

Life In Poetry

A Gesture Can Read Like A Book

BY TED KOOSER
 U.S. POET LAUREATE

At a time when a relationship is falling apart, sometimes the news of its failure doesn't come out of a mouth but from gestures. Claudia Emerson, who lives in Virginia, here captures a telling moment.

EIGHT BALL

It was fifty cents a game
 beneath exhausted ceiling fans,
 the smoke's old spiral. Hooded lights
 burned distant, dull. I was tired, but you
 insisted on one more, so I chalked
 the cue—the bored blue—broke, scratched.
 It was always possible
 for you to run the table, leave me
 nothing. But I recall the easy
 shot you missed, and then the way
 we both studied, circling—keeping
 what you had left me between us.

American Life in Poetry is made possible by The Poetry Foundation (www.poetryfoundation.org), publisher of Poetry magazine. It is also supported by the Department of English at the University of Nebraska-Lincoln. Poem copyright ©2005 by Claudia Emerson, whose most recent book of poetry is Figure Studies, Louisiana State University Press, 2008. Poem reprinted from Late Wife, Louisiana State University Press, 2005, by permission of Claudia Emerson and the publisher. Introduction copyright © 2012 by The Poetry Foundation. The introduction's author, Ted Kooser, served as United States Poet Laureate Consultant in Poetry to the Library of Congress from 2004-2006. We do not accept unsolicited manuscripts.

Grants Available For Financial Literacy

The Credit Union Foundation of the Dakotas (NCUF Partner) has grants available to community organizations and credit unions affiliated with The Credit Union Association of the Dakotas.

The Credit Union Foundation of the Dakotas is funded by participating North and South Dakota Credit Unions. It funds projects in the areas of access to financial services, financial education, savings and asset accumulation, and small credit union development. Those interested in applying must meet the following criteria:

- Be an affiliated North and South Dakota Credit Union or a community organization. Non-Credit Union organizations may apply for grant funding, but must partner with a North or South Dakota credit union and be able to clearly demonstrate how the project will impact Credit Unions and their members.
- Funds may be used for the following purposes:
 - Education of credit union employees and volunteers;
 - Public education initiatives related to consumer finance;
 - Projects and programs that support new, small or community development credit unions;
 - Enhancement to League/Association projects funded by other sources that are consistent with the Foundation's mission and purposes;
 - Programs or projects that extend credit union services to the full range of membership, with emphasis on the unserved, underserved or "low-income" consumers;
 - Affordable housing projects;
 - Disaster relief;
 - Partnerships that provide services or carry out projects consistent with the Foundation's mission and purposes; and
 - Other purposes consistent with the Foundation's 501(c) (3) mission and purpose.

- Solicit endorsement and/or funding from at least one local credit union or credit union related supporter.
- Be able to leverage funds from other community, philanthropic, government or other sources to maximize benefit and ensure sustainability at the conclusion of funding from this grant.
- Obtain letters confirming in kind support or funding commitments from partners both within and outside the credit union movement.
- Have tangible, achievable goals and objectives.

The Credit Union Foundation of the Dakotas Grant Committee will consider grant proposals throughout the year. Interested parties should submit applications by Saturday, March 31. All completed grant applications must include:

- An organization description, legal name, address, primary purpose, and history.
- The organization's letter from the IRS stating that it is tax-exempt under Section 501 (c) (3) or Section 501(c)(6) and not a private foundation under Section 509(a).
- Most recent audited financial statement and complete copy of a recent form 990 federal tax return.
- Current organization and project budget and proposed budgets for 2012.
- Leadership information (Board and staff)
- List of other funding sources for the organization, including letters of in kind support/funding commitments.

Organizations obtaining funds will be required to file a grant report. This report should include a summary of the project or event, and how the funds were used.

Interested organizations can obtain a grant application by contacting Amy Jo Johnson at 800-279-6328 ext.3954 or ajohnson@cuaad.coop.

Tires Really Do Have An Expiration Date

BY TOM AND RAY MAGLIOZZI
 www.cartalk.com

Dear Tom and Ray:
 I just bought a new Jeep, and the owner's manual says that all tires, including the spare, should be replaced after six years, regardless of condition or usage, to avoid a sudden failure during use. I don't remember seeing this recommendation before. The spare in my last Jeep is now more than 10 years old. Should I replace it? What is the reasoning behind this recommendation?

— Eric

TOM: What's the reasoning? Well, the Goodyear pension plan is seriously underfunded.

RAY: Actually, it's about the deterioration of the rubber, Eric. If you take a rubber band and toss it in your kitchen drawer, when you go to stretch it a year later, what happens? It's all dried out, and it breaks.

