

American Life In Poetry

The Departed

BY TED KOOSER
U.S. Poet Laureate

The Dalai Llama has said that dying is just getting a new set of clothes. Here's an interesting take on what it may be like for the newly departed, casting off their burdens and moving with enthusiasm into the next world. Kathleen Agüero lives in Massachusetts.

SEND OFF

The dead are having a party without us. They've left our worries behind. What a bore we've become with our resentment and sorrow, like former lovers united for once by our common complaints. Meanwhile the dead, shedding pillared sweaters, annoying habits, have become glamorous Western celebrities gone off to learn meditation. We trudge home through snow to a burst pipe, broken furnace, looking up at the sky where we imagine they journey to wish them bon voyage, waving till the jet on which they travel first class is out of sight—only the code of its vapor trail left behind.

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What To Do After Your Identity Has Been Compromised

Tens of millions of Americans could be victims of the latest corporate data breach, this one at Anthem Insurance. Unknown hackers apparently stole personal identifying information (PII) from current and former Anthem customers, including names, addresses, Social Security numbers, dates of birth and other information that can be used for identity theft.

Anthem Blue Cross and Blue Shield has posted the data breach announcement on a separate website at <http://www.anthemfacts.com/> with information on the breach, but Better Business Bureau recommends that consumers always go to a company's main website first and follow links from there. Scammers often take advantage of data breaches and subsequent confusion to set up spoof websites and send phishing emails.

BBB offers the following suggestions for consumers concerned that their PII has been stolen (also available at bbb.org/breach):

1. Do not take a "wait and see" approach as you may have done with breaches involving credit card data. You must act quickly. Breaches involving Social Security numbers have the potential to be far more detrimental to victims, and the damage can be difficult to repair.

2. Consider taking a pre-emptive strike by freezing your credit reports. This will not impact existing credit cards and financial accounts, but will create a roadblock for thieves seeking to create fraudulent accounts using your personal information.

3. At a minimum, if you know your Social Security number has been compromised, place a fraud alert on your credit reports. While less effective than a freeze, this will provide an extra layer of protection. To learn more about security freezes and fraud alerts go to BBB's Consumer Blog at <http://www.bbb.org/blog>.

4. Take advantage of the free credit monitoring serv-

ices Anthem will be offering to breach victims. While this is not a preventative measure, this will alert you to new accounts or inquiries using your Social Security number so that you can act quickly to repair the damage.

5. Vigilance is key. Regularly check your credit reports at annualcreditreport.com for unauthorized charges or other signs of fraud. (NOTE: This is the only free credit report option authorized by the Federal Trade Commission.)

6. For more information and complete step-by-step guidance on repairing the damage caused by identity theft, visit the FTC's identity theft resources.

7. Expect that scammers will take advantage of this data breach to send out phishing emails and other messages that appear to be from Anthem, a credit bureau or other legitimate companies. Do not click on links from any email, text or social media messages about this or any other data breach.

For all businesses that collect customer information:

- Make sure you protect your customers' data. If a data breach can happen to a major corporation with significant data security measures in place, it can happen to any business.
- Check out BBB's updated online guide Data Security - Made Simpler for free information on how to create a data security plan.

For more information about scams, check out BBB Scam Stopper. Sign up to receive weekly Scam Alerts to hear about the latest scams.

NOTE: According to its BBB Business Review, Anthem Inc. also operates as Wellpoint, Inc., Anthem Blue Cross & Blue Shield, and Administar Federal, Inc. However, not all Blue Cross & Blue Shield companies are part of the Anthem network. If you aren't sure if your insurer is affected by this data breach, call the number on the back of your card or go directly to your insurer's website.

There's No Reason For Dealership's Runaround

BY RAY MAGLIOZZI
King Features Syndicate, Inc.



Ray MAGLIOZZI

Dear Car Talk:

My husband and I grew up in "Ford People" families. We personally have been Ford customers for over 20 years, buying nine different Ford vehicles in that time. My husband took care of each of these vehicles meticulously, including our current vehicle, the 2012 Platinum Expedition, following the instruction manual explicitly and having no problems to speak of with any of the nine vehicles. Then, about four weeks ago, the Expedition started making a knocking noise.

Since it's still under warranty, I took it to the dealership I purchased it from. Imagine how alarmed I was when the service adviser called us and said that they didn't know exactly what was wrong with my vehicle, but that it was OUR fault!

Initially, they said they needed to establish that we'd performed proper maintenance. We told them we absolutely had, and provided receipts for oil and filters, and my husband's oil-change log. Then they called back and said that the fuel injectors were leaking, putting fuel in the cylinders, and when the pistons come up, it bends the rod.

Then they called and said they weren't going to explore that issue any further because an engineer came in, looked at it with the valve cover off and said that there was sludge in the rocker arms. At this point, we went back to the dealership, along with a close friend who has been trained as a technician for Chevy and BMW. He (our friend) said there was nothing abnormal about the residue buildup. The Ford mechanic pulled out the dipstick and accused us of adding new oil to the truck before bringing it in.

He basically accused us of lying and sabotaging our own \$50,000 vehicle. After that, they changed the oil and filter, and charged us \$360. They didn't

give us a diagnosis on the engine noise; they said it turned out we just needed an oil-and-filter change. We couldn't believe that they were charging us, but they said they had no warranty claims to turn in to Ford, and they had put over 10 hours into it, and they said we should at least cover the mechanic's costs. We got into the vehicle to drive home, and it was still making the noise. We went in and complained.

