

SOCIAL SECURITY

Nothing To Fear At Website

BY JENNIFER H

Social Security Claims Representative

Different people have different fears, and often Halloween seems to be a time to talk about them. Children may be afraid of monsters in the closet or creatures lurking beneath the bed. Teenagers may fear not fitting in with the popular crowd.

There's something else that needlessly frightens some people: doing business online with Social Security. But the good news is that those fears should be just as unwarranted as being afraid of children in costumes.

There are a number of things you can do online at www.socialsecurity.gov, and none of them should send so much as a shiver down your spine. Save yourself a trip to a Social Security office and transact your business from your home or office computer. There's no need to be afraid to go online because it's so easy to do business at www.socialsecurity.gov.

Here are just a few of Social Security's online services you can take advantage of with ease from the convenience of your home or office computer:

- Apply for retirement, disability, or Medicare benefits;
- Find out what benefits you might be eligible to receive;
- Apply for Extra Help with your Medicare prescription drug costs;
- Estimate your future benefits;
- Appeal an unfavorable decision on a disability claim;
- Change your address; and
- Report employee wages.

For a complete list of our online services, visit www.socialsecurity.gov/online. You also can find forms, publications, answers to frequently asked questions, Social Security news, and much more at www.socialsecurity.gov.

You'll find our online services are frighteningly easy to use. Don't be afraid to visit www.socialsecurity.gov

WATSON'S FRIENDS HELP YOU AND SOCIAL SECURITY

In February 2011, Jeopardy! broadcast its first competition that pit man against machine. Watson, an artificial intelligence computer system developed by IBM, competed against the show's two most successful champions: Ken Jennings (longest winning streak) and Brad Rutter (biggest money winner).

Watson won, with the help of a four-terabyte memory that included 200 million pages of encyclopedias — including the full text of Wikipedia.

We at Social Security have known for some time that computers can help people. As a result, we developed and now have some of the best online services in the world. Time and time again, Social Security's online services are at the top of customer satisfaction surveys.

So here's a Jeopardy! answer of our own: "You can conduct these online services at www.socialsecurity.gov." What is the question?

• What is "get an instant, personalized estimate of future benefits with the Retirement Estimator at www.socialsecurity.gov/estimator"?

• What is "apply for Social Security retirement, spouse's, Medicare, or disability benefits at www.socialsecurity.gov/apply-online"?

• What is "apply for Extra Help with Medicare prescription drug costs at www.socialsecurity.gov/prescriptionhelp"?

• What is "request a replacement Medicare card at www.socialsecurity.gov/pgm/links_medicare.htm"?

All of the above are acceptable answers.

Computers are capable of making our lives much easier. In fact, you might say that using our online services makes doing business with Social Security ... elementary, dear Watson.

See for yourself at www.socialsecurity.gov.

Broken Dipstick May Not Hurt Engine

BY TOM AND RAY MAGLIOZZI
www.cartalk.com

Dear Tom and Ray:

I have a 1993 Subaru Loyale 4-wheel-drive wagon. The transmission-fluid dipstick has broken off the cap. The stem is down the fill tube beyond where I can reach it with a telescoping magnet. I tried to grasp it with a long pair of hemostats, but was unable to get far enough down to grasp it. Tape back-wrapped on a piece of wire was not sticky enough to get it out that way, either. Is the car safe to drive? I purchased a replacement cap/dipstick and can check the level, which is fine. I'm worried that driving it will end up pushing the broken piece into the transmission. Any idea how to remove it, or how much money it will take to have a shop do it? — Ken

RAY: You're worried about a broken dipstick on a '93 Loyale, Ken? Isn't that like worrying about the barnacles on the Andrea Doria?

TOM: Actually, if you have an automatic transmission, you have nothing to worry about, Ken. Since the dipstick's lateral movement is confined by the tube, the end of the stick is just going to sit there on the bottom of the transmission pan, where it won't



CAR TALK

Tom and Ray Magliozzi

bother anything. There are no gears or anything in that part of the automatic transmission, and the stick can't go anywhere.

RAY: So if it's an automatic, just use your new stick to keep an eye on the fluid level, and otherwise forget about it.

TOM: On the other hand, if you have a manual transmission, then you need to remove that thing. There's nothing BUT gears in a manual transmission, so the stick could

get chewed up by the gears and ruin your transmission AND your differential.

