

American Life in Poetry

The Comings And Goings Of Our Lives

BY TED KOOSER
U.S. Poet Laureate

Glenna Luschei, who makes her home in California, has traveled the world, and like all good poets has paid attention to what she's seen. Here's a fine poem not from Cambodia or Greece but from Tucson, about the belongings some of us leave behind for others to carry ahead. It's from her book, "The Sky Is Shooting Blue Arrows," from University of New Mexico Press.

COMINGS AND GOINGS

In Tucson
when a university student
goes home
she might leave her desk
and a chair, a bookcase outside her cave
with a sign, "Take me."

And who could resist
heat radiating over furniture
like a mirage? You hoist
an old Victrola into your pickup
and ratchet up a new song.

You start that life in the West,
invent a past, and when that tune
winds down, it's okay to put out,
"Take me."

What do we have in life
but comings and goings?

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United Way Set For Coat, Winter Wear Drive

Numerous groups within the Yankton community, and throughout the country, will be making an impact through the nationwide event, Make a Difference Day. Held annually in October, the United Way & Volunteer Services and Yankton Volunteer Leaders join millions of Americans on this day of action to help improve the world.

The biggest Make a Difference Day project within the region is the Coat & Winter Wear Giveaway, where hundreds of winter clothing items will be distributed to those in need. In preparation for this event, an annual Community Collection Drive is conducted.

Community members are being asked to drop off gently used and clean winter coats, boots, snow pants, and winter hats and gloves to the Boys & Girls Club, Payless Shoes, Maurice's, Yankton Community Library or Avera Sacred

Heart Hospital, main lobby entrance, Oct. 5-16. School aged students can drop off their donations at participating schools from Oct. 12-16.

Items needed are gently used and clean winter coats, boots, snow pants, hats and gloves. All sizes needed, but children's coats are most in need.

Upon collection of the items, they are sorted and displayed for the Coat & Winter Wear Giveaway at the Yankton City Gymnasium, 416 Walnut, from 5-7 p.m. Oct. 22. This year's event will also host a Community Resource Fair with information booths on community programs and services.

For more information about drop off locations, the giveaway or Resource Fair, contact the United Way & Volunteer Services' office at 605-665-6766.

BIRTHDAYS

BETTY RHOADES



Rhoades

Betty Rhoades of Yankton, formerly of Pickstown, will celebrate her 90th birthday on Oct. 5. Her family will gather at her residence on Saturday Oct. 3, to celebrate the occasion. Greetings may be sent to her at 806 E. 21st St. Yankton, SD 57078.

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Happy 90th Birthday!



Marie Radel will celebrate her 90th birthday on October 1, 2015.

Greetings can be sent to:
Marie Radel
c/o Tyndall Good Samaritan Center,
2304 Laurel Street,
Tyndall, SD 57066

Student Loan Deferment, Forbearance Doesn't Impact Your Credit Score

BY CARRIE JOHNSON
SDSU Extension

I work with quite a few student loan borrowers who have gotten a little behind on their payments. After discussing options with them for a while, we will typically request either a deferment or forbearance from their loan servicer until they can start making regular payments again.

Many people think that their credit will be negatively affected by having their student loans in deferment or forbearance status.

Your credit score will not be affected at all. It will be noted on your credit report that your loan is in deferment or forbearance, but it DOES NOT affect your score. If you are late on a scheduled payment or you default on your loan (you fail to make a payment for 270 days) that will have a negative impact on your credit score.

WHEN TO REQUEST A DEFERMENT?

A deferment is a period of time your payments (principal and interest) are postponed because of certain circumstances. The following conditions qualify you for a deferment:

* During a period of at least half-time enrollment in college or career school;

* During a period of study in an approved graduate fellowship program or in an approved rehabilitation training program for the disabled;

* During a period of unemployment or inability to find full-time employment (up to 3 years);

* During a period of economic hardship (includes Peace Corps service) (up to 3 years);



PHOTO: METRO GRAPHICS

* During a period of active military service during a war, military operation, or national emergency; and

* During the 13 months following the conclusion of qualifying active duty military service, or until you return to enrollment on at least a half-time basis, whichever is earlier.

WHEN TO REQUEST A FORBEARANCE?

A forbearance is if you can't make your scheduled loan payments, but don't qualify for a deferment. You can request to stop making payments or reduce the monthly amount for up to 12 months. There are two types of forbearances.

* Discretionary forbearance is when your lender decides whether to grant it or

not based on financial hardship or illness.

* A mandatory forbearance requires your lender to grant it based on certain reasons.

For more information on deferment and forbearance processes you can visit the FSA website.

Note: If you have already defaulted on your loan, there are some options to get out of default including: loan repayment, loan rehabilitation and loan consolidation. Contact your lender immediately to start to process of repairing your credit.

Carrie Johnson is an assistant professor & SDSU Extension Family Resource Management specialist

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presents...



with Event Speaker
Julie Clark



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