

American Life In Poetry

## Childhood Relived

BY TED KOOSER  
U.S. Poet Laureate

"We may never brush our teeth together again" is the axis about which this poem by Jim Daniels turns. Surely we all have moments like this. Jim Daniels' recent books include *Eight Mile High* (Michigan State Univ. Press) and *Birth Marks* (BOA Editions). He lives in Pennsylvania.

### BRUSHING TEETH WITH MY SISTER AFTER THE WAKE

at my kitchen sink, the bathroom upstairs clogged with family from out of town spending the night after the wake and the after—wake—cold beverages have been consumed and comfort food, leftovers bulging both the fridge and the mini-fridge. In our fifties, both half-asleep half-awake, we face each other. My sister's smile foams white down her chin at the end of a day on which no one has smiled. We laugh. We may never brush our teeth together again. No mirror down here to see our haggard faces. We rinse, we spit. As we were taught.

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## Boyle Family Recognized As MMC Family Of The Year

Mount Marty College recognized Ed and Bette Boyle and family of O'Neil, Nebraska, as the 2015-2016 MMC Family of the Year at the College's family weekend held this past weekend. The Boyle family was recognized at a family weekend brunch on Sunday, Oct. 25, on campus.

The Family of the Year award has been an MMC tradition since 1984 and is selected from nominations submitted by students, faculty, and staff. The winning family must exemplify loyalty to Mount Marty College, to their church and to civic involvement. This year's family stands out in all of these categories.

Ed and Bette Boyle learned the value of a Catholic education early in life. They both attended St. Mary's High School in O'Neil and came from large families that worked hard to provide a Catholic education for all of their children. Ed and Bette carried on this tradition by sending their seven children to St. Mary's and have had six grandchildren attend Mount Marty College.

The Boyles have demonstrated service to their

community and church as well. Ed volunteered as a Boy Scout leader for many years, has been a long-time Knights of Columbus members, and served as an Extraordinary Minister of the Eucharist. Bette served on the O'Neil city council for several years. She was also a lector at St. Patrick's parish and is currently a member of the altar society, serves as a Sacristan, and is on the funeral committee.

Sister Kathy Burt, Assistant Professor of Nursing at MMC, was excited for the Boyles to receive this award. "When I think of the members of the Boyle family that I have had the opportunity to interact with, I think of enthusiastic, faith filled, family and community oriented. It is hard to find a campus event that there has not had a Boyle part of it," said S. Kathy.

Two of Ed and Bette's grandchildren, Emily Boyle and Erin, are current MMC students. They also have four granddaughters who are MMC alumni: Krystal (Boyle) Diedrichsen ('04), Meghan (Boyle) Finkbeiner ('11), Nikki Boyle ('14) and Kristen Boyle ('15).

BY RAY MAGLIOZZI  
King Features Syndicate, Inc.

### Dear Car Talk:

A couple of nights ago, I was driving my 2000 Range Rover on the interstate when the heater suddenly started blowing cold air and the temperature gauge topped out. I pulled off to the side of the road and had the engine shut down within 15 seconds or so. I checked the overflow bottle, and it was empty, so I let the engine cool off and then put in more coolant. With the needle back on the "cold" side of the gauge, the engine would crank but not catch. By this time, the tow truck had arrived, and he gave me a ride home. The next morning, I tried starting it again, and it started but sounded like only five out of eight cylinders were firing. Later that day after work, I started it again and it ran much better. I found and fixed the original leak, refilled the coolant and let it warm up. Now it's running like nothing was ever wrong. Why? Is it possible this car is so unreliable that a head gasket won't even fail properly?

—Mary

Oh, I think the head gasket failed just fine, Mary. My guess is that you had a coolant leak that got catastrophically worse — the hint is that you just happened to have a jug of coolant in the truck. How many people who don't have chronic coolant leaks drive around with a jug or two of Prestone?

Anyway, my guess is that when you lost enough coolant and overheated the engine, you damaged the head gasket — hopefully just the head gasket, and not the head or the engine block. And when the head gasket was damaged, the



Ray  
MAGLIOZZI

ter running the engine, that coolant eventually burned off, and the truck began to run on all eight cylinders again.

