

LIFE IN POETRY

Paying Attention To The World Around You

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

How I love poems in which there is evidence of a poet paying close attention to the world about him. Here Angelo Giambra, who lives in Florida, has been keeping an eye on the bees?

THE WATER CARRIERS

On hot days we would see them leaving the hive in swarms. June and I would watch them weave their way through the sugarberry trees toward the pond where they would stop to take a drink, then buzz their way back, plump and full of water, to drop it on the backs of the fanning bees. If you listened you could hear them, their tiny wings beating in unison as they cooled down the hive. My brother caught one once, its bulbous body bursting with water, beating itself against the smooth glass wall of the canning jar. He lit a match, dropped it in, but nothing happened. The match went out and the bee swam through the mix of sulfur and smoke until my brother let it out. It flew straight back to the hive. Later, we skinny-dipped in the pond, the three of us, the August sun melting the world around us as if it were wax. In the cool of the evening, we walked home, pond water still dripping from our skin, glistening and twinkling like starlight?

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SOCIAL SECURITY

Retirement Estimator Celebrates Three Years

It's been three years since Social Security's Retirement Estimator went online. Within months of coming out, the online application was praised as one of the highest-rated online services around, and it has consistently remained so every year.

Results from the American Customer Satisfaction Index show Social Security's online Retirement Estimator in one of the top two spots, with a score of 90. (Social Security's online benefit application took the top spot.) The Retirement Estimator ranks higher than the websites of any other public and private sector agencies and companies, including the likes of Netflix and Amazon.

Millions of people have used the Retirement Estimator. You may try it yourself at www.socialsecurity.gov/estimator.

Now that Social Security's most popular online application is available in Spanish at www.segurosocial.gov/calculador, even more people can use the Retirement Estimator.

The Retirement Estimator is a convenient, secure, and quick financial planning tool that lets workers calculate how much they might expect to receive in Social Security benefits when they retire. The attractive feature of this calculator is that it uses your earnings information on file at Social Security, without displaying your personal information. So you get an instant, personalized estimate of your future retirement benefits.

The Estimator even gives you the opportunity to run different scenarios and "what if" situations. For example, you can change the date you expect to retire or change expected future earnings to create and compare different retirement options. This can help you as you plan ahead.

To use the Retirement Estimator, you must have enough Social Security credits to qualify for benefits and you cannot be receiving benefits currently.

Experience the best online service now by visiting Social Security's Retirement Estimator at www.socialsecurity.gov/estimator. Then, once you've sketched out your retirement plans, you'll know where to go when the time comes to apply for benefits: online at www.socialsecurity.gov.

SELF EMPLOYED? WHAT YOU NEED TO KNOW ABOUT S.S. CREDITS

There are some important things about Social Security you need to know if you're self employed. It's essential to know them because it could mean that you or your spouse end up short of the credits you need to qualify for Social Security retirement, disability or survivor benefits.

Here are some things you may not know.

- Net, not gross. For people who are self employed, we count your net income, not your gross income, when figuring your credits of coverage and the amount of your future Social Security benefits. In 2011, you earn one credit for each \$1,120 of net income you earn, up to four annual credits. Net earnings for Social Security are your gross earnings from your trade or business, minus your allowable business deductions and depreciation. We also use your net income when figuring your benefit amount so a higher net income results in a higher benefit.

- Using the Optional method of reporting. Effective tax year 2008 and after, the maximum amount reportable using the optional method of reporting will be equal to the amount needed to get four work credits for a given year. For example, for tax year 2011, the maximum amount reportable using the optional method of reporting would be \$4,480 (\$1,120 x 4).

- Credit where credit is due. If you and your spouse own and operate a business together and expect to share in the profits and losses, you may both be entitled to receive Social Security credits, even if there is no formal partnership agreement. For each of you to receive credit for your share of the business income, you must file separate self-employment returns (Schedule SEs), even if you file a joint income tax return. If you don't file separate Schedule SEs, all the earnings from the business will be reported under only one person's Social Security number. In that case, only one of you will receive Social Security credits and the valuable protection they provide.