TOM: There's a similar, though much slower, process happening with your tires. Over time, the ozone in the air degrades rubber. Just from being in Earth's atmosphere, tires dry out, crack and, eventually, fail to hold air.

RAY: So how'd they come up with the six-year time frame? Well, it's somewhat arbitrary. They looked at a number of factors: the



CAR TALK

Tom and Ray Magliozzi

rate at which rubber decays, how the average person cares for his or her tires, the real-life data on tire failure and the tire sales numbers for Q4. They put it all together, and they came up with a guess of six years.

TOM: So, it's a guess. Your tires may last longer or may fail sooner. But it's a reasonable guess that errs on the side of safety. And in reality, most tires have their tread used up in less than six years anyway. So it's only an issue for people who don't drive much, and for spare tires that don't get rotated into the mix.

RAY: You may have a little more leeway

with your spare, since you're not actually driving on it every day. But in an emergency, if you were forced to use it, you'd have to drive slowly and carefully, and then replace it as soon as possible. If it were me, I'd replace a spare that's 10 years old.

TOM: And speaking of replacement tires, you now have one more thing to think about at the tire store. Like bread and milk, you now have to make sure your tires are "fresh."

RAY: Right. If tire manufacturers are telling us that tires have a six-year shelf life, regardless of use, then you don't want to buy tires that have already wasted a year of their useful life stacked up in a retailer's showroom or an overheated storage trailer.

TOM: How do you know when your tires were made? It's on the tire. One of the numbers printed on the sidewall is a four-digit number, like 1711. That means the tire was made in the 17th week of 2011. Now, wouldn't it be easier if they took a lesson from milk and printed an "expiration date"?

Get more Click and Clack in their new book, "Ask Click and Clack: Answers from Car Talk." Got a question about cars? Write to Click and Clack in care of this newspaper, or e-mail them by visiting the Car Talk Web site at www.cartalk.com.

Social Security: Be In The Know Before You Go

BY JENNIFER H

Social Security Claims Representative in Yankton

We're in the dead of winter. In many areas of the country, that means that we could be in for some rough weather. When severe weather strikes, parents of young children are well aware that they need to check for school closings as they prepare for the day. But sometimes inclement weather can be severe enough to close down government buildings and offices as well—including Social Security. If the weather outside is frightful, you should check our website before making a trip to a Social Security office. The place to go to find out about emergency office closings is www.socialsecurity.gov/emergency.

Social Security's office closings and emergency page provides information on specific offices that are closed due to weather and emergencies, as well as reminders about upcoming Federal holidays during which government offices are closed.

The website also offers a link to a comprehensive list of Federal holidays throughout the year.

To the right side of the page, you'll find helpful resources from other government agencies, such as the Federal Emergency Management Agency (FEMA) and the National Weather Service. They can help you to prepare for weather emergencies before they happen.

We also provide information about alternatives to visiting an office, helpful even when offices are open. For example, many of our most popular services are available online at www.socialsecurity.gov.

Find out what types of benefits you may be eligible for by using our benefits eligibility screening tool and then apply online. If you are already getting benefits, you can use our website to sign up for direct deposit so that your payments won't be interrupted during weather emergencies. You can learn about these and other services available on our secure website by visiting our Online Services page at www.socialsecurity.gov/online-services.

If you'd like to be alerted to office closings, that's easy to do. Just visit www.socialsecurity.gov/emergency and subscribe to the page by selecting the "Get email updates" link next to the red envelope. Then you'll get an email alert any time there is a change, such as an office closing.

Is the weather outside frightful? Never fear, Social Security service is always so delightful at www.socialsecurity.gov.

YOUR QUESTIONS, SOCIAL SECURITY'S ANSWERS

Question: We adopted a baby girl overseas and brought her home with us to the United States. We need to get a Social Security number for her. What do we do?

Answer: In general, to apply for a Social Security number for your child you must:

- Complete an Application For A Social Security Card (Form SS-5) for your child, which you can find online at www.socialsecurity.gov;
- Show us documents proving your child's:
 - U.S. citizenship or immigration status;
 - Adoption;
 - Age; and
 - Identity.
- Show us a document proving your identity; and
- Show us evidence that establishes your relationship to the child if your name is not listed as the parent on the child's evidence of age. The adoption decree or the amended U.S. birth certificate will suffice.

You can take your application and original documents to your local Social Security office, or you can mail them to us. All documents must be either originals or copies certified by the issuing agency. We cannot accept photocopies or notarized copies of documents. If you do not yet have proof of your child's citizenship, we can assign a number based on documentation issued by the Department of Homeland Security upon the child's arrival in the United States. When you do receive documentation of your child's citizenship, you can bring it to us, and we will update your child's record. We will mail your child's number and card as soon as we have verified your documents with the issuing offices.

