

Feast On The Services, Information Offered Online At Social Security

BY JENNIFER H.
Social Security Claims Representative in Yankton

As the Thanksgiving holiday approaches, families everywhere will be traveling to reunite with one another. Generations will gather around dinner tables across the nation. And certainly some people are already coming up with conversation topics to season the festivities.

If some of the folks in your family like to talk about Social Security, make sure you're ready with a visit to www.socialsecurity.gov. After table time, sit down for some online time with anyone in your family who needs information. In fact, right on your tablet or laptop, you can even help a loved one apply for retirement benefits in as little as 15 minutes, or Medicare in as little as 10.

There are a number of other things you can help your loved ones do online. Use the Benefit Eligibility Screening Tool to see whether they qualify for benefits. Or use the Retirement Estimator for an instant and personalized estimate of their retirement benefits. You can learn about these and many other online services available by visiting www.socialsecurity.gov/online-services.

If you're in a conversation about Social Security, use your smart phone or mobile device to visit our mobile-friendly frequently asked questions at www.socialsecurity.gov/faq.

If you end up talking about Social Security between turkey and pumpkin pie, rest assured that the authority on the subject is as close as your laptop, tablet, or smart phone. Feast on the food at the table, and then take advantage of the feast of information and services available online at www.socialsecurity.gov.

THE HOW AND WHY OF SOCIAL SECURITY COST OF LIVING ADJUSTMENTS

Monthly Social Security and Supplemental Security Income (SSI) benefits for more than 60 million Americans will increase 3.6 percent in 2012. The 3.6 percent cost-of-living adjustment (COLA) will begin with benefits that nearly 55 million Social Security beneficiaries receive in January 2012. Increased payments to more than 8 million SSI beneficiaries will begin on December 30, 2011. Because the normal SSI payment date is the first of the month and January 1 is a holiday, the SSI payments

for January are always made at the end of the previous December.

Most people are aware that there are annual increases in Social Security benefits to offset the corrosive effects of inflation on fixed incomes. These increases or COLAs are such an accepted feature of the program that it is difficult to imagine a time when there were no COLAs. But in fact, when Ida May Fuller received her first \$22.54 benefit payment in January of 1940, this would be the same amount she would receive each month for the next 10 years. For Ida May Fuller, and the millions of other Social Security beneficiaries like her, the amount of that first benefit check was the amount they could expect to receive for life.

Congress enacted the COLA provision as part of the 1972 Social Security Amendments, and automatic annual COLAs began in 1975. Before that, benefits were increased only when Congress enacted special legislation. The Social Security Act specifies a formula for determining each COLA. According to the formula, COLAs are based on increases in the Consumer Price Index for Urban Wage Earners and Clerical Workers (CPI-W). CPI-W's are calculated on a monthly basis by the Bureau of Labor Statistics. A COLA effective for December of the current year is equal to the percentage increase (if any) in the average CPI-W for the third quarter of the current year over the average for the third quarter of the last year in which a COLA became effective.

Some other changes that take effect in January of each year are based on the increase in average wages. The earnings limit for workers who are younger than "full" retirement age (age 66 for people born in 1943 through 1954) will be \$14,640. (We deduct \$1 from benefits for each \$2 earned over \$14,640.)

The earnings limit for people turning 66 in 2012 will be \$38,880. (We deduct \$1 from benefits for each \$3 earned over \$38,880 until the month the worker turns age 66.) There is no limit on earnings for workers who are "full" retirement age or older for the entire year. You can read more at www.socialsecurity.gov.

Information about Medicare changes for 2012, when announced, will be available at www.Medicare.gov.

Turn Signals Can Fail Intermittently

BY TOM AND RAY MAGLIOZZI
www.cartalk.com

Dear Tom and Ray:
I currently have the misfortune of needing to drive a beat-up 1995 Volvo 850, which I share with my husband, who fancies himself an expert on cars. As a general rule, I try not to argue with him on any subject involving cars (or, for that matter, about anything else, since reason and logic are not his strong points). Alas, during this past week, something about this wretched Volvo went wrong, forcing me to open a dialogue with Mr. Know-It-All-About-Cars. Out of the blue, the blinkers (the right and left signals) quit working. Once in a while, the signals work, but most of the time they don't. My husband stubbornly refuses to believe that they don't work. He claims that they are working just fine for him, ergo I must be doing something to keep them from working! He says he won't look into fixing it unless he experiences the problem himself. Is it unusual for signals to work intermittently? Can you please help me, ASAP? — Terry

RAY: Gee, this guy sounds like a real gem, Terry. How do you keep the other girls away from him?

