

LIFE IN POETRY

Mixed Feelings About Autumn

BY TED KOOSER
U.S. POET LAUREATE, 2004-2006

Here's a poem of mixed feelings by Don Thompson to help us launch October. Thompson lives in Buttonwillow, California, which sounds like the name of a town in a children's story, don't you think?

OCTOBER

I used to think the land had something to say to us, back when wildflowers would come right up to your hand as if they were tame.

Sooner or later, I thought, the wind would begin to make sense if I listened hard and took notes religiously. That was spring.

Now I'm not so sure: the cloudless sky has a flat affect and the fields plowed down after harvest seem so expressionless, keeping their own counsel.

This afternoon, nut tree leaves blow across them as if autumn had written us a long letter, changed its mind, and tore it into little scraps.

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SCHOLASTICS

SCHUSTER TO PERFORM CLARINET RECITAL

ORANGE CITY, Iowa — Northwestern College junior Meghan Schuster of Yankton, will perform a clarinet recital on Sunday, Oct. 23, at 3 p.m. in Christ Chapel. The event is free and open to the public.

Schuster's recital will include classical, romantic and 20th century music. She will perform solo pieces "Grand Duo Concertant, Op. 48" by Carl Maria von Weber; "First Sonata for Clarinet and Piano in f minor, Op. 120, No. 1" by Johannes Brahms; and "Sonata for Clarinet and Piano" by Leonard Bernstein. Schuster will also play a duet, Francis Poulenc's "Sonata for Two Clarinets," with Northwestern sophomore Emily Wohlers. Piano accompaniment will be provided by Northwestern staff accompanist Lori Vande Brake.

A music education major with a concentration in clarinet performance, Schuster plays tenor saxophone in Northwestern's Jazz Band. She studies clarinet under Dr. Beverly Gibson, lecturer in music, and plays in the Symphonic Band under Dr. Timothy McGarvey, professor of music. As a freshman, she won the Ritsema Family Music Scholarship.

The daughter of David and Erin Schuster graduated from Yankton High School in 2009. After her time at Northwestern, Schuster plans on attending graduate school to study clarinet performance. She hopes to play in a symphony someday.

SANFORD SCHOOL OF MEDICINE APPROVED FOR CARDIOVASCULAR FELLOWSHIP

SIOUX FALLS — The Sanford School of Medicine of The University of South Dakota has been approved by the Accreditation Council for Graduate Medical Education (ACGME) for a Cardiovascular Fellowship - two specialist

training spots per year – for the three year program.

This new program is one of just 187 Cardiovascular Fellowships approved for development in the United States and addresses a critical health care need in South Dakota. Fellows selected for the Sanford School of Medicine program will receive education and training from faculty that has more than 130 years of combined teaching experience, including Sanford Health cardiologists and cardiothoracic surgeons.

"Sanford Health cardiologists look forward to guiding this important fellowship," stated Adam Stys, MD, interventional cardiologist with Sanford, who is the Program Director. "These cardiovascular fellows will be among the best trained in the world. For our patients, this will strengthen the already internationally recognized cardiovascular program at Sanford. Our cardiologists will be stimulated to teach and stay on or ahead of cutting edge in diagnosis and treatment of cardiovascular disease."

Scheduled to begin July 1, 2012, the program requires three full years of commitment for two fellows per year. Fellowship training will include rotations in areas such as cardiac catheterization lab, coronary critical care, electrophysiology, non-invasive cardiac evaluations, cardiac research and others. The rotations will occur primarily at Sanford Heart Hospital, with some rotations at the VA Hospital in Sioux Falls. This very competitive training program will result in release of two board eligible cardiologists yearly.

For more information, please visit the Sanford School of Medicine website at www.usd.edu/med or email med@usd.edu.

Boss Should Bite The Bullet, Get AC In This Car

BY TOM AND RAY MAGLIOZZI
www.cartalk.com

Dear Tom and Ray:
I do not have an air conditioner. "So what?" you say. "There are many cars on the streets without any air conditioning, most of them old, rusted-out beaters." But I have a 2010 Chevrolet Cobalt, base model XFE. My boss bought it for me because he couldn't pass up a \$6,000 brand-new car. So now I am driving hell on wheels ... literally. It would be one thing if I lived in Alaska or Siberia. But I'm in the middle of the country, where temperatures were regularly 95 this past summer. The dealer wants \$2,500 to install air conditioning. Are there any cheaper alternatives? Thank you so much, guys. I am truly grateful.

— Thomas the "Roast Duck"

TOM: Unfortunately, there are no really good alternatives, Thomas. Because almost nobody buys a car without air conditioning these days, your car doesn't even come with vent windows.

RAY: They had to unload this car for \$6,000 because it sat on the lot for almost two years and no one gave it a sniff. And the only reason your boss bought it is because he knew HE wouldn't have to drive it.

