**Winter 2009 Newsletter of the Wisconsin Talking Book and Braille Library**

**Social Security Offers Direct Express Debit Mastercard**

For millions of Americans, accessing their Social Security benefits is now just a card swipe away. A new debit card being offered by the Treasury Department gives nearly 4 million recipients who have no bank accounts an alternative to paper checks that they must cash, usually at a price. The new debit card, issued by Comerica Bank, was quietly marketed to nearly 3.5 million recipients of Social Security and Supplemental Security Income in the spring of 2008. It's now available to any benefit recipient via,[www.usdirectexpress.com](https://www.usdirectexpress.com/edcfdtclient/reciplogin_client.jsp), or by phoning 1-877-212-9991. States already load child support payments and unemployment benefits onto debit cards. The federal government has used prepaid debit cards, too, for disaster relief aid. But the Social Security debit card is the largest push to date to switch from costly paper checks to electronic payments.

Our goal is to move to 100 percent electronic payments, says Judy Tillman, commissioner of the Treasury's Financial Management Service. It is safer and more reliable for delivery, of funds. The new debit card will eliminate the need for consumers without bank accounts to use costly check cashing services, the Treasury Department says. It will also save the government money. The Treasury estimates that if all 4 million recipients without bank accounts signed up for the card, it would save 42 million dollars a year.

As with any other debit card, using it won't always be free. For instance, holders will get one free ATM withdrawal per month. After that, they will be charged 90 cents for each withdrawal. A fee of 75 cents per month also applies if card holders want paper statements mailed to them.

About 80 percent of the 57 million Social Security and SSI recipients already have their benefits directly deposited into their bank accounts. The challenge will be to get the remaining consumers to switch from checks to electronic payments such as direct deposit or the new debit card.

**ANNOUNCEMENTS**

Regional Library patron Kelley Becherer, an 18 year old legally blind swimmer from Sheboygan, won a gold medal Monday, September 15, at the Paralympic Games in Beijing. Becherer, a senior at Sheboygan North High School, won the women's 50 meter freestyle. She earlier earned two bronze medals in other swimming events. The gold feels amazing, Becherer said. All my hard work has gone into it.

Thank everyone who attended for making our September 23, 2008, Open House a success. Reader Advisor Randall Lundy is shown demonstrating an NLS Digital Talking Book Machine. Marsha Valance, who is retiring after over 19 years managing the Wisconsin Regional Library, is shown demonstrating an NLS Cassette Book Machine to one of 175 people who attended.

**RESOURCES**

The Regional Library has free Braille calendars available for distribution. Inexpensive large print calendars are available from the Wisconsin Council of the Blind, 1-800-783-5213. For a complete list of organizations that produce calendars in Braille, print braille, or large print, phone or email the Regional Library.

Music for the Blind, 704 Habersham Road, Valdosta, Georgia 31602, is offering a new music course, Intro to the Harmonica for the Visually Impaired. This course is one among over a dozen others that are taught in an all audio format and that are specifically designed for those who are blind or who have visual impairments. These courses DO NOT require any Braille skills so they are quick and easy to use. To find out more about complete courses and song based, lessons for piano, guitar, violin, flute and others go to, [www.musicfortheblind.com](http://www.musicfortheblind.com/), or phone 1-888-778-1828.

The Veterans Suicide Prevention Hotline, 1-800-273-TALK, 8255, has provided immediate, often life saving, help to tens of thousands of veterans and their loved ones during the year since its inception. Over 22,000 calls have come directly from veterans, with the remainder coming from others seeking help for veterans who are family members or friends.

The Bahai Service for the Blind produces large print, audio, and Braille materials concerning the Bahai faith. They have a lending library of Braille books. Their web site is,[http://www.bahaiservicefortheblind.org](http://www.bahaiservicefortheblind.org/), e-mail is, bahaiservice@aol.com, voice mail is, 847-906-6037.