So this year if you're self employed, discuss your family business arrangement and how you report your earnings. You can learn more at www.socialsecurity.gov. You'll also find information about the number of credits you need to qualify for retirement, disability, and survivor benefits. For specific questions about taxes, visit the Internal Revenue Service at www.irs.gov.

Mythical Benefits Of Hard Acceleration Debunked

BY TOM AND RAY MAGLIOZZI
King Features Syndicate, Inc.

Dear Tom and Ray:

I am writing to you to settle a disagreement that my dad and mom had when I was a kid (in the 1970s) and my wife and I have currently. Does an engine ever need to be floored (hard acceleration) to "blow out the carbon"? Was that merely an excuse for my dad to show off his 1967 Hemi Dart at stoplights? Or was there actual benefit for the hard acceleration once in a while? I use that same excuse with my wife at stoplights (in a much slower vehicle). Neither my mom nor my wife believes it has any benefit, and they think it would be just fine for the rpm to stay at or below 3,000 for the lifetime of the engine. What do you think? - David

RAY: I think I'm going to ruin your day, David. Because I have to break the news to you that your wife and mother are absolutely right.

TOM: In the '70s, cars had carburetors. Carburetors let gasoline slosh into the cylinders. And with all that excess gasoline, a buildup of carbon was a much more common problem.

RAY: There was a school of thought that suggested that running the car at high speed would help clean the caked-on carbon off the valves and pistons.



CAR TALK

Tom and Ray Magliozzi

TOM: But by "running the car at high speed," they meant taking it on the highway for a long, high-speed drive - not stomping on the gas at a stoplight and leaving a lime-green AMC Pacer in the dust.

RAY: Then there were some high-performance cars that had four-barrel carburetors. Two of the barrels opened up for normal, moderate-speed driving. And then, when you needed a lot of gas for high-speed driving or hard acceleration, the other two barrels opened up.

TOM: And if you never stepped on the gas hard enough to open up the two high-speed

barrels, they could get gummed up and eventually fail to work. So that was another reason to "blow out" certain high-performance carbureted cars back in the day.

RAY: But cars haven't had carburetors since the 1980s, David. They all have fuel injection now, which meters the gasoline so precisely that carbon buildup on the pistons almost never is a problem. So neither of those old justifications for stomping on the gas holds water today.

TOM: Your wife and mother are correct. A modern car can spend its entire life never exceeding 3,000 rpm, and be completely happy and fulfilled - mechanically, spiritually and emotionally.

RAY: In fact, stomping on the gas and making jackrabbit starts is terrible for the car. It shortens the car's life because of all the stress it puts on the drive-train components.

TOM: So it's time to catch up with the times, David. You're in for a little humiliation when you have to apologize to the women in your life. But don't worry - you'll look good wearing those pants up around your chest ... mumbling "yes, dear."

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 e-mail them by visiting the Car Talk Web site at www.cartalk.com.

Law Changes Medical Card Filing For CDL Holders

PIERRE — A new law that took effect July 1 changes the schedule under which holders of commercial driver licenses (CDL) must file medical certificates with the South Dakota Driver Licensing Program.

Prior to the new law, CDL holders subject to federal physical qualification requirements were required to provide a medical examiner's certificate each time they renewed their license. Commercial Driver Licenses must be renewed every five years.

The new law, passed by the 2011 Legislature to bring the State into compliance with federal motor-carrier rule changes, requires a medical card to be filed each time the CDL holder receives a new card. Typically, CDL holders subject to the physical qualification requirements must renew their medical certificate every two years. That means those individuals must provide the South Dakota Driver Licensing Program with that new card every two years.

"The new law doesn't change

who must meet the medical-card requirement and it doesn't change the physical qualifications," said Cindy Gerber, Director of the South Dakota Driver Licensing Program. "It simply requires that a medical card be filed with us each time a new one is received."

The Driver Licensing Program keeps those cards on file and provides them to law enforcement upon request. Gerber said persons subject to the physical qualifications requirements and issued a CDL after July 1, 2011, will receive a notice 60 days before their current medical card expires.

