

LIFE IN POETRY

Reflecting On Lost Opportunities

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

Most of us have received the delayed news of the death of a family member or friend, and perhaps have reflected on lost opportunities. Here's a fine poem by J. T. Ledbetter, who lives in California but grew up on the Great Plains.

CROSSING SHOAL CREEK

The letter said you died on your tractor
crossing Shoal Creek.
There were no pictures to help the memories fading
like mists off the bottoms that last day on the farm
when I watched you milk the cows,
their sweet breath filling the dark barn as the rain
that wasn't expected sluiced through the rain gutters.
I waited for you to speak the loud familiar words
about the weather, the failed crops—
I would have talked then, too loud, stroking the Holstein
moving against her stanchion—
but there was only the rain on the tin roof,
and the steady swish-swish of milk into the bright bucket
as I walked past you, so close we could have touched.

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What To Do When Car Falls Off Tow Truck?

BY TOM AND RAY MAGLIOZZI
www.cartalk.com

Dear Tom and Ray:
I had the "opportunity" to watch my car fall off a flatbed tow truck last night in the middle of Brooklyn. Nothing like waiting two hours for a tow truck because the car wouldn't start, and then seeing it sitting in the middle of a busy intersection while the tow-truck driver keeps repeating "How did that happen?" I'm waiting on a phone call from the towing company as to what's next, but should I even try to repair a car that fell about five feet off a flatbed tow truck? If so, what kind of damage should I be sure to check for? Since it was dark and I could not see the car very well, all I could see was major damage to the front end (from hitting the bed of the truck on the way down), and the radiator was all bent out of shape. I'm assuming the towing company will just look to repair it the cheapest way possible, and I don't want to have problems in a few months with something that should have been fixed the first time. — Joe

TOM: I can tell you how it happened, Joe. The driver forgot to attach the safety chains. Or forgot to secure them. When you flatbed a car, you chain the chassis to the bed of the truck so the car doesn't what? Fall off while you're driving!

RAY: A five-foot drop can do a lot of damage. How do I know? I dropped a car off a lift one day, from about five feet. And I mangled it.

TOM: He called the owner of the car and said: "I have good news. You'll never have to worry about that wind noise from the sunroof again."



CAR TALK

Tom and Ray Magliozzi

RAY: Obviously, the front end of your car got bashed, Joe, but the real question is whether the frame got bent. If a frame is bent badly enough, it can never be adequately re-straightened. If that's the case, you can't align the wheels, and the car is, essentially, junk.

TOM: So the most important thing to do now is to have someone who is advocating for YOU inspect the car. If it were me, I'd either have the car towed to my own dealer (by some other towing company!) or call my insurance company.

RAY: If it's a newer car, you might want to take it to your dealer first. They'll give you a full-price assessment of what it would cost to fix. You can use that as a "second opinion" when dealing with your insurance company, which is who you should call next.

TOM: Tell the agent what happened and where the car is, and ask him or her to do a

damage assessment and an estimate. Insurance companies have people who do nothing but inspect damaged cars and figure out whether the car can be repaired, and if so, what's the cheapest way to repair it.

RAY: And then let the insurance company pay for the repair. It'll chase the towing company to recoup the money. But the last thing you want is the son of the towing company's owner hammering out the frame in a parking lot at night by the light of a Coleman lantern.

TOM: And don't be surprised if your insurer declares the car a total loss. That may be the best scenario for you. When a car has fallen off a truck or a lift, you can't always see everything that's been damaged. It's like when my brother got clocked in the head by that transmission. Some symptoms might not show up for a while.

RAY: So if it's a "total loss," you'll have to negotiate with your insurance company for a settlement based on the value of the car. And that requires some research on your part. Why? Because the insurance company's business model is based on paying you as little as it has to. So you don't have to accept the first offer.

TOM: But if the insurance company declares it totaled, I'd accept that news stoically, and start over with a car that hasn't tried to learn to fly. Good luck, Joe.

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.

Some Tricks Can Be Horrifying To Your Record

BY JENNIFER H
Social Security Claims Representative

You'll probably be passing out treats to costumed hobgoblins and ghosts in your neighborhood this Halloween night. But be cautious that you're not tricked by a different kind of trickster looking for a handout, such as your personal information.

You should always safeguard your personal information such as date of birth, mother's maiden name, and your Social Security number. Why? Because it's that type of information identity thieves are after.

You may think you're safe simply by not carrying your Social Security card with you and not providing your personal information over the Internet or by e-mail. But scam artists have become tricky. Never reply to an e-mail claiming to be from Social Security and asking for your Social Security number or personal information.

Identity theft is one of the fastest-growing crimes in America. If you think you've been the victim of an identity thief, you should contact the Federal Trade Commission at <http://www.ftc.gov/bcp/edu/microsites/idtheft>. Or you can call 1-877-IDTHEFT (1-877-438-4338); TTY 1-866-653-4261.