But that's a temporary situation, Mary. What typically happens is that when a vehicle is driven hard, the pressure in the cooling system gets very high. And then when you shut off the engine, that coolant gets forced through and around the damaged head gasket, and gets into the cylinders again. So you should expect a repeat performance, especially when you start the car after driving it hard.

So, what to do? Well, if you were hoping to trade in this beast with a clear conscience, you should have stopped reading four paragraphs ago.

If you want to fix it, you'll first want to confirm our diagnosis. Your mechanic can do this by performing a head-gasket test, which looks for signs of exhaust gases in the coolant.

If the test is positive, you'll want to replace both head gaskets. You have two banks of four cylinders each on this truck, Mary. Both have a head gasket. And if one

coolant, which was under high pressure, seeped into one or more of the cylinders — where it doesn't belong.

That's also why it sounded like it was running on fewer than eight cylinders the next day: because one or more of the cylinders still had coolant in it, and the coolant was dousing the flame. Af-

of them has failed, chances are the other one isn't far behind.

But that's going to cost you thousands of dollars. Before you plunk down that kind of coin on a 15-year-old truck, you'll want to get it checked out from stem to stern. Overheating can cause other damage to the engine, and you don't want to replace both head gaskets only to find out you're now burning a quart of oil every 200 miles because you damaged the bearings.

Or there may be other "home equity loan"-level repairs looming, and you'd want to know about those before putting a lot of money into this truck.

So if you don't need 100 percent reliable transportation, you can limp by with this truck for as long as you can stand it. But if you can't always wait for a couple of the cylinders to clear out the coolant while the truck shakes in your driveway, it might be time to look for a new car.

Bonus: You won't have to keep a jug of coolant in the back seat. Good luck, Mary.

Keep your car on the road and out of the repair shop by ordering Click and Clack's pamphlet "Ten Ways You May Be Ruining Your Car Without Even Knowing It!" Send \$4.75 (check or money order) to Car Talk/Ruin, 628 Virginia Drive, Orlando, FL 32803.

*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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## Most Retirees Need To Take Required Retirement Plan Distributions By Dec. 31

WASHINGTON — The Internal Revenue Service reminds taxpayers born before July 1, 1945, that they generally must receive payments from their individual retirement arrangements (IRAs) and workplace retirement plans by Dec. 31.

Known as required minimum distributions (RMDs), these payments normally must be made by the end of 2015. But a special rule allows first-year recipients of these payments, those who reached age 70½ during 2015, to wait until as late as April 1, 2016 to receive their first RMDs. This means that those born after June 30, 1944 and before July 1, 1945 are eligible for this special rule. Though payments made to these taxpayers in early 2016 can be counted toward their 2015 RMD, they are still taxable in 2016.

This is the second in a series of weekly tax preparedness releases designed to help taxpayers begin planning to file their 2015 return.

The required distribution rules apply to owners of traditional, Simplified Employee Pension (SEP) and Savings Incentive Match Plans for Employees (SIMPLE) IRAs but not Roth IRAs while the original owner is alive. They also apply to participants in various workplace retirement plans, including 401(k), 403(b) and 457(b) plans.

An IRA trustee must either report the amount of the RMD to the IRA owner or offer to calculate it for the owner. Often, the trustee shows the RMD amount on Form 5498 in Box 12b. For a 2015 RMD, this amount is on the 2014 Form 5498 normally issued to the owner during January 2015.

The special April 1 deadline only applies to the RMD for the first year. For all subsequent years, the RMD must be made by Dec. 31. So, for example, a taxpayer who turned 70½ in 2014 (born after June 30, 1943 and before July 1, 1944) and received the first

RMD (for 2014) on April 1, 2015 must still receive a second RMD (for 2015) by Dec. 31, 2015.

The RMD for 2015 is based on the taxpayer's life expectancy on Dec. 31, 2015, and their account balance on Dec. 31, 2014. The trustee reports the year-end account value to the IRA owner on Form 5498 in Box 5. Use the online worksheets on IRS.gov or find worksheets and life expectancy tables to make this computation in the Appendices to Publication 590-B, Distributions from Individual Retirement Arrangements (IRAs).