RAY: The first thing to try is a more powerful magnet. If you can still see the top of the dipstick, and it's not wedged in there somehow, a more powerful magnet ought to be able to grab it for you.

TOM: If not, the next step is to have a mechanic remove the tube itself. The dipstick tube usually is just force-fit into the transmission housing, or maybe held in place by a single bolt and a bracket. So if you're still on speaking terms with any local mechanics, have one of them pull out the tube for you, and then remove the broken piece of dipstick.

RAY: And if worse comes to worst, and the tube gets damaged during removal, you can buy a new tube for very little money. Altogether, including labor, this is probably a \$50 repair if you get to it soon. Or a \$2,000 repair if you dawdle.

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 e-mail them by visiting the Car Talk Web site at www.cartalk.com.

SHRM 2011 Fall Conference Planned For Yankton Oct. 26

Southeast South Dakota SHRM members and the Business Development Committee of the Yankton Area Chamber of Commerce invite businesses to the 2011 Fall SHRM Conference Wednesday, Oct. 26 at Minervas/Best Western Kelly Inn.

Registration and Breakfast begin at 7:30 a.m. with the program "HR 101: What Employers of All Sizes Need to Know" starting at 8 a.m.

In this three-hour seminar, instructors Patricia Dougherty, Partner and Regional Vice President and Richard Kreyer, Vice President of Project Management with The Weston Group, L.L.C. will provide an opportunity for attendees to gain the legal knowledge and practical skills to help individuals in the people management business. The program is paced for anyone with HR responsibilities including HR managers, non-HR Supervisors, Owners with HR responsibilities, Administrators, Administrative Assistants, or anyone who has an interest in gaining HR knowledge and skills. Benefits to those attending will include:

- Identify the latest trends in Social Media issues AND learn how to address them
- This abbreviated course will provide clear, concise information that gives attendees the practical do's and don'ts of smart employee management. In a few hours, attendees will know the steps to help keep an employer out of trouble and understand why best practice makes sense. Topics that will be covered will include:
 - A brief overview of core leadership competencies
 - Effective recruitment and selection techniques
 - Labor and employee relations — top five issues for the DOJ and DOL
 - Record Keeping — an outline of what to keep and commonly accepted record retention
 - Risk management — ADA, FMLA and workers' compensation
 - HR metrics; How to measure success
 - Social Media: balancing employee rights and corporate needs
- This seminar is open to all SHRM members and area businesses. The fee, which includes breakfast, is \$25 for non-SHRM members. Enclose fee along with the registration form located at www.yanktonsd.com/seminars. Businesses must register by Oct. 21.
- For more information, contact the Chamber at (605) 665-3636.

Daugaard Seeking Interns For Spring Session

PIERRE — Gov. Dennis Daugaard is currently accepting applications for a spring 2012 Governor's Office Internship in Pierre. The position will be paid and run from January to May of 2012.

Spring interns have the unique opportunity to observe and be involved with the South Dakota legislative process.

Interns will also aid the governor's general counsel and be responsible for other miscellaneous daily tasks within the Governor's Office, such as staffing the governor, lieutenant governor and first lady, preparing briefings and conducting research.

The position is open to all undergraduate and graduate-level students. Preference will be given to South Dakota residents attending South Dakota colleges or universities.

Interested students should submit a resume, cover letter and references by Nov. 1, via email, to kelsey.webb@state.sd.us. (Preference is for resume, but a complete job description and application will be available at <http://bop.sd.gov/workforus/intern/default.aspx>)

For more information on duties or logistics, contact Kelsey Webb, 605-773-3661 or kelsey.webb@state.sd.us.

Williams And Ree To Perform At The Dakota Theatre Nov. 5

The comedy team of Williams and Ree will perform at Dakota Theatre in downtown Yankton on Saturday, Nov. 5.

Bruce Williams and Terry Ree — "The Indian and the White Guy" — have a 40-year career of packing casinos, clubs, and arenas across the country with their ever-changing routine that — more times than not — steers away from the off-color Indian jokes that originally established the duo.

Williams and Ree met in 1968

at Black Hills State College in Spearfish, where they began playing together in a band where they often filled time between their songs with their unique brand of humor. After realizing that the humor became a bigger draw than the music, the comedy team was born.

Tickets can be purchased in advance or at the door. For more information or ticket reservations, stop in at the Dakota Theatre (noon-5 p.m. weekdays) or call 605-665-4711.