**2008 Additions to Our Wisconsin Recorded Book Collection, an Accessible Book List. All titles taped by ABLE, Inc.**

Butler, Beverly. **The Silver Key**. A young Welsh immigrant hopes for a better life with her father and new stepmother on their farm outside Ripon, Wisconsin, in 1860. There she encounters mystery, romance, and the Underground Railroad. Clara Ingram Judson Award. For grades 5 to 8. RCW 762.

Crosby, Harry H. **A Wing and a Prayer, the, Bloody 100th, Bomber Group of the U.S. Eighth Air Force in Action over Europe in World War II**. The former navigator served almost throughout the war with the famous 100th Bomber Group, the, Bloody Hundredth, known for its horrendous casualties and numerous eccentric or charismatic leaders and members. RCW 683.

Dennis, Jerry. **The Living Great Lakes, Searching for the Heart of the Inland Seas**. The most complete book ever written about the history, nature, and science of these remarkable lakes at the heart of North America. RCW 713.

Draine, Betsy. **A Castle in the Backyard, the Dream of a House in France**. Part travel memoir, part romance of place, this book takes readers into a historic village in the heart of Perigord, where, in a small stone house in the shadow of a castle, these Wisconsin authors, members of the English Department at UW-Madison, have made their summer home for fifteen years. RCW 570.

Friermood, Elisabeth Hamilton. **Doc Dudley's Daughter**. While waiting for her brother Ashton and her beau Charlie Hargrove to return from the Spanish-American War, Em Dudley takes a job at the new Carnegie Library. For grades 6 to 9. Taped by ABLE, Inc. RCW 839.

Goble, Paul. **Iktomi and the Berries, A Plains Indian Story**. Relates Iktomis fruitless efforts to pick some buffalo berries. A Dakota Indian tale for kindergarten to grade 3. RCW 610.

Handeland, Lori. **Blue Moon, Nightcreature novels, 1**. When the wolf population of Miniwa, Wisconsin, begins to stalk human prey, officer Jessie McQuade enlists professor Will Cadotte, a Native American activist, to help in her investigation. Prism Award winner. RCW 624.

Hansen, Rosanna. **Panda, a Guide Horse for Ann**. Everyone knows about guide dogs for the blind. But guide horses. Panda is a miniature horse, one of the first to be trained to help Ann Edie, a blind high school teacher. For grades 3 to 6. RCW 672.

Harington, Donald. **Farther Along**. A museum curator vanishes into the Ozark wilderness with his dog to live the life of a prehistoric Native American. RCW 845.

Hornung, Paul. **Golden Boy**. A must read for Packer fans, a colorful, candid slice of pigskin history from one of Green Bays immortal legends. RCW 679.

Monroe, Mary Alice. **The Girl in the Mirror**. Charlotte Godowski was used to the horrified stares she received from strangers, until the surgery to correct her facial deformity changed her life forever. Now a Hollywood star, she trusts no one with her secret until she discovers that love can heal a scarred soul. Rita Award nominee. RCW 474.

San Souci, Robert D. **Cinderella Skeleton**. A rhyming retelling of the story of a young skeleton who finds her prince at a Halloween ball despite the efforts of her wicked stepmother. Kindergarten to grade 3. RCW 918.

Schowalter, Mark P. **From Eagle to Chicken and Back**. Wisconsin author tells of developing blindness through diabetes, and how he coped. RCW 911.

Schwandt, Stephen. **Siren song, a Suspense Novel**. JP Griffin buys a small cabin cruiser on Wisconsin's Door County peninsula, to escape the pain of a failed marriage. But the boat he purchased is full of dark secrets. RCW 622.

Stefaniak, Mary Helen. **The Turk and My Mother, a Novel**. A Croatian American family settles in Milwaukee after World War I. RCW 699.

Verwyst, P.C.A. **Life and Labors of Rt. Rev. Frederic Baraga, First Bishop of Marquette, Michigan**. Biography of Bishop Frederic Baraga, 1797-1868, Roman Catholic missionary to the Ojibwa people. RCW 489.

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