TOM: The blinkers absolutely can fail intermittently. A lot of electronic parts fail that way. There are three things that could be at fault here.

RAY: The cheapest, and easiest to fix, is the hazard switch. The hazard switch in this



CAR TALK

Tom and Ray Magliozzi

car contains a relay, which also is used by the directional switch. If the relay is sticky, that can cause the directionals to fail sometimes.

TOM: It would cause your hazard lights to fail, too. So next time this happens, try turning on the hazard lights to see if they're working normally. If not, buy a new hazard-light switch, gently pry the old one out of its hole in the dashboard, plug in the new one and you're done. That'll cost you about \$50.

RAY: The second possibility is that the directional switch itself — the stalk that sticks out of the steering column — is failing. That's also pretty easy to fix, since most Volkswagens of that era used a dedicated directional stalk, rather than the multipurpose switches (lights, high beams, etc.) that you see on lots

of other cars. If that's the part that's dying, you're looking at spending around \$100.

TOM: And if it's neither of those, then unfortunately the problem probably is in the ignition switch. Volvo 850s are famous for worn-out ignition switches.

RAY: What happens is that when you start the car, you push the key past the "run" position to the "start" position until it cranks and starts. Then you let go of the key, and it's supposed to spring back to the "run" position. But on these cars, the key often will not spring back all the way. And since much of the car's electrical equipment runs through the ignition switch, a bad switch can lead to all kinds of electrical shenanigans.

TOM: You can test that theory by lightly jiggling the key in the ignition next time the blinkers fail. If you can get them to work that way, you may have found the problem. But that's an expensive part. It'll probably run you about \$300.

RAY: And if none of those ideas works, you'll have to divorce your husband and use the settlement to buy a new car, Terry. That'll cost HIM \$100,000. Remind him of that if he keeps refusing to help you.

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.

LIFE IN POETRY

Stretching The Use Of Faint Praise

BY TED KOOSER

U.S. POET LAUREATE, 2004-2006

My mother and her sisters were experts at using faint praise, and "Bless her heart" was a very useful tool for them. Richard Newman, of St. Louis, does a great job here of showing us how far that praise can be stretched.

BLESS THEIR HEARTS

At Steak 'n Shake I learned that if you add "Bless their hearts" after their names, you can say whatever you want about them and it's OK.

My son, bless his heart, is an idiot, she said. He rents storage space for his kids' toys—they're only one and three years old! I said, my father, bless his heart, has turned into a sentimental old fool. He gets weepy when he hears my daughter's greeting on our voice mail. Before our Steakburgers came someone else blessed her office mate's heart, then, as an afterthought, the jealous hearts of the entire anthropology department.

We bestowed blessings on many a heart that day. I even blessed my ex-wife's heart. Our waiter, bless his heart, would not be getting much tip, for which, no doubt, he'd bless our hearts.

In a week it would be Thanksgiving, and we would each sit with our respective families, counting our blessings and blessing the hearts of family members as only family does best. Oh, bless us all, yes, bless us, please bless us and bless our crummy little hearts.

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 ©2009 by Richard Newman from his most recent book of poetry, *Domestic Fugues*, Steel Toe Books, 2009. Reprinted by permission of Richard Newman. Introduction copyright © 2009 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.

Order Your Fresh Flower Thanksgiving Centerpieces TODAY!

209 West 3rd Downtown 668-0622

Monta's Flower & Floral "always lovely"

YankTON Challenge Winners To Be Announced Dec. 2

The YankTON Challenge has ended and the tallies are being calculated to see who will be the winners for the top three weight loss prizes in the business and individual categories.