TOM: Fortunately, your car is pre-wired and -ducted for air conditioning, even though there's no air-conditioning equipment in it. All cars come that way now. Why? So that if the buyer decides, after the purchase, that



CAR TALK

Tom and Ray Magliozzi

he'd rather not go to every sales call with a pool of butt sweat collecting in his trousers, he can come back and have AC installed. And \$2,500 is about the right price.

RAY: So this is a classic case of the axiom "It's the stingy man who spends the most." Your boss bought the XFE model: the Excessively Frugal Edition. He thought he'd save money by making you drive around in a car without AC. But now it's going to cost him.

TOM: How's it going to cost him? Well, he can bite the bullet and have air conditioning installed in this car. That'll cost him 2,500 bucks. That's what we'd recommend. But if he's unwilling to do that, there are alternatives.

RAY: He can hire a new junior partner for you. Then, the new guy will be the low man on the totem pole, and he'll have to drive around in this oven. Of course, then the boss will have to get you a new car with AC. So that plan will cost him \$50,000 in salary and benefits, plus another \$12,000 for a cheap new car.

TOM: Alternatively, he can hire two cheaper, lower-level assistants for you. Those assistants will drive around with you in the existing car. One of them will spray you with cool mist while the other sits in the passenger seat and waves a palm frond. Figure \$25,000 each for those guys, plus the fronds.

RAY: Or he can pay for your fill-in workers, when you start calling in sick every time the forecast calls for temperatures of 85 degrees or higher.

TOM: One way or the other, you should reason with him, Thomas, and ask him to rectify this situation. Remind him that he's still getting a great deal. Even with the AC, he's getting a new car for \$8,500.

RAY: So tell him that his credentials still will be excellent. He'll still be able to walk into any cheapskate convention with his head held high.

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

One Hundred Disability Conditions Fast-Track

BY JENNIFER H
Social Security Claims Representative

Here's some important news if you're applying for Social Security disability benefits for yourself or a loved one. There are 100 conditions which qualify for an expedited process known as Compassionate Allowances.

Compassionate Allowances, which began in December 2007, are a way to quickly identify diseases and other medical conditions that, by definition, meet Social Security's standards for disability benefits.

"We have an obligation to award benefits quickly to people whose medical conditions are so serious they clearly meet our disability standards," said Michael J. Astrue, Commissioner of Social Security. "We are now able to do precisely that for 100 severe conditions."

The Compassionate Allowances conditions are developed from information received at public outreach hearings, and from the Social Security and Disability Determination Service communities, medical and scientific experts, and the National Institutes of Health. We also consider which conditions are most likely to meet our definition of disability.

"By definition, these illnesses are so severe that we don't need to fully develop the applicant's work history to make a decision," said Commissioner Astrue. "As a result, Social Security has eliminated this part of the application process for people who have a condition on the list, and we can award benefits much more quickly."

The Compassionate Allowances initiative is one of two parts of the agency's fast-track system for certain disability claims. When combined with the Quick Disability Determination (QDD) process, Social Security last year approved the claims of more than 100,000 people, usu-

ally in less than two weeks. This year, the agency expects to fast-track nearly 150,000 cases. Under QDD, a predictive model analyzes specific elements of data within the electronic claims file to identify claims where there is a high potential the claimant is disabled and where evidence of the person's allegations can be quickly and easily obtained.

For more information on Compassionate Allowances, including a list of all 100 conditions, visit www.socialsecurity.gov/compassionateallowances.

HUNTING FOR A PRESCRIPTION DRUG PLAN IS NO GAME

It's that time of year again. "Open season" is right around the corner for the Medicare Part D prescription drug plan. Hunting down the best plan for you is no game. Newly eligible Medicare beneficiaries, and current beneficiaries who are considering changes to their Medicare Part D plan, should mark their calendars for October 15. The "open season" will run from October 15 to December 7.

The Medicare Part D prescription drug program is available to all Medicare beneficiaries to help with the costs of medications. Joining a Medicare prescription drug plan is voluntary, and participants pay an additional monthly premium for the coverage.

While all Medicare beneficiaries can participate in the prescription drug program, some people with limited income and resources also are eligible for "Extra Help" to pay for monthly premiums, annual deductibles, and prescription co-payments. The Extra Help is worth about \$4,000 a year.

To figure out whether you are eligible for the Extra Help, Social Security needs to know your income and the value of any savings, investments, and real estate (other than the home you live in). To qualify, you must be re-

ceiving Medicare and have:

- Income not over \$16,335 for an individual or \$22,065 for a married couple living together. Even if your annual income is higher, you still may be able to get some help with monthly premiums, annual deductibles, and prescription co-payments. Some examples where your income may be higher include if you or your spouse:
 - Support other family members who live with you;
 - Have earnings from work;

- or
- Live in Alaska or Hawaii; and
- Resources not over \$12,640 for an individual or \$25,260 for a married couple living together. Resources include such things as bank accounts, stocks, and bonds. We do not count your house or car as resources.

