

Life In Poetry

Poet Describes Life Using Few Words

BY TED KOOSER
 U.S. Poet Laureate

Kay Ryan was our nation's Poet Laureate at The Library of Congress for the 2008-2010 terms. Her poetry is celebrated for its compression; she can get a great deal into a few words. Here's an example of a poem swift and accurate as a dart.

PINHOLE

We say
 pinhole.
 A pin hole
 of light. We
 can't imagine
 how bright
 more of it
 could be,
 the way
 this much
 defeats night.
 It almost
 isn't fair,
 whoever
 poked this,
 with such
 a small act
 to vanquish
 blackness.

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 ©2011 by Kay Ryan, whose most recent book of poems is "Odd Blocks, Selected and New Poems, Carcanet Press, 2011. Poem reprinted from Poetry, October 2011, by permission of Kay Ryan and the publisher. Introduction copyright © 2012 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.

Yankton College Board Of Trustees To Meet

The Yankton College Board of Trustees will gather at the Summit Activities Center for the annual fall board meeting to be held in two parts: the Information & Action Planning Session, Friday, Sept. 21, at 1 p.m., and the Action Session, Saturday, Sept. 22, at 9:30 a.m.

Agenda topics include: a presentation from the South Dakota Community Foundation; additional scholarship opportunities; a review of the 2012 All-Class Reunion and a proposal for the Laity Empowerment Project.

The YC Alumni Advisory Board will also hold its meeting, Friday, Sept. 21, at 10 a.m. at the SAC.

Among the items of business: to review the events of the 2012 All-Class Reunion and begin plans for the 2014 Reunion; hold an election of officers and introduce new AAB member Dennis Steffen from Viborg, and determine a statement of purpose for the Giving Committee.

On Friday, members of the Finance Committee will meet at 10 a.m., and at the conclusion of the Saturday Action Session the Legacy Committee will meet.

A no-host dinner is scheduled Friday evening at Murdo's for the trustees, advisory board and their spouses.

For further information, call the Yankton College office at (605) 665-3661.

S.D. Fiddle Contest And Jamboree This Weekend

The South Dakota Old Time Fiddlers Association is hosting its 40th annual Open Fiddle Contest and Jamboree Sept. 21-23 at the Yankton County 4-H Grounds, 901 Whiting Drive, Yankton. Talented fiddlers and fans from across the North America will gather for a weekend of music and fun.

To start the weekend, a 40th Celebration on Friday evening will showcase the history of old time fiddling in our region, with performances by family members of past legends.

"This program promises to be our most memorable presentation in years, reminding our early fans of our rich history, and exposing new friends to our beginnings," says Daun Gregg Regehr, SDOTF program coordinator.

The two-part invitational fiddle competition starts Saturday evening and continues again Sunday afternoon. Talented fiddle champions from across the United States compete for the South Dakota Contest title. Each year, different artists are invited, many having professional careers in country music or bluegrass bands.

Additional contests include the South Dakota fiddle competition in five age divisions, out-of-state fiddler competitions (5 age divisions), harmonica, and button and keyboard accordion competitions.

From experienced fiddle players to those who don't really know the difference between a fiddle and violin, everyone is invited. Fans of country music, traditional music, or bluegrass will have a marvelous time! Join us for a weekend of unbelievable music, meet great people, jam with talented artists and develop skills.

The schedule of events includes:
 • Friday, starting at 7 p.m.:
 — Performance: Celebrating 40

Years - a Family Tradition
 — Music Jamming in multiple locations
 • Saturday, starting at 9 a.m.:
 — Fiddle Contests (multiple age divisions)
 — Harmonica Contests
 — Accordion Contests - button and keyboard
 • Saturday Evening:
 — South Dakota Open Fiddle Contest
 — South Dakota Open Fiddle Championship
 — Invitational Fiddle Competition - Part 1
 — Music Jamming in multiple locations
 • Sunday, starting at 9 a.m.:
 — Gospel Sing
 • Sunday afternoon:
 — Invitational Fiddle Contest - part 2
 — Twin Fiddling competition
 Those members of the public interested in learning more are encouraged to visit our website: www.sdoldtimefiddlers.com, email sdoldtimefiddlers@gmail.com or contact George Mallory at 605-357-9357.

BIRTHDAYS

EILENE SWENSEN

Eilene Swensen of Mission Hill will celebrate her 94th birthday on Sunday, Oct. 21, with an open house at 2 p.m. at Avera Yankton Care Center, 1212 W. Eighth Street. Friends and relatives are invited to attend.

A card shower will also be held. Greetings can be sent to her at 1212 W. 8th Street, Yankton 57078.



