

Nationally, Locally And Individually, Social Security Makes A Difference

BY KATHY PETERSEN
Social Security Public Affairs
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Social Security reaches almost every family in the United States, and at some point touches the lives of nearly all Americans. It not only helps older Americans, but also workers who become disabled and families in which a spouse or parent dies. Today, about 159 million people work and pay Social Security taxes. More than 53 million people receive monthly Social Security benefits. In 2009 alone, those benefits came to about \$675 billion.

In addition to the national impact Social Security has on the U.S. economy, there's no denying the difference it makes in communities all across America. In neighborhoods around the nation, the benefits paid help more than just individual beneficiaries. These people spend their benefit payments at the local grocery store, the local clothing store, department stores, and mom-and-pop shops.

Both at the national and local level, Social Security makes a difference. The average payment for a retired individual is \$1,169 a month, which represents 40 percent of income for an average retired person. The monthly payment for a disabled person averages \$1,065. For the widow or widower of a working family member, the average payment is \$1,104. These are real numbers that help many individuals make ends meet.

The payments made to beneficiaries help individuals and families to stay afloat. But the byproduct is that these individuals are using their benefits to help keep the economy going.

OUR QUESTIONS

Question: When will I get my automatic Social Security Statement?

Answer: If you are at least 25 years old and not yet receiving benefits, you should receive your annual Social Security Statement about three months before your birthday. If your automatic Statement has not arrived and you are within one month before the month of your birth or if you need a Statement sooner, you can request one at any time by going to www.socialsecurity.gov/statement. You can learn more about the Social Security Statement and how to use it at

www.socialsecurity.gov/mys-tatement.

Question: My neighbor, who is retired, told me that the income he receives from his part-time job at the local nursery gives him an increase in his Social Security benefits. If I go back to work will my benefits increase?

Answer: If you return to work after you start receiving benefits, you may be able to receive a higher benefit based on those earnings. This is because Social Security automatically re-computes the benefit after crediting the additional earnings to the individual's earnings record. If those earnings are higher than one of the years of earnings we used to compute your current benefit, your benefit may be increased. If you are not already receiving benefits, you also may want to test out how changes in wages and retirement ages will affect your future benefit by using the Retirement Estimator at www.socialsecurity.gov/estimator.

Question: Is there a time limit on how long you can receive Social Security disability benefits?

Answer: Your disability benefits will continue as long as your medical condition does not improve and you remain unable to work. We will review your case at regular intervals to make sure you are still disabled. If you are still receiving disability benefits when you reach full retirement age, we will automatically convert them to retirement benefits.

Question: How often will my case be reviewed to determine whether I'm still disabled for Social Security purposes?

Answer: How often we review your medical condition depends on how severe it is and what the likelihood is that it will improve. Your award notice tells you when you can expect your first review. It will either say "Medical improvement expected" (first review in six to 18 months); "Improvement possible" (first review in about three years); or "Improvement not expected" (first review in five to seven years).

Kathy Petersen is the SD Public Affairs Specialist for the Yankton area. She is based at 605 Main Street, Suite 201, Rapid City, SD 57701. She can be contacted at 1-866-354-1123 ext 23519 or by e-mail at kathy.petersen@ssa.gov.

School Back Pack Program Apps. Available

The Contact Center will be taking applications for low-income families needing help with school back packs for their children for the coming school year.

Last year, 161 children were provided a voucher for a back pack. This number is up from 2010. Funding for this project is provided by local donations. This year the Contact Center will be supplying the back pack again for grades K-8th.

Families must sign up their

children by Aug. 19. They may sign up by coming in to the Contact office located in the County Government Center, lower level. Families must have an active SNAP Card to be eligible.

Any donations to this project can be sent to the Contact Center, P.O. Box 675, Yankton, SD 57078.

Those needing help with school supplies can call ROCS-Rural Office of Community Services at 1-877-254-6110 for an application.

SCHOLASTICS

PEARSON EARNS P.H.D.

Joel R. Pearson graduated from the Oregon Health and Science University (Portland, OR) in June. Dr. Pearson has begun his Residency in Family Practice with the University of Utah School of Medicine in Salt Lake City. Joel is a 1999 graduate of Chamberlain High School (Chamberlain, SD) and 2005 graduate of New York University. He is the son of The Reverend James and Gloria Pearson of Yankton.