You can complete an easy-to-use online application for Extra Help at www.socialsecurity.gov. Go to the Medicare tab on the top of the page. Then go to "Apply For Extra Help With Medicare Prescription Plan Costs." To apply for the Extra Help by phone or have an application mailed to you, call Social Security at 1-800-772-1213 (TTY 1-800-325-0778) and ask for the Application for Extra Help with Medicare Prescription Drug Plan Costs (SSA-1020).

And if you would like more information about the Medicare Part D Prescription Drug Program itself, visit www.medicare.gov or call 1-800-MEDICARE (1-800-633-4227; TTY 1-877-486-2048).

So this open season (October 15 to December 7), after you track down the perfect prescription drug plan for you, hunt for something that could put about \$4,000 in your pocket — bag the best Medicare prescription drug plan for you and see if you qualify for the Extra Help through Social Security.

YOUR QUESTIONS OUR ANSWERS

Question: Do I have to pay income tax on my Social Security benefits?

Answer: It depends. Fewer than one-third of our current beneficiaries pay income taxes on their benefits. You will have to pay Federal income taxes on your benefits if you file an individual Federal income tax return and your total income is more than \$25,000. If you file a joint return, you will have to pay income taxes if you and your spouse have total income of more than \$32,000.

For more information, call the Internal Revenue Service (IRS) toll-free at 1-800-829-3676 and ask for IRS Publication 915, Social Security and Equivalent Railroad Retirement Benefits, www.irs.gov/publications/p915/index.html. People who are deaf or hard of hearing may call the IRS toll-free number, 1-800-829-4059.

Question: Is there a time limit on Social Security disability benefits?

Answer: Your disability benefits will continue as long as your medical condition has not improved and you cannot 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 convert those benefits to retirement benefits.

Question: How much will I receive if I qualify for Supplemental Security Income (SSI) benefits?

Answer: The amount of your SSI benefit depends on where you live and how much income you have. The maximum SSI payment varies nationwide. The maximum Federal SSI payment for an eligible individual is \$674 a month and \$1,011 a month for an eligible couple. However, many States add money to the basic payment. For more information, go to www.socialsecurity.gov/ssi.



Schantz-Ebberson

Sadie Schantz and Jeffrey Ebberson were married June 11, 2011, at St. John's Lutheran Church, Yankton, SD, with the Rev. Steve Weistfennig officiating.

Parents of the couple are Brian and Gerri Schantz of Laurel, NE, and Craig and Terry Ebberson of Coleridge, NE. Grandparents of the groom are Aves Christensen and the late Peter Christensen of Yankton, SD, and the late Karl and Frances Ebberson of Coleridge, NE. Grandparents of the bride are Gene and Irene Martin and Bennie and Linda Schantz, all of Beemer, NE.

Maid of honor was Danielle Alderson of Omaha, NE. Bridesmaids were Abbey Rohde, Randolph, NE; Heidi Hefner, Coleridge, NE; Leslie VanErt, Chicago, IL; Katie

Bartels, Belden, NE; Mindy Christensen, Laurel, NE; and Tiffany Ebberson, Belden, NE. Flower girls were Haley Christensen and Ava Christensen, Laurel, NE. The bride's personal attendants were Kati Kleinschmidt, Coleridge, NE, and Erin VanErt, Lincoln, NE. The flower pinners were Joanne Dvoracek, Springfield, SD, and Lisa VanErt, Chamberlain, SD.

The best man was Brian Ebberson of Belden, NE. Groomsmen were Joel Kirby, Lincoln, NE; Matt Christensen, Laurel, NE; Todd Hahne, Coleridge, NE; Jared Kalin, Omaha, NE; Kevin Nordby, Laurel, NE; Keith Dvoracek, Tabor, SD; and Brandon Ebberson, Coleridge, NE. The ring bearer was Alex Kruse, Omaha, NE. Ushers were Eli Schantz, Wayne, NE; Ezra Schantz, Wayne, NE; Luca Pallas, Wayne, NE; Monte Frerichs, Lincoln, NE; Matt Kalin, Norfolk, NE; Nathan Kalin, Omaha, NE; and Chris Haberer, Wausa, NE.

Music for the ceremony was provided by Julaine Christensen, Omaha, NE; Chad Christensen, Omaha, NE; and Nicole Schinzing, Commerce, MI.

Guest book attendants were Emilia and Elizabeth VanErt of Chamberlain, SD.

The reception was held at the Riverfront Event Center, Yankton, SD. Reception hosts were Rich and Dee Herrig, Brookings, SD; Boyd and Val Ebberson, Coleridge, NE; Brian and Julie Hass, West Point, NE; and Matt and Chris Schantz, Burnville, MN.

The couple is engaged in farming.

Pancake Supper
Wednesday, October 12, 2011 • 4:30-7pm
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