

Life In Poetry

Celebrating Mystery

BY TED KOOSER
 U.S. POET LAUREATE

A wise friend told me that since the Age of Reason we've felt we had to explain everything, and that as a result we've forgotten the value of mystery. Here's a poem by Lisel Mueller that celebrates mystery. Mueller is a Pulitzer Prize winning poet from Illinois.

SOMETIMES, WHEN THE LIGHT

Sometimes, when the light strikes at odd angles
 and pulls you back into childhood
 and you are passing a crumbling mansion
 completely hidden behind old willows
 or an empty convent guarded by hemlocks
 and giant firs standing hip to hip,
 you know again that behind that wall,
 under the uncut hair of the willows
 something secret is going on,
 so marvelous and dangerous
 that if you crawled through and saw,
 you would die, or be happy forever.

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When Good Motor Mounts Go Bad

BY TOM AND RAY MAGLIOZZI
 www.cartalk.com

Dear Tom and Ray:
 The Toyota dealer where I have my car serviced recommended that I replace the motor mounts. Since I had never heard of motor mounts breaking, except maybe in an accident, I declined. They claim the engine is jumping around and that it is hard on the belts, etc. When I open the hood with the motor on, my engine seems stable and quiet. Do I need to find a new mechanic? – **Marsha**
RAY: No. Your mechanic probably is right, Marsha. Camrys are famous for having motor mounts go bad. And if your car is six or seven years old, it wouldn't surprise me at all if you need new ones.

TOM: They don't just fail in collisions. They're under stress all the time, and eventually, motor mounts just wear out.

RAY: When your engine is just idling, and not trying to move the car, it probably does sit quietly. But when it's delivering its "twisting power" to the drive train, that creates one of those Newtonian situations where every force has an equal and opposite reaction. And if the crankshaft is twisting one way, the engine tries to twist the other way.

TOM: The job of the motor mounts is twofold: One is to hold the motor in place. The



CAR TALK

Tom and Ray Magliozzi

other is to provide some isolation between the engine and the passenger compartment, to cut down on vibration. So if the mounts are broken, you're likely to feel more vibration from the engine, you might hear the engine bump around when you go over bumps, and when you step on the gas, the engine literally will try to lift up out of the engine compartment.

RAY: That's not necessarily bad for the belts, but it can cause other problems. In an extreme case, the engine can move so far that the axles can fall out and cause the transmission to leak.

TOM: But just looking at the engine while it's idling is not an adequate test for the mounts. The test we do is that we find someone brave or dumb enough (e.g., my brother) to stand off to the side of the engine with the hood up.

RAY: And then a mechanic will plant his foot on the brake, put the transmission in gear and give the engine some gas without letting the car move. That "loads up the engine" and simulates the conditions that take place when the engine is trying to move the car. And if the motor mounts are bad, you'll see the engine jump up several inches.

TOM: At which point my brother tries to catch it. No, not really. If the mounts are good, the engine shouldn't move more than an inch or so.

RAY: So go back and ask the dealership if they'll do that test for you. My guess is that they've already done it. But if you see it for yourself, you'll feel a little less bad about spending hundreds of bucks for new mounts. Good luck, Marsha.

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 email them by visiting the Car Talk website at www.cartalk.com.

Social Security Info In Audio, Too

BY JENNIFER H

Social Security Claims Representative in Yankton

Question:
 I prefer reading by audio book. Does Social Security have audio publications?

Answer:
 Yes, we do. You can find them at www.socialsecurity.gov/pubs. Some of the publications available include What You Can Do Online, How Social Security Can Help You When A Family Member Dies, Apply Online For Social Security Benefits, and Your Social Security Card And Number. You can listen now at www.socialsecurity.gov/pubs.

Question:
 I am receiving Social Security retirement benefits and I recently went back to work. Do I have to pay Social Security (FICA) taxes on my income?

Answer:
 Yes. By law, your employer must withhold FICA taxes from your paycheck. Although you are retired, you do receive credit for those new earnings. Each year Social Security automatically credits the new earnings and, if your new earnings are higher than in any earlier year used to calculate your current benefit, your monthly benefit could increase. For more information, visit www.socialsecurity.gov or call us at 1-800-772-1213 (TTY 1-800-325-0778).

Question:
 I know that Social Security's full retirement age is gradually rising to 67. But does this mean the "early" retirement age will also be going up by two years, from age 62 to 64?

Answer:
 No. While it is true that under current law the

full retirement age is gradually rising from 65 to 67, the "early" retirement age remains at 62. Keep in mind, however, that taking early retirement reduces your benefit amount. For more information about Social Security benefits, visit the website at www.socialsecurity.gov/r&m1.htm.

Question:
 If I retire and start getting Social Security retirement benefits at age 62, will my Medicare coverage begin then too?