Another trick: Some people

who receive Social Security and Supplemental Security Income (SSI) benefits are victimized by misleading advertisers. Often, these companies offer Social Security services for a fee, even though the same services are available directly from Social Security free of charge. These services include getting a:

Corrected Social Security card showing a bride's married name;

- Social Security card to replace a lost card; and
- Social Security number for a child.

If you receive or see what you believe is misleading advertising for Social Security services, send the complete mailing, including the envelope, to: Office of the Inspector General, Fraud Hotline, Social Security Administration, P.O. Box 17768, Baltimore, MD 21235. If you see misleading advertising online, you can report this information online at www.socialsecurity.gov/oig/guidelin.htm. Also, advise your State's attorney general or consumer affairs office and the Better Business Bureau.

Learn more about identity theft at <http://www.socialsecurity.gov/pubs/10064.html>. Read about misleading advertising at <http://www.socialsecurity.gov/pubs/10005.html>.

Enjoy the treats of the season, but be cautious of tricksters try-

ing to steal more than a sack of candy. The results of becoming the victim of identity theft can be horrifying. Protect your identifying information.

NOTHING TO FEAR AT SOCIAL SECURITY'S WEBSITE

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.



COURTESY PHOTO

SHS Students Serve Others At Chili Feed

Helping others is serious business for Sister Margo Tschetter and the Fifth Grade Students at Sacred Heart Middle School (SHMS). They are determined to Make A Difference by serving others.

These 10 and 11 year-olds do not have a half-baked business plan. They are not waiting to see how the cookies crumble. They will not allow their profits to take a dunking in the milk. Yet, baking, selling cookies, and promoting glasses of milk, helps the students make money – and Make A Difference!

Held annually in October, Make A Difference is the most encompassing national event that promotes helping others. Sr. Margo and her students help others during Oct. – and all throughout the year.

The Mission of SHS is to form a Catholic community of Faith and Learning by living Gospel values, promoting academic excellence, and serving those in need. Each class at SHMS is encouraged to complete projects for serving others throughout the school year.

This October, Sr. Margo and her 34 fifth grade cookie bakers are serving others in a most satisfying way! They will be serving more than 1,000 cookies to those attending SHS' Annual

Chili Feed on Tuesday, Oct. 25, 2011, from 11 a.m.-1 p.m., in the Sacred Heart Parish Community Center, located at 5th & Capital, Yankton. The menu also includes chili, hot dogs, relishes, ice cream, coffee and juice, all offered for a free will donation.

"The little kids color the placemats and the big kids serve at the Chili Feed. The fifth graders make the cookies. They are making 16 batches of ginger-snap cookies and nine batches of chocolate chip cookies. This is their service project. The students realize that the profits from their cookies will go to charity, but they are fine with that. It is how we can help," said Sr. Margo.

The students have a real classroom cookie business, with a formal business plan, and a promissory note from First Dakota National Bank to finance start-up costs. They have named classmate Noel Kusek as this year's President.

The students make and donate cookies to the Annual SHS Gala. Held each spring, the cookies are often one of the highest selling items during the Grand Auction. The lucky bidder gets cookies delivered to their door each month throughout the school year.

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Chuck, did You Know?
According to economists, if Builders used only 5% American made products it would create well over 200,000 jobs in America.
Details on "our" website www.YanktonSales.com
• Complete MLS Listings
• Home Tips
• Community Information

Emma French Laird
Broker, ABR, CRS
605-661-2224
Century 21

HILDEGARD OF BINGEN AND THE LIVING LIGHT
A one woman musical portrayal of the life of 12th century German nun, healer, writer and composer Hildegard von Bingen
written and performed by Linn Maxwell
designed and directed by Erv Raible
Thursday, October 27 at 7:30 PM
Marian Auditorium, Mount Marty College
Reception following performance
Event is free and open to the public
Wednesday, October 26, 7:15
"Finding Hildegard"
Maxwell speaks about Bingen, Germany and how she came to embrace Hildegard.
Chapter Room - Sacred Heart Monastery
Sponsored by Mount Marty College, Mother of God Monastery, Sacred Heart Monastery and the Benedictine Institute for Leadership, Ethics, and Social Justice
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Happy 60th Wedding Anniversary, Alfred & Marjorie!
Alfred and Marjorie Novotny were married on October 30, 1951 at St. Leo's Catholic Church in Tyndall, SD. Congratulations, Mom and Dad—you have been the best parents we could ever ask for. Mr. and Mrs. Novotny are the parents of 3 children, Mona (Ed) Wilson, Anita (Melvin) Turner, Ted (Kathleen) Novotny, 4 grandchildren and 2 great-grandchildren. Their children request a card shower. Greetings can be sent to: 405 12th Ave. West, Tyndall, SD 57066.
With great love and affection, your children, Mona, Anita and Ted

Spotted
You've Been Spotted!
TRICK-OR-TREAT
at the Riverfront Event Center
on **October 31**
3:00-5:00pm
and have your picture taken for **spotted.yankton.net**
It may also be the featured photo in Tuesday's printed edition.