employer-sponsored retirement plans like 401(k)s, but anyone under certain income levels is eligible. Workers can have contributions deducted automatically from their paychecks into their accounts, and employers are not charged any administrative fees to do so.

Experts say regular, automatic contributions are a crucial way for people to build nest eggs.

Here are more details about the account and how it works:

Q: Who is eligible for a myRA?

A: Individuals who earn



AP Photo/Charles Dharapak, File

In this file photo, President Barack Obama gives his State of the Union address on Capitol Hill in Washington. In the address, Obama unveiled a new program called "myRA," for "my IRA." The Treasury Department said Wednesday that the government-backed retirement savings plan myRA is now available.

less than \$131,000 a year or couples who earn below \$193,000 a year.

Q: How much money do I need to open an account?

A: None. You can sign up at <https://myra.gov>. You'll need a Social Security number and either a driver's license, a U.S. passport or a state or military identification number to sign up online.

Q: How do I deposit money?

A: Money can be deposited from a checking or savings account or directly from your paycheck. If you want money to come out of your paycheck and your employer allows direct deposits, myRA provides a form to give to your employer at <https://myra.gov/files/myra-direct-deposit-form.pdf>. You will also have the option to send your tax refund to your myRA when doing your taxes.

Q: What if I move jobs?

A: The account is in your name, so it stays with you when you change jobs.

Q: Can I withdraw the money anytime I want?

A: Yes. There are no fees or taxes to pay on the money you have deposited, but if you are younger than 59 1/2, you will have to pay taxes on the interest that your money has earned.

Q: Is there a limit on how much I can save in a myRA account?

A: Yes. If you're under 50 you can deposit up to \$5,500 a year. Those who are or will be 50 or older by the end of the year can deposit up to \$6,500 a year.

Once the account grows to \$15,000, you must move your money to a private-sector retirement account like a Roth IRA.

Q: Is it risky?

A: No. MyRA invests in a fund made up mostly of U.S. government bonds called the Government Securities Fund, and it will not lose money.

Q: How much interest will my money earn?

A: The interest rate changes every month. In the 10 years ending last December, the investment earned nearly 3.2 percent annually on average.

Q: How is this different than a Roth IRA?

A: Many of the rules are the same, but Roth IRAs through banks or brokerage companies generally have fees or require minimum contributions that can be too high for some. Another major difference is that with Roth IRAs you can invest in stocks, bonds, mutual funds or other investments. They can be riskier, but they may earn more money than government bonds. With myRA, the government hopes it can push more people to start saving for retirement and eventually lead them to opening Roth IRAs.

Q: Will this leave me enough to retire on?

A: Almost certainly not. The government and financial planners caution that this is a way to get people to start saving.

4 stabbed, attacker killed at central California university

MERCED, Calif. (AP) — A student stabbed and wounded four people as classes got underway at a rural university campus in central California before police shot and killed him, authorities said Wednesday.

Two students, one staff member and a vendor were attacked at the University of California, Merced, but were expected to recover, the school said on its verified Twitter account. Campus officials reported earlier in the day that five people were stabbed.

All the victims were conscious when paramedics reached them, Assistant Vice Chancellor Patti Waid said. Two of them were taken by helicopter to hospitals in Modesto, but

BRIEFLY

their conditions were not immediately known. The three others had injuries that were minor enough that they could be treated on campus, Waid said.

Campus officials said the assailant was a student but had not confirmed his identity or provided a motive for the attack. Officials said they were still working out a timeline of events leading up to the stabbings, and it wasn't clear how the attack played out.

University senior Phil Coba, a student government representative, said numerous students told him that the stabbings started inside a classroom and continued outside before campus police shot and killed the attacker.

Authorities have not confirmed those accounts and have said the attack occurred outside a building as students went in to class shortly after 8 a.m.

Bomb may have downed Russian jet, U.S., U.K. officials say

LONDON (AP) — British and U.S. officials said Wednesday they have information suggesting the Russian jetliner that crashed in the Egyptian desert may have been brought down by a bomb, and Britain said it was suspending flights in Sinai Peninsula indefinitely.

Intercepted communications played a role in the tentative conclusion that the Islamic State group's Sinai affiliate planted an explosive device on the plane, said a U.S. official briefed on the matter.

The official added that intelligence analysts believe it was planned and executed by the Islamic State's affiliate in the Sinai, not the group that is headquartered in Syria.

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Staff Sergeant Joel Davis
US Marines
Veteran

Example

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