Answer:
 No. Medicare benefits based on retirement do not begin until a person is age 65. If you retire at age 62, you may be able to continue to have medical insurance coverage through your employer or purchase it from an insurance company until you reach age 65 and become eligible for Medicare. For more information about who can get Medicare, visit www.medicare.gov.

Question:
 I've heard there is a way for my daughter to get her disability application on the "fast-track." How does this work?

Answer:
 If your daughter has one of the more than 100 impairments on the Compassionate Allowances list at www.socialsecurity.gov/compassionateallowances, her application might be "fast-tracked" for a decision. Compassionate Allowances make it possible for applicants to receive a decision on their disability applications within days instead of months or years as long as their medical conditions are so severe that they obviously meet Social Security's definition of disability. Learn more at www.socialsecurity.gov/compassionateallowances.

New Requirement For New Hire Reporting

PIERRE – The South Dakota Department of Labor and Regulation and the Department of Social Services announce effective January 16, 2012, employers will be required to include the date of hire for each new employee submitted to the South Dakota New Hire Reporting Center.

The date of hire is considered to be the date an employee first performed services for pay. This requirement was enacted in Section 802 of the Claims Resolution Act of 2010 (CRA; Pub. L. No. 111-291) signed into law by President Obama on December 8, 2010.

The Personal Responsibility and Work Opportunity Act of 1996 and South Dakota Codified Law 25-7A-3.3 requires all public, private, non-profit and government employers to report all

employees who are newly hired, rehired or who return to work after a separation of 30 or more days. This includes full-time, part-time, seasonal and temporary employees, both adults and minors. Reports are due to the New Hire Reporting Center within 20 days of hire.

In addition to the date of hire, employers must submit the employee name, address and social security number and the employer business name, address and federal identification number.

New Hire Reporting Center information is mainly used to match against child support records to locate parents and establish or enforce child support orders. For additional information, visit www.sdjobs.org.



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YOUR NEWS! The Press & Dakotan

Out On The Town



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SATURDAY, JANUARY 14TH

Piggy Bank Drawings Every Hour from 7 to 10 PM
 (Piggy Banks Have Cash Ranging from \$20 to \$100)

WEDNESDAY, JANUARY 16TH

Martin Luther King Day ~ Match Play

Buy \$10 in Credits Get \$10 in Free Play, First 50 Customers at 1PM

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 \$20 Pays \$75 • First 20 Men Receive \$3.00 Off Buy-In Purchase
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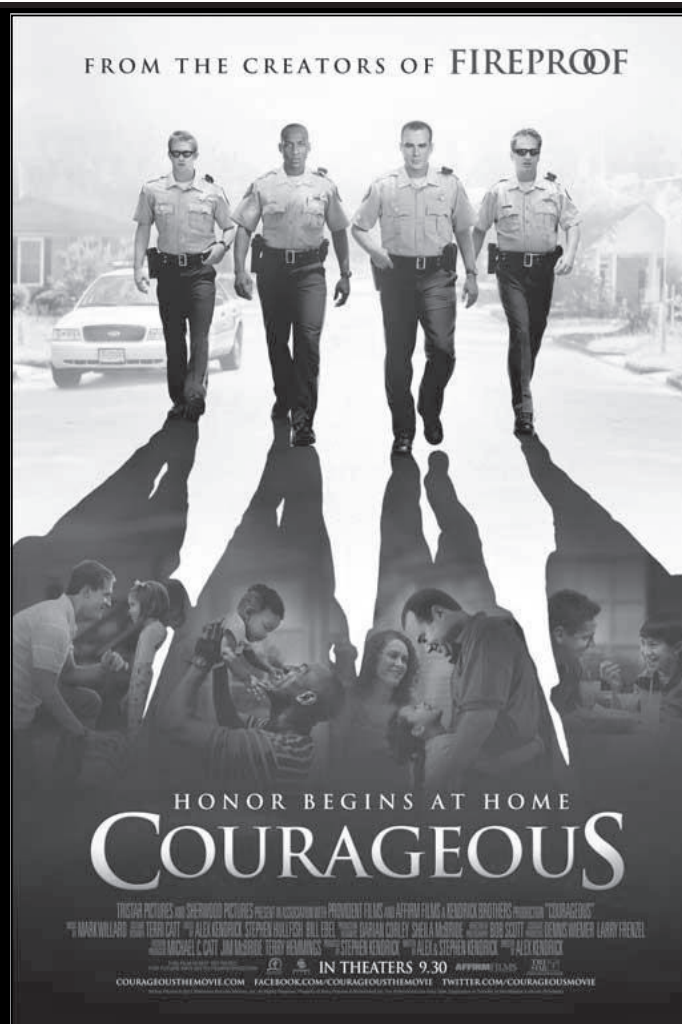
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