Neb. Conceal Carry Permit Holders Reminded To Renew Permits

LINCOLN, Neb. — Nebraska residents holding a permit to carry a concealed handgun are reminded to renew their permit before it expires.

Conceal Carry permits issued in Nebraska are good for a period of five years. If the permit is renewed prior to its expiration, the permit holder will not be required to retake a certified training course. The cost for renewing a permit is \$50.00.

Permit holders who allow their permit to expire, will be required to retake a certified training course and pay a \$100 fee for the issuance of a new Conceal Carry permit.

"We began issuing conceal carry permits in January of 2007," said Colonel David Sankey, Superintendent of the Nebraska State Patrol. "Individuals receiving permits that first year are coming up for renewal. We want to save them time and money by making sure they are aware they can renew their permit."

Permit holders wishing to renew a permit to carry a concealed handgun may do so any time within the four months prior to expiration of the initial permit.

Since 2007, NSP has issued 15,432 conceal carry permits with 3,427 of those permits issued within the first year.

Conceal Carry permit holders wishing to renew their permit prior to expiration can utilize the initial application form found on the Nebraska State Patrol (NSP) website to initiate the renewal process.

The form, once completed, must be delivered in person one of six NSP locations. A list of the locations and time availabilities can be found on the NSP website on the Conceal Carry Act Information page. Citizen questions regarding Conceal Carry Permit renewals should be directed to the NSP Criminal Identification Division during regular business hours at (402) 479-4971.

Thune's Office Accepting Spring Internship Applications

WASHINGTON — Sen. John Thune is currently seeking hard-working college students to serve as interns in his office in Washington, D.C., as well as in his offices in Aberdeen, Rapid City and Sioux Falls.

Interns in Thune's state offices will participate in constituent services and state outreach activities, while students in the Washington, D.C. office will have the opportunity to witness the legislative process, give Capitol tours, and attend Senate votes and hearings. Both in-state and Washington, D.C. internships will allow students to work closely with constituents, hone their research and writing skills, and learn a multitude of valuable office skills.

Thune is a member of the Senate Committees on Agriculture, Nutrition, and Forestry; Budget, Commerce, Science, and Transportation; and Finance.

College students who are interested in interning in Thune's Washington, D.C. office should submit a resume and cover letter by Nov. 14, 2011, to: Senator John Thune; Attn: Dakota Bixler, Intern Coordinator; 511 Dirksen Senate Office Building; Washington, D.C.

20510; or by fax to: 202-228-5429

College students who are interested in interning in Thune's Sioux Falls, Rapid City, or Aberdeen offices should submit a resume and cover letter by Nov. 14 to: Senator John Thune; Attn: Sara Konechne; 320 North Main Avenue, Suite B; Sioux Falls, S.D. 57104

For more information, call 1-866-850-3855.

Come help Mari Morgan celebrate her 80 years of life by sharing cake & fellowship

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 1:00 pm to 4:00 pm
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 Riverside Park
 Yankton, SD

Yankton, SD

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 665-7255

LaBahn-Meyers

Bridget LaBahn and Jacob Meyers were married May 21, 2011, at the Episcopal Church of the Nativity in Burnsville, MN, with Rev. Denis O'Pray officiating. The reception was held at the Lakeville Holiday Inn and Suites in Lakeville, MN.

Parents of the couple are Robert LaBahn and Ellen McMahon of Minneapolis, MN, and Jack and Diane Meyers of Yankton, SD.

The maid of honor was Kayleigh Fenton. Bridesmaids were Jennifer Olson, Colleen Blunk, and Lee Holcomb. The best man was Nick Meyers. Groomsmen were Justin Johnson, Dave Kleinschmit, and Conan Malady. The flower girl was Molly Meyers and ring bearer was Bennett Olson.

The bride is a 2004 graduate of Lakeville Senior High School, and a 2007 graduate of St. Paul Technical College in St. Paul, MN, with a degree in American Sign Language Interpretation. She is currently working in the Burnsville School District as an ASL Interpreter.

The groom is a 2000 graduate of Yankton Senior High School, and a 2004 graduate of Mankato State University in Mankato, MN, with a degree in Finance. He is currently working at Parstock Computer in Minneapolis, MN, as a Sales Representative.

The couple resides in Apple Valley, MN.