YHS DEBATERS TOP 20 AT NATIONAL TOURNAMENT

Yankton High School graduates Mallory Schulte and Emily Bosch ranked top twenty in the

nation in policy debate at the National Forensic League National Debate Tournament held in Kansas City, MO June 13-18th, 2010.

Yankton senior Sophie Holtzmann also attended the national tournament in Lincoln Douglas debate.

CUNNINGHAM GRADUATES FROM P.A. PROGRAM

MARIETTA, Ohio — Jillian Cunningham of Vermillion, S.D., recently graduated from Marietta College's Physician Assistant Studies Program. In all, 25 students were part of the seventh graduating class that completed the 27-month program.

Cunningham is a graduate of University of South Dakota.

Rear Disc Brakes Versus Drum Brakes

BY TOM AND RAY MAGLIOZZI

All of the cheapest cars these days seem to have drum brakes on the rear instead of disc brakes. But drum brakes have more parts than disc brakes, and are much harder to assemble (I know from experience). You'd think that would add assembly-line costs and that it would be cheaper to put the better disc brakes on the cheapo econo-cars. What's up with that, guys? What am I not understanding? — Barnaby

TOM: The missing element is the parking brake, Barnaby.

RAY: Right. A drum brake also can serve as a parking brake. So you're essentially getting two for one.

TOM: Disc brakes make lousy parking brakes. So if you put disc brakes on all four wheels, you then have to add two additional,

separate drum brakes on the rear wheels to serve as parking brakes.

RAY: Or you have to add a very expensive, and failure-prone, component to the rear disc-brake calipers to make them work as parking brakes.

TOM: But drum brakes naturally make good parking brakes, because they have a binding, or self-wrapping, action (that's also what makes them lock up, and makes them less desirable than disc brakes for stopping the car).

RAY: So if you use drum brakes in the rear to stop the car, you already have your parking brake, and you save money that way.

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.



CLICK & CLACK

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Neb. DHHS Gives Tips On How To Deal With Mold

LINCOLN, Neb. — High moisture levels from recent rainfalls and ongoing high humidity are leading public health officials to caution residents regarding mold in homes and other buildings.

"Mold can be a serious issue," said Sara Morgan, Indoor Air Quality Program Manager at the Nebraska Department of Health and Human Services (DHHS).

Because mold can begin growing if areas stay wet for 48 hours or more, keeping homes dry is a key to preventing mold growth. Prevention may not be an option during heavy rainfall, but once the water has been removed homeowners can begin drying the area out. Wet vacuums and dehumidifiers are tools that can assist in drying materials quickly.

Mold typically originates out-

side the home and comes into the home through windows and doors, growing most readily in kitchens, bathrooms, and other areas where a water source is present. "No home is mold free," Morgan said. "But if you see mold growing on surfaces, such as walls, trim board, carpeting, etc., that indicates a problem."

Once the area is thoroughly dried, a homeowner conducting mold cleanup should first determine which items are to be discarded and remove them from the area. Those surfaces which are to be salvaged and cleaned should have as much mold physically removed as possible

before disinfecting. This is best done with a High Efficiency Particulate Air (HEPA) vacuum. Once mold has been physically removed, surfaces can be cleaned and/or disinfected. "Since the goal is to remove the mold, bleach may not be necessary," said Morgan. "But if using bleach, make sure to use only a 10 percent solution and thoroughly ventilate the area so occupants don't get sick."

Additional information about cleaning up a mold problem can be found at: <http://www.dhhs.ne.gov/puh/enh/moldadfect.pdf>. For local help, residents can find contact information for their local health department by going to <http://www.dhhs.ne.gov/puh/oph/lhd.htm>.

regular screening tests. In South Dakota, an average of 165 people died annually from colorectal cancer from 2003 to 2007.

GetScreenedSD materials will encourage those who are 50 years of age and over to get screened with either a take home test or a colonoscopy. The program began in 2009 with six pilot clinics and has now expanded with nearly 200 clinics across South Dakota agreeing to participate. The expansion is made possible through partners including the American Cancer Society, US

Bank, Wellmark Dakotacare, and cancer treatment centers in Aberdeen, Rapid City, Mitchell, Sioux Falls, Yankton and Watertown.

See <http://doh.sd.gov/ColorectalCancer/sites.aspx> to find a GetScreenedSD clinic near you.