Question: I have children at home and I plan to retire next fall. Will my children be eligible for monthly Social Security payments after I retire?

Answer: A child (biological, legally adopted, or dependent stepchild or grandchild) may potentially be eligible. Monthly Social Security payments may be made to your children if they are:

- Unmarried and under age 18,
- Age 19 if still in high school, or
- Age 18 or over, who became severely disabled before age 22 and continue to be disabled.

For more information, read Benefits For Children at www.socialsecurity.gov/pubs/10085.html

Question: How much can I earn while receiving Social Security

retirement benefits?

Answer: A beneficiary under the full retirement age:

- Can earn \$14,640 a year and not lose any benefits in 2012.
- We will deduct \$1 in benefits for every \$2 earned above \$14,640.

A beneficiary reaching full retirement age:

- Can earn \$38,880 a year and not lose any benefits in 2012.
- We will deduct \$1 for every \$3 earned above \$38,880.

The same earnings limits apply to a child or spouse who works and receives benefits on your record.

To see how earnings affect your benefits, use the Retirement Earnings Test Calculator at <http://tiny.cc/lrt71>

Question: Do I have to pay income taxes on the benefits I receive?

Answer: You will have to pay federal taxes on your Social Security benefits if you file a federal tax return as an individual and your total income is more than \$25,000. If you file a joint return, you will have to pay taxes if you and your spouse have a total income of more than \$32,000.

Use the Internal Revenue Service (IRS) Notice 703 shown on the back of the Social Security Benefit Statement, SSA Form 1099, to determine if any of your benefits may be taxable. You can ask us to withhold federal taxes from your Social Security when you apply for benefits.

If you are already receiving benefits or if you want to change or stop your withholding, you'll need a form W-4V from the Internal Revenue Service (IRS).

You can visit <http://tiny.cc/vmkbcc>, or call the IRS toll-free number 1-800-829-3676 and ask for Form W-4V, Voluntary Withholding Request. (If you are deaf or hard of hearing, call the IRS TTY number, 1-800-829-4059.)

When you complete the form, you will need to select the percentage of your monthly benefit amount you want withheld. You

can have 7 percent, 10 percent, 15 percent or 25 percent of your monthly benefit withheld for taxes.

Social Security has no authority to withhold state or local taxes from your benefit. Many states and local authorities do not tax Social Security benefits. However, you should contact your state or local taxing authority for more information.

Question: How do I find the Form 8822, Internal Revenue Services' change of address form?

Answer: Form 8822, Change of Address, is an IRS form used to change your address with the IRS, not Social Security. You can find the form on the IRS website at <http://tiny.cc/k21y7>.

NOTE: You will need the Adobe Reader software to read this file. Go to <http://www.adobe.com/products/reader/> to download the program if you do not already have it.

Social Security does not have a change of address form. To change your address with Social Security:

1. If you receive cash benefits, have applied for benefits, or are entitled to Medicare:

— Change your address or phone number online at <https://secure.ssa.gov/apps6z/ICOA/coa001.jsp>

— Call our toll-free number, 1-800-772-1213. Our representatives will be glad to take the information and make any necessary changes in our records.

— Notify your local field office. You can get addresses and directions to our field offices from the Social Security Office Locator, which is available on the Internet at: <http://www.socialsecurity.gov/locator/>.

2. If you are not currently entitled to Social Security or Medicare benefits, and do not have an application pending - Take no action. Social Security only maintains address information on current beneficiaries and people who have applications for benefits pending.

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After almost 37 years of State Farm "Good Neighbor" service to policyholders, Richard Abild will retire on February 29, 2012.

An Open House in recognition of his years of service will be held on Friday, February 17, from 3:00 to 6:30 p.m. at Minerva's, 1607 E. Hwy. 50, in Yankton.

All customers, associates and friends are invited.

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Healthy Yankton Winter Festival

"GET UP & PLAY" WEEKEND

Summit Activities Center
February 17th-20th

Health Information Booths • Sat., Feb. 18th • 9am-1pm
Summit Activities Center Lobby Hallway

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| FOX RUN GOLF COURSE FREE 4-Hole Golf 1 Club & Putter FREE Hot Chocolate Sunday, Feb. 19 • 1-4pm | KIWANIS 4-H ICE CENTER OPEN SKATE Sat., Feb. 18, Sun., Feb. 19 Mon. Feb. 20 • 1-4pm All Days \$3 entry, \$2 Skate Rental | DISC GOLF Memorial Park Sunday, Feb. 19 3-5pm Prize For Every Participant! |
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Promoted by Healthy Yankton, 668-8590 & Yankton Parks & Rec. Dept./Summit Activities Center, 668-5234