Business participants of the challenge have been tracking their employee weight loss every week for 12 weeks and are being judged by the largest percentage of weight loss from Aug. 29 to Nov. 18. The winners will be announced at a celebration ceremony beginning at 4:30 p.m. Friday, Dec. 2, at The Landing. Participants are invited to attend the event and enjoy hors d'oeuvres and beverages and share their weight loss success. All participants are invited to join in the YankTON Challenge parade entry for the Holiday Parade of Lights by walking the route with balloons that represent the total collective pounds lost.

The Community Health & Safety Committee of the Yankton Area Chamber of Commerce is thrilled to announce that over 4,000 pounds were lost by the 30 different businesses represented in the challenge. "They were challenged to remove a "TON" from Yankton and they breezed past that significantly" stated chairperson, Christy Hauer. All participants were asked to provide a canned food item for each pound lost to the Yankton food bank making this event a community

service project as well as a healthy lifestyle program.

The victory celebration is being held to congratulate all participants and recognize the top three individuals and employers with the most weight loss with a variety of prizes. The top three business prizes are \$1,000 in Chamber Dollars for 1st, \$750 Chamber Dollars for 2nd and \$500 Chamber Dollars for 3rd place. Individual prizes are certificate packages valued at \$1,100 for 1st, \$800 for 2nd and \$625 for 3rd place. Individual prize certificates are courtesy of: Avera Sacred Heart Therapy, Avera Wellness Center, Ben Jensen Dental, First Fitness, JCPenney, Royal Sport Shop, Summit Activities Center, Walmart and Xtreme Spa & Salon.

A special "thank you" goes out to the Yankton Media for creating and maintaining the www.yankton.net/challenge website, Facebook page and the Saturday edition updates so that participants could track the weekly totals and percentages.

Participants are asked to RSVP for the Dec. 2 event and to sign-up to participate in the parade. Contact chamber@yanktonsd.com or call (605) 665-3636. All results will be posted on www.yankton.net/challenge and www.yanktonsd.com/health after the event.

LCTC To Present 'Yankton's Christmas Spectacular' In December

What a busy and exciting time of year it is for the Lewis and Clark Theatre Co. (LCTC) in downtown Yankton.

There are several exciting performances coming up this holiday season in Yankton.

LCTC has announced that Broadway director, actor and singer Eric Johnson is hard at work preparing "Yankton's Christmas Spectacular."

This is a magical fantasy about a young family from Yankton that doesn't believe in Christmas, and Santa appears to

help them believe in him and the Christmas Spirit with the help of Mrs. Claus, Elves, Victorian Carolers and the high kicking Bridgettes.

If you want to help make this original musical magic become a reality, give us a call and get involved. Even a few hours will help tremendously.

You don't want to miss this fabulous event. The show will run Dec. 1-4 and 9-11, so get your plans and reservations made now.

YOUR NEWS! THE PRESS & DAKOTAN

Bring Home Some Holiday Spirit!

Pro-mis-Q-ous "Red Table Wine"

Lisa's Liquor

401 Picotte, Yankton 605-665-2188

Make This Holiday Season Joyful with a Services Center FCU Holiday Loan.

Up to \$2,000 for 12 months at 10%*
*Some restrictions apply.

Services Center Federal Credit Union

Yankton · Springfield · Parkston
609 W. 21st St., Yankton, 665-4309

Services Center Federal Credit Union... It's Where You Belong!
www.scfcu.net

NCUA

Yankton, SD

Bentley Moving

We move your home furnishings, pianos, gun safes & more...with pride.

23 Years of Moving Experience
Locally Owned & Operated

(605) 661-9793

Now is the time to order that Trailer for this year's tax depreciation.

40 Trailers in stock.

605-665-9999

YANKTON TRAILERS
YANKTONTRAILERS.COM

East Hwy 50, Yankton • 605-665-9999 • YanktonTrailers.com

Historic Downtown Yankton presents

The Gurney Landing Holiday Parade of Lights

Friday, December 2nd • 6 p.m. • Capitol to Cedar to Meridian Bridge
where we'll have the Lighting of the Tree, free hot cider and cookies & Santa will await us with candy canes.

To register your float (no charge) or for more details go to www.historicdowntownyankton.com or call Hanna Sitting Crow at 605-760-4696.