The medical cards may be provided to the Driver Licensing Program by:

Mail to South Dakota Driver Licensing Program, 118 W. Capitol, Pierre, SD, 57501.

By fax to (605) 773-3018.

Or scanned and emailed to SDCDLMedCert@state.sd.us

Individuals with questions about the new law are encouraged to call the Driver Licensing Program at 1-800-952-3696. Any questions about the federal medical requirements may be directed to the Federal Motor Carrier Safety Administration at (605) 224-8202.

FLOOD RESOURCES

Orphan Grain Train Announces Flooding Project

NORFOLK, Neb. — In response to the current flooding across several states in the mid-west, and the risk of much more to come, Orphan Grain Train is announcing Project Scrub Bucket: 5-gallon buckets filled with cleaning supplies for flood cleanup.

Orphan Grain Train needs 5-gallon buckets, and items to fill them. Donations of any of the following items would be appreciated:

- Comet (tm) or other cleansing powder
- Lysol (tm) or other liquid cleaner
- Bleach (1-gal. size)
- Windex(tm) or other glass cleaner
- Scrub brush
- Rubber gloves
- Sponge(s)
- Roll of paper towels
- Broom and/or mop

Project Scrub Bucket items are being collected at the Orphan Grain Train Warehouse, 606 W. Phillip, Norfolk, NE 68701, and at participating branch offices across the country. Visit the website www.ogt.org to find contact information for the branch office nearest you. Daily updates are now available on Facebook.

For more information, or to donate online, visit www.ogt.org. When giving on-line, select "Flood and Storm Response Fund" from Gift Information options. Monetary donations of any size can be mailed to Orphan Grain Train Flood and Storm Response Fund, PO Box 1466, Norfolk, NE 68702-1466.

Claims Forms For Flood Damages Available

OMAHA, Neb. — Information explaining the government claims processes for damages related to the 2011 Missouri River flooding is available on the Omaha District website at www.nwo.usace.mil and on Facebook at www.facebook.com/OmahaUSACE.

For questions related to filing claims for areas within the responsibility of the Omaha District, citizens can call 402-995-2607, or 402-995-2597. For questions related to filing claims for areas within the responsibility of the Kansas City District, callers should use 816-389-3983.

Record inflows into the six Missouri River reservoirs in May and June have forced the U.S. Army Corps of Engineers to make record releases of flood water from the dams. The Corps has operated the reservoir system to address the historic runoff from rain and snowmelt this spring. Nonetheless, the Corps has established a process to accept and review claims from anyone who believe they are entitled to compensation for damages attributable to the Corps' Missouri River operations. The process will allow the government to evaluate the claims, and, if liable, to offer appropriate compensation as permitted by law.

SDSU Publication Explains West Nile Risk And Flooding

BROOKINGS — South Dakota's recent flooding makes it easier for mosquitoes to reproduce, but the greatest danger from West Nile virus won't be until later this summer.

A publication from South Dakota State University Cooperative Extension and the South Dakota Department of Health has details.

SDSU Extension Extra 13007, "Mosquitoes and Flooding: Is Your Risk From West Nile Virus Increased?" is available online. Search for it by name at this Web page: <http://www.sdstate.edu/sdces/store/Publications/search.cfm>.

SDSU research parasitologist Mike Hildreth said a key point from SDSU's ongoing mosquito research is that Culex tarsalis, the mosquito that most often spreads West Nile virus in South Dakota, does not become numerous until mid-summer. Even with wet conditions this year, SDSU research indicates the greatest risk of contracting West Nile virus in

the state is not until mid-July through August.

The floodwater mosquito, or Aedes vexans, is the species that will be making a nuisance of itself in coming weeks. Hildreth said while these mosquitoes may be annoying, work by SDSU and the state Department of Health suggests they typically are not efficient carriers of West Nile virus, so their bites pose less risk.

No control program will kill all mosquitoes. It is still the responsibility of individuals to take precautions for themselves and their families.

- Some simple precautions:
- Avoid being outdoors when mosquitoes are most