Swensen

Driving Contributed To Engine Failure

BY TOM AND RAY MAGLIOZZI
 King Features Syndicate

Dear Tom and Ray:

I have a 2003 Mazda Protege with 103,000 miles. The problem started while my 20-year-old grandson had my car one time. My engine started getting hot, and I think he ignored it, and the next time I drove it, the temperature was all the way in the hot range. I immediately took it to the garage, we let it cool and they said it didn't have any coolant. So they filled it up, I drove it home and kept an eye on it, and it was OK for a couple of weeks. My grandson took it again, and this time the car stopped completely. It would crank but wouldn't start. I had it towed back to the garage, and my mechanic says my engine needs to be replaced. My question to you is: I am 64 with not a lot of money, really living paycheck to paycheck with a part-time job. Do you think I should try to get another engine? Or should I try to save up some money and get another used vehicle for about \$3,000? Please give me your opinion. And do you think my grandson's driving could have contributed to this problem? —Evelyn

RAY: I think there are two guilty parties here, Evelyn. Three, if we include you for being much too nice a grandma.

TOM: I'm guessing your grandson drove it like an animal. Now, we don't know your grandson, and he may be the most responsible person in the world, as well as an honor student and president of the Nerd Club. But if he's like most other 20-year-old males, he probably was driving the car at 90 mph and had four other kids with him.

RAY: That kind of aggressive driving really overtaxed your cooling system. I'm guessing



CAR TALK

Tom and Ray Magliozzi

there was already a leak of some kind before he drove it, but your gentle, and probably short-distance, driving never stressed the engine enough to make it fail completely.

TOM: But when Junior put 500 extra pounds of teenagers in the car and drove it like a NASCAR trainee, he overheated it. And worse, once it overheated, he kept driving it.

RAY: And that's when the real damage took place.

TOM: We also have to lay some blame on your mechanic. When you brought it to him the first time and it was out of coolant, he was at fault for not immediately trying to find the source of the leak. It could have been a blown head gasket. But it also could have been something even cheaper and simpler, like a leaky water pump or coolant hose.

RAY: No car should ever lose coolant without a reason. A good mechanic will find that reason and fix it before filling it up with coolant and sending you on your merry way.

TOM: If they had found the leak then, they could have fixed it and probably prevented the engine from overheating again and cracking its head or block (which, we assume, is why you now need a new engine). Even if it was a blown head gasket, and it had cost you \$1,000 to fix back then, it would seem like a bargain now, right?

RAY: And the third guilty party here is you. Junior very nearly fried your engine, and then you gave him the keys again so he could finish the job. But we can't blame you for having a soft spot for the little leadfoot.

TOM: So, now what to do? If the car is otherwise in good shape, your best bet probably is getting a used engine from a junkyard.

RAY: Your mechanic can look for one for you and install it. That could eat up most or all of that \$3,000 you mention. But if you can still afford it when you're done, buy Junior a \$50 bicycle and tell him that's his new ride until he turns 30. Good luck, Evelyn.

If it ain't broke, you won't have to fix it! Order Tom and Ray's pamphlet "Ten Ways You May Be Ruining Your Car Without Even Knowing It!" Send \$4.75 (check or money order) to Ruin, P.O. Box 536475, Orlando, FL 32853-6475.

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.

© 2012 BY TOM AND RAY MAGLIOZZI AND DOUG BERMAN

Seniors Must Beware Of Social Security Scams But Educated On Its New Payment System

BY BETTY LIN-FISHER

© 2012 Akron Beacon Journal

One of my biggest concerns as a consumer columnist is the vulnerability of senior citizens because scam artists always seem to target them to make a quick buck.

Add to that the vulnerability of any consumer to scam artists, who are always finding new twists to confuse or try to gain financial information.

I often say I could write about this weekly and still there would be people who fall victim to the traps. So the best I can do is educate readers and hope we help each other by watching out for our parents, neighbors and friends.

So in that vein, I want to again remind people: Don't fall for callers who try to trick you into thinking they are with a certain bank or company or government program and all they need is your Social Security number or your bank account routing number or credit-card number to verify you or process your payment. Why would any company or organization that already has a relationship with you need to verify that information if they already have it?

More on that in a bit. But because people are in a heightened state of watching out for potential scams, there's a new move by the Social Security Administration and the U.S. Treasury Department that is not a scam that prompted a call from a reader recently who was concerned about a letter he received explaining the program.

So let's discuss the move early next year away from paper checks for Social Security payments to electronic direct deposits into bank accounts or issuance of a Direct Express debit card.

SCAMS

Let's first tackle the scams. John P. Chames, a financial services professional with Western & Southern Financial Group, phoned me last week to say he

was concerned about hearing from three clients in one afternoon about telephone calls they had received.

One client said she was told she had won a contest and the caller needed her financial information. In the other calls, the clients were told the caller needed Social Security number and checking account information to enroll them in a new Medicare or Medicaid program.

"A lot of my account base is seniors," Chames said. "I am constantly battling with pieces of mail and phone calls they get. A lot of them are pretty scary, and a lot of (the seniors) are naive."

Robert Fenn, a public affairs specialist in Akron, Ohio, for the Social Security Administration, reiterated that Social Security will not call for such personal information as your Social Security number or bank accounts. If someone contacts you and asks for this information, Fenn said, do not give it. If you are in doubt, you can contact the local Social Security office at the toll-free number: 800-772-1213.