The mechanic said to drive it for 300 or so miles and bring it back in. During the next week, it continued to make the same noise — always worse upon first start. We took it back. This time they told me that we needed to give them permission to pull the engine, for \$7,600. My husband feels like he is being accused of destroying his own vehicle. And they want to charge us for services that should come under my warranty. I can't believe it! What do you make of all this?

— Jane

They need to get their story straight, and you probably need to get a lawyer, Jane. First it's a bent connecting rod, then it's sludge, then it's nothing, then it's time for a new engine. Wow.

Since the vehicle is still under warranty, the only way they can avoid fixing it for free is if they can claim that you neglected to maintain it. But you did maintain it. You say your husband did all the required oil changes, kept the receipts for the oil and filters, and made notes. That should cover you in a courtroom.

Obviously, I haven't seen the car, and I don't have their side of the story. But what may have happened is that if the fuel injectors were leaky, excess fuel

may have diluted the oil, which collapsed your lifters. That would create a clattering sound that would be worse when you first start the car. And the diluted oil may then have damaged the connecting-rod bearings or the main bearings, which is why you need a complete engine rebuild now.

If the problem was caused by faulty injectors, then it's absolutely Ford's responsibility. Unfortunately, they're trying to put the blame on you. And the fact that you did the oil changes yourself does make it harder to prove that they were done. Which is why I think it would be worthwhile to consult a lawyer who has experience in automotive warranty issues.

You also could try going up the chain of command. Ask to speak to Ford's regional zone representative; the zone rep is authorized to override the stupidity or short-sightedness of dealership warranty decisions, if he so chooses.

What's really unfortunate is that you guys buy, essentially, a new Ford every two years. And rather than take good care of you and then sell you another 10 or 15 cars over your lifetimes, this dealership has decided to go to war with a great customer, and lose that customer forever. Good luck, Jane.

Used cars can be a great bargain, and reliable, too! Find out why by ordering Click and Clack's pamphlet "How to Buy a Great Used Car: Secrets Only Your Mechanic Knows." Send \$4.75 (check or money order) to Used Car, P.O. Box 536475, Orlando, FL 32853-6475.

Got a question about cars? Write to Car Talk in care of this newspaper, or email by visiting the Car Talk website at www.cartalk.com.

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30-Hour Famine Pack



SUBMITTED PHOTO

The youth groups from Calvary Baptist Church and Hillside Community Church recently packed 6,600 meals for the children of Haiti as part of their experience participating in their 30 hour famine to raise awareness of hunger in the world. To learn more about how you can make a difference, please visit www.mercymealsyankton.org or find us on Facebook.

Cribbage Club To Meet Feb. 23

The next gathering of the Yankton Cribbage Club season will be on Monday, Feb. 23, with registration at 6:30 p.m. at the Yankton VFW, 209 Cedar.

All interested cribbage players 18 and older are invited to attend. Each person will play nine full games of cribbage with an entry fee and 100 percent payback.

For more information, send an email to sports@kynt1450.com.

BIRTHDAY

JEAN JOHNSON

Happy birthday to Jean Johnson who will be 80 on Feb. 24. If you would like to send Jean a card, the address is 8131 East Monte, Mesa, AZ 85208. Happy Birthday, Mom. We love you!



Johnson

—Jill & Diane

GOT NEWS?
Call The P&D At 665-7811

Cedar County Land For Sale

357.83 Acres, More or Less

Located on Highway 12, 2 miles North of Fordyce, and 1 Mile East

Legal: The West Half of the Northeast Quarter (W1/2NE1/4), the northwest quarter (NW1/4), the Northeast Quarter of the Southwest Quarter (NE1/4 SW1/4), and the West half of the Southeast Quarter (W1/2SE 1/4), all located in Section Twenty (20), Township Thirty-two (32) North, Range One (1) East of the 6th p.m., Cedar County, Nebraska, less highway.

Please call Archbold Law Office, LLP at (402) 373-4240 to receive a bid package.

Interested parties should submit a bid in writing, no later than noon, on March 6, 2015.

Sellers: Gerry J. Hochstein and Frances M. Hochstein

The owners have the right to reject any and all bids.

Mount Marty College Nurse Practitioner Student Receives Scholarship

Mount Marty College's master of science in nursing student, Katie Huff, was named the sole 2014 Nurse Practitioner Association of South Dakota (NPASD) Student Scholarship recipient. Requirement for the scholarship includes that the student be enrolled in a S.D. College NP Program (Master's or Doctorate) completing at least half of the credits required to graduate, with intent to practice in South Dakota.

Huff is pursuing her family nurse practitioner degree and has a special interest in caring for the adult and geriatric population. She has worked as a home health and hospice nurse for the past eight years.

Huff states, "By serving vulnerable populations in their home setting, unique opportunities have been brought forth for my future career as a nurse practitioner. This is a population that I have immense compassion for and want to spend my career serving. As the continued need for



Katie Huff

primary care providers increases, it is exciting to be able to create solutions to increase access to primary care for people of all ages."

Huff is the first Mount Marty College student to receive this award and also holds a Bachelor of Science degree in nursing from Mount Marty College. She resides in Yankton with her husband, Sam, and two daughters, Bethany and Rachel.

For more information on the Mount Marty College master of nursing (nurse practitioner) program, please visit www.mtmc.edu/nursing/graduate.aspx.

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