Increasing the number of people who get screened for chronic diseases such as colorectal cancer is a key objective of the department's Health 2020 Initiative.

Colorectal Cancer Screening Program Goes Statewide

PIERRE — The GetScreenedSD colorectal cancer screening program is expanding statewide, the South Dakota Department of Health has announced. GetScreenedSD encourages all men and women 50 years of age and older to get screened for this preventable cancer. Financial help is available for those who meet income guidelines.

"Colorectal cancer is preventable and treatable when it's found early with the appropriate screen-

ing," said Norma Schmidt, Cancer Program Director for the Department of Health. "We're very pleased to have so many providers working with us to make this lifesaving screening available statewide."

Colorectal cancer is the second leading cause of cancer death in the United States, but it doesn't have to be. The Centers for Disease Control and Prevention estimates that at least 60 percent of colorectal cancer deaths could be prevented if everyone over the age of 50 had

regular screening tests. In South Dakota, an average of 165 people died annually from colorectal cancer from 2003 to 2007.

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Neb. Hazardous Waste Collections Planned

The Northeast Nebraska Resource Conservation & Development (RC&D) Council and Red Willow County Household Hazardous Waste are partnering to offer three more household hazardous waste collections for the region.

Earlier this year the RC&D held three in the northern tier of counties. Now they will be held:

- On Aug. 5 — Wakefield from 8:30 to 10:30 a.m. at 303 Oak St., on Hwy 35 across from Cubby's Cenex Station; Hadar from 1:30 to 3:30 p.m. in the city's park on North Front St. about one block off of Hwy 13;
- On Aug. 6 — Clearwater from 9 - 11 a.m. at 707 Montana St., the water tower parking lot

across from the park.

Items to be accepted at these two-hour events include latex and oil-based paint, used oil, adhesives, solvents, pesticides, antifreeze, fluorescent light bulbs, items containing mercury, aerosol cans, and car batteries. Only household quantities will be accepted. These are no-fee events for the public, but a free will donation will gladly be accepted to further the projects of the RC&D Council.

Donna Christiansen, RC&D Council member is leading this project.

For more information about this project or others contact the RC&D office in Plainview at 402-582-4866.

Stroke And Osteoporosis Screening Slated Aug. 11

Residents living in and around the Yankton community can be screened to reduce their risk of having a stroke or bone fracture. The Elks Lodge No. 994 will host Life Line Screening on Aug. 11 at 504 W. 27th St. in Yankton. Appointments will begin at 9 a.m.

Key points every person needs to know:

1. Stroke is the third leading cause of death and a leading cause of permanent disability;
2. Eighty percent of stroke victims had no apparent warning signs prior to their stroke;
3. Preventive ultrasound screenings can help you avoid a stroke.

Screenings identify potential cardiovascular conditions such as blocked arteries and irregular heart rhythm, abdominal aortic aneurysms, and hardening of the arteries in the legs, which is a strong predictor of heart disease. A bone density screening to assess osteoporosis risk is also offered and is appropriate for both men and women.

There are fees for these packages. All five screenings take 60-90 minutes to complete.

For more information regarding the screenings or to schedule an appointment, call 1-877-237-1287 or visit www.lifelinescreening.com. Pre-registration is required.

Rotary Seeks Candidates For Exchange Program With Uttar Pradesh, India

Rotary is seeking candidates for team members ages 25-40 for a Group Study Exchange to Uttar Pradesh in northern India. The exchange is scheduled from Jan. 4-Feb. 3, 2011. Team member applications are due Wednesday, Aug. 18, 2010. Interviews are tentatively scheduled for Saturday, Sept. 11, 2010.

The GSE program is a unique cultural and vocational exchange opportunity for businesspeople and professionals who are in the early stages of their careers. The team will experience the host country's culture and institutions, observe how their vocations are practiced abroad, develop personal and professional relationships and exchange ideas.

Team member candidates shall be professional or business people who have been at their current employment for at least two years and who are 25-40 years old. Employers must give permission for the candidate to participate. Candidates must be enthusiastic about experiencing and learning about another culture. Team member candidates must be endorsed by a local Rotary club and cannot be spouses or lineal descendants of current Rotarians.

Information on the GSE program is available at www.rotary.org. Send completed team member applications by Aug. 18 to Kate Campbell at kcampbell@siomidco.net or at 2001 S. Summit Avenue, Sioux Falls, SD 57197.

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