

# LIFESTYLES

## SHARE YOUR STORY

The Journal welcomes ideas for stories about people in our community who have gotten married, graduated, joined the military, etc.  
Call the Journal at 285-7411

# Browsing Best of 2013 book lists

The library staff wishes you and yours a very Merry Christmas! May you receive lots of books and have plenty of time this holiday season to read. The library will close at 1 p.m. on Tuesday, Dec. 24, and remain closed until 10 a.m. on Thursday, Dec. 26. Access to the online resources will remain available over the holidays so if you are the lucky recipient of an e-reader then you can work on setting up an account and accessing our downloadable materials including audiobooks, e-books and magazines.



Diane  
ADAMS  
@ YOUR LIBRARY

Both Overdrive and Zinio have online help, which is recommended as we don't know how your device is set up. I was browsing a number

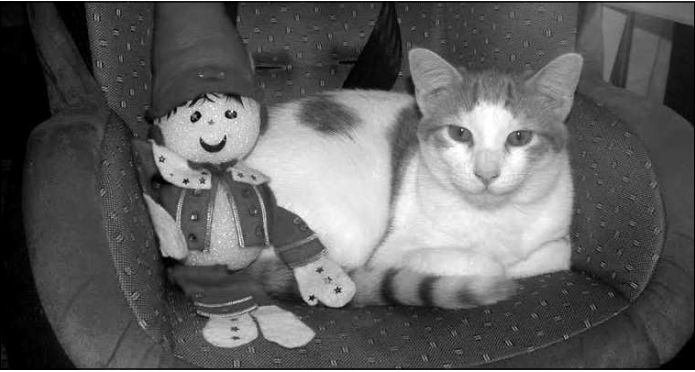
of Best of 2013 book lists and comparing what the various lists contained. Below are 16 fiction and 14 non-fiction that all appeared on at least two of the lists I looked at and that we own. That doesn't mean the books are sitting around on our shelves. Many of these books are still popular, but you can request that the books be saved for you. In no particular order, here are the fiction titles: *The Sound of Things Falling* by Juan Gabriel Vasquez, *The Golem and the Jinni* by Helene Wecker, *The Lowland* by Jhumpa Lahiri, *Life after*

*Life* by Kate Atkinson, *The Interestings* by Meg Wolitzer, *The Luminaries* by Eleanor Catton, *The Ocean at the End of the Lane* by Neil Gaiman, *How the Light Gets In* by Louise Penny, *The Signature of All Things* by Elizabeth Gilbert, *The Good Lord Bird* by James McBride, *Someone* by Alice McDermott, *The Goldfinch* by Donna Tartt, *TransAtlantic* by Colum McCann, *The Circle* by Dave Eggers, *And the Mountains Echoed* by Khaled Hosseini, and *Bleeding Edge* by Thomas Pynchon. The non-fiction titles owned by the library and listed on at least two best of

2013 lists include: *Lean In: Women, Work and the Will to Lead* by Sheryl Sandberg, *Thank you for Your Service* by David Finkel, *The Unwinding* by George Packer, *Zealot* by Reza Aslan, *The Bully Pulpit* by Doris Kearns Goodwin, *Catastrophe of 1914* by Max Hastings, *David and Goliath* by Malcolm Gladwell, *Empty Mansions* by Bill Dedman, *The Guns at Last Light* by Rick Atkinson, *Hyperbole and a Half* by Allie Brosh, *Lawrence in Arabia* by Scott Anderson, *Pilgrim's Wilderness* by Tom Kizzia, *Who Owns the Future?* by Jaron Lanier and *A House in the Sky* by Amanda

Lindhout. I don't have any pithy, or even knowledgeable assessments about the titles liked from the past year other than enjoy them. Find one you haven't read and add it to your reading pile. Discover if your tastes are similar to the 'experts' or at least other readers. I've begun looking at kids and teen titles as well but they are harder for me to narrow and I often have several titles that I loved that don't appear on any lists. But maybe early next year I will see if I can make a list.

## PET OF THE WEEK



"Lander" is a typical laid back sleep, eat and play kitten. Mostly likes to lay and snooze. Great for company if you need someone to talk to. Prefers a more quiet atmosphere. He is used to dogs,

other cats and will ignore small children. For more information, visit the website at [www.borderlandhumanesociety.org](http://www.borderlandhumanesociety.org) or call 218-324-2313 or 283-9276.

## MEMORIAM

In loving memory of our dad, grandpa and husband, **Donald Mannausau**, who left us way too early, 14 years ago, Dec. 23, 1999.  
*There are moments in life when you miss someone so much that you just want to pick them from your dreams and hug them for real.*  
*We think of you every day and miss you more and more.*  
Love you,  
**Betsy Brokaw and family**  
**Tony Mannausau and family**  
**Carol Pullar**

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CITIZENS OF INTERNATIONAL FALLS

The city has two vacant positions on the Planning Commission. Presently there are seven commissioners and Ordinance Sec. 2-33 states that the commission shall consist of nine members.