For most taxpayers, the RMD is based on Table III (Uniform Lifetime Table) in IRS Publication 590-B. So for a taxpayer who turned 72 in 2015, the required distribution would be based on a life expectancy of 25.6 years. A separate table, Table II, applies to a taxpayer whose spouse is more than 10 years

younger and is the taxpayer's only beneficiary.

Though the RMD rules are mandatory for all owners of traditional, SEP and SIMPLE IRAs and participants in workplace retirement plans, some people in workplace plans can wait longer to receive their RMDs. Usually, employees who are still working can, if their plan allows, wait until April 1 of the year after they retire to start receiving these distributions. See Tax on Excess Accumulations in Publication 575. Employees of public schools and certain tax-exempt organizations with 403(b) plan accruals before 1987 should check with their employer, plan administrator or provider to see how to treat these accruals.

Find more information on RMDs, including answers to frequently asked questions, on IRS.gov.

## USDA Announces Pre-Application Timeframes For Multi-Family Housing Preservation

Lincoln, Neb. — The United States Department of Agriculture (USDA) Rural Development has announced the public timeframes and guidelines for pre-applications for the Sections 514, 515, and 516 Multi-Family Housing Preservation and Revitalization Demonstration Program (MPR) for Fiscal Year 2015. Pre-applications are to be submitted under the Agency's Notice of Solicitations of Applications (NOSA) dated Aug. 3, 2015, Vol. 80, No. 148 Federal Register (pages 45933-45942). Applications are awarded funding based on a national competitive application process.

Under the demonstration program existing Section 515 Multi-Family Housing (MFH) loans and Section 514/516 Off-Farm Labor Housing loans will be restructured to ensure that sufficient resources are available to preserve the ability of rental projects to provide safe and affordable housing for very low-, low- or moderate-income residents.

The properties participating will be revitalized and the affordable use will be extended without displacing tenants because of increased rents. No additional Agency Rental Assistance (RA) units will be made available under this program.

See the NOSA at http://www.rd.usda.gov/programs-services/housing-preservation-revitalization-demonstration-loans-grants/ne for detailed instructions as to submitting pre-applications. Pre-applications must be received by 5 p.m. Eastern time on Dec. 1, 2015, for MPR pre-applications or 5 p.m. Eastern time on Dec. 31, 2015, for Debt Deferral pre-applications only.

For more information in Nebraska contact Multi Family Housing Program Director Paul Bartlett at 308-237-3118 ext. 122 or paul.bartlett@ne.usda.gov.

You can locate an office or information on all of Rural Development's programs by visiting: http://www.rd.usda.gov/ne.

## Mrs. SD Pageant Applications Available

SIoux FALLS — The Mrs. South Dakota Pageant is now accepting applications from married women, to represent their city, as a State Finalist in the 2016 pageant being held Saturday, Dec. 5, 2015, in Sioux Falls.

Applicants must be at least 18 years old, a resident of South Dakota, a U.S. citizen and married at the time of the

pageant, to be considered.

The pageant is looking for articulate, well-rounded, beautiful married women with an interest in competing. The State Finalists represent married women of all ages, backgrounds and occupations. Some have children, many are involved in their community, and all of them are remarkable in their own way. A majority

of the contestants have never participated in a pageant before, so this is a great wat to step out of their comfort zone and grow as a person. No talent performance is required, nor is there an age or height requisite.

Contestants that are military, or have a husband serving, receive a \$100 discount on their application fee. Appli-

cation deadline is Monday, Nov. 16, 2015. The Mrs. South Dakota Pageant is entering its 40th year of competition. The winner will represent SD at the Mrs. America Pageant and receive thousands of dollars in prizes.

For more information on the pageant, or to apply, contact the Mrs. SD office at 605-334-0619.

## Monastery Discernment Retreat Set

Have you ever desired to deepen your prayer life, desired guidance in the way of discernment or been drawn to religious life? Then Sacred Heart Monastery's Discernment Retreat "Exploring Religious Life" might be of interest to you. It will be held Nov. 20-22 in Yankton.

This is for Catholic women ages 20-50.

For more information, call S. Clarice at 605-668-6092 or go to http://yanktonbenedictines.org/vocation-events/.

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## Yankton County 4H Soup Kitchen

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• Menu •

- Potato, Chili, Chicken Noodle and Vegetable Beef Soup
- Egg salad sandwich, hot dog, tavern
- Pie
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