Social Security has become aware of scams targeting beneficiaries, Fenn said in a recent interview. Scammers telephone beneficiaries to tell them they are due additional payments or have lottery winnings. The scammer offers to deposit the money to each beneficiary's account once the personal and bank account information is provided. Once the beneficiaries provide the information, they become victims of the scam, Fenn said.

He also said another way to protect yourself is to keep your Social Security card and other important documents locked in a safe place. Do not carry them with you. Similarly, Medicare cards, which have your Social Security number on them, should not be carried in your wallet on a daily basis.

If you have to take the Medicare card to the doctor for a visit, carry it only that day. Afterward, put it in a safe place at home. An emergency department

cannot deny you service if you aren't carrying the card.

SOCIAL SECURITY CHECKS

If you applied for Social Security benefits on or after May 1, 2011, you had to sign up to receive your Social Security benefits electronically, either through direct deposit into a bank account or through Direct Express, a debit card issued by the Treasury.

For those of you who still get a paper check from Social Security, by March 1, 2013, you must switch to an electronic payment.

In an interview with Walt Henderson, director of the Go Direct Campaign for the U.S. Treasury, I asked what would happen if someone had not signed up for electronic payments by March 1.

"We won't stop sending their paper check. We'll communicate with them that they're out of compliance and need to switch over," Henderson said.

In other words, they'll bug you to make the switch, but won't stop payments.

Henderson said that 93 percent of Social Security recipients already have electronic payments. The majority get it through direct deposit to a checking or savings account.

He said that when he hears people say they're worried the government is taking away their trip to the bank, he replies, "All we're doing is electronically depositing it to your account. You can still go to the bank for business."

One thing to note: Unlike direct deposits with company paychecks, recipients will not get any form of electronic notification that the deposit has been made. Henderson said people are encouraged to check their balances at their financial institutions.

A smaller percentage of customers will want the Direct Express prepaid card.

"This is primarily for unbanked federal benefit recipients," Henderson said. "We are required to make a low-cost ac-

count available for people that don't have a traditional checking account."

Henderson said there is no benefit to people who have a bank account to use the Direct Express card.

"If you have a bank account, we want you to get direct deposit to that account. We only want to send you a Direct Express card if you need it and don't have a bank account," he said.

The Direct Express card is free to use and functions like any MasterCard debit card. It can be run through the cash register as either a debit or credit transaction with no fee to the customer. Customers can request cash back, also without a fee.

There are some fees for the card. For instance, one ATM withdrawal from an in-network ATM is available per month, but after that, each withdrawal costs 90 cents.

The cards can be loaded only with federal benefits. Customers cannot load their own funds onto the cards and they are not credit cards.

Henderson said the Treasury Department has been sending out letters to explain the program. They instruct people to call or go online if they want to sign up for the card. (800-333-1795 or www.godirect.org.) Direct Express cards can be used for payments from Social Security, SSI, Veterans Affairs, the Railroad Retirement Board, Office of Personnel Management and other nontax payments.

Henderson said people can call the Treasury Department or Social Security to sign up for either direct deposit for banks or the Direct Express card. They can also sign up for direct deposit for their Social Security benefits through their bank.

It would be good to have the bank routing and account information and the most recent benefit check for some information.

Typically it takes 60 days to make the switch to direct deposit or Direct Express.

Comfy Footwear
from
aetrex

- Ankle Oxford Boot • Tailored Slip-On
- Single Strap Slip-On
- Lace-Up Oxford

Boston Shoes to Boots
312 W. 3rd • Yankton • 665-9092

50th Anniversary Celebration

Rev. & Mrs. Lance Lindgren

Rev. and Mrs. Lance and Karen (Olson) Lindgren of Mission Hill, SD will celebrate their 50th Wedding Anniversary September 23, 2012. They were married September 23, 1962 at Trinity Lutheran Church in Yankton, SD.

They have two children: Rhonda (Gregg) Caton of Lake Stevens, WA and Melissa (Charlie) Schooneboom of Springfield, MO. The couple have two grandchildren.

Cards can be sent to 210 West Third Street, Mission Hill, SD 57046

SOUP KITCHEN

VFW POST 791
209 Cedar St. • Yankton, SD

Tuesday, Sept. 18th
11am to 7pm

Serving: Hot Dogs & Chili Dogs, Taverns, Homemade Soup (Chicken Noodle, Vegetable Beef, Ham & Bean, & Chili), Homemade Pie, Coffee & Milk

Serving upstairs & downstairs

Come Celebrate!

A retirement celebration for **Jerry Wuebben** will be held Saturday 9-22-12 at 4:00pm

Jerry's Shop, Main Street, Gayville

We're roasting a hog and refreshments will be provided.

Come and help us celebrate 40+ years of Wuebben Trucking!

Please, no gifts.