The Planning Commission recommends changes to the city's comprehensive plan; reviews and offer recommendations to the city council on conditional uses and planned unit developments and reviews and recommends appropriate action regarding Zoning issues.

Citizens may submit a letter of interest to:  
Betty Bergstrom, Interim City Administrator

**City of International Falls**  
**600 4th Street**  
**International Falls, MN 56649**

## SENIOR LEGAL LINE

# Discharging a federal student loan

*A legal question and answer line for seniors.*  
**Dear Senior Legal Line:**  
**In my later years, I took out a federal student loan and got my college degree. Unfortunately, after getting my degree, I was permanently disabled after a car accident and I cannot work. I qualified for Social Security disability benefits, but try as I might, I just cannot afford to pay back the rest of my student loan with those benefits. I have tried to get the loan discharged by the federal government by having my doctor certify my disability on my discharge application, but there seems to always be a frustrating, nitpicky detail that gets the application sent back to my doctor to re-do her certification. My doctor is getting frustrated. Is there any other way that I can get my student loan discharged? — Signed, Leonard**

**Dear Leonard:**  
Yes, there are three ways for you to show that you are totally and permanently disabled in order to get your federal student loan discharged:  
1. Submitting a doctor's certification stating that you are totally and permanently disabled (meaning that you are unable to engage in any substantial gainful activity because

of a physical or mental impairment that is expected to result in death, has continued for at least six months, or can be expected to continue for six months or more). The doctor has to be a doctor of medicine (M.D.) or osteopathy (D.O), licensed to practice in the United States. Chiropractors, physician assistants (PAs), registered nurses (RNs) cannot certify disability for this purpose; or  
2. Submitting documentation from the U.S. Department of Veteran's Affairs (VA) stating that you are unemployable due to a service-connected disability; or  
3. Submitting a Social Security Administration (SSA) notice of award for SSDI or SSI benefits, stating that your next scheduled disability review will be within five to seven years from the date of your last disability determination.  
The traditional way was to have your doctor fill out the certification and submit it, but oftentimes, it was sent back for further documentation or for the doctor to resubmit it because the time to submit it had been exceeded. It can be very frustrating, as you personally know. Now, however, because you have already qualified for SSDI, all you have to do is submit documentation from the SSA that you get SSDI benefits as described above. This makes sense

because in order to qualify for SSDI (or SSI), you have to be disabled. In a sense, the Department of Education trusts the disability determinations of the Social Security Administration, so the Department of Education will rely on the SSA documentation. Because you get SSDI, you do not have to have your doctor sign a certification anymore. You can use your SSA documentation.  
Note: SSDI and SSI are different programs but under both programs the SSA determines that the recipient is disabled. SSDI stands for Social Security Disability Insurance and SSI stands for Supplemental Security Income. SSDI is like a federal insurance program for workers who became disabled and cannot work for a year or more. The SSDI cash benefits are paid to disabled workers who earned enough work credits over their lifetime and worked recently enough to qualify for SSDI. SSDI is not a need-based program like SSI. People who do not have enough work credits or have not worked recently enough to qualify for SSDI can apply for SSI. SSI is awarded if someone is disabled and falls within the income and asset limits.  
Leonard, because you are having bad luck with the doctor certification method of qualifying for discharge of your federal

student loan, and because you have already qualified for SSDI, you may want to resubmit your application with the SSA notice of award. The notice of award must state that your next scheduled disability review will be within 5 to 7 years of your last SSA disability determination. If your award does not state this, you can contact your local SSA office and ask for a Benefits Planning Query – this will often say when your next disability review will occur.  
Good luck with your next application Leonard. I think you will be pleasantly surprised. If you would like more information about total and permanent disability discharges of student loans, you can go to [www.disabilitydischarge.com](http://www.disabilitydischarge.com) or call 1-888-303-7818.  
**This column is written by the Senior Citizens' Law Project. It is not meant to give complete answers to individual questions. If you are 60 years of age or older and live within the Minnesota Arrowhead Region, you may contact us with questions for legal help by writing to: Senior Citizens' Law Project, Legal Aid Service of Northeastern Minnesota, 302 Ordean Bldg., Duluth, MN 55802. Include a phone number and return address. To view previous articles, go to: [www.lasnem.org](http://www.lasnem.org).**

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CITY OF RANIER

CITY ADMINISTRATOR POSITION

The City of Ranier is seeking applications for the position of City Administrator. This position is a full time position that reports directly to the City Council and is responsible for all the operations of all departments, divisions and offices of the city.

**Preferred requirements:**  
Developing and following policies and procedures, experience with the writing of minutes for meetings, grant writing, preparing budgets and the monitoring of the budgets throughout the fiscal year, supervising employees, working with contractors, facilitating elections, computer experience with Microsoft word, Excel, Quickbooks, and UBMax software.  
Excellent oral, and written communication skills and knowledge of office machinery. Starting salary is negotiable based upon qualifications.

Qualified candidates may request an application packet for:

The City of Ranier  
Box 186  
Ranier, Minnesota 56668  
or call (218) 286-3311.

Completed applications must be received by 12:00 p.m. on January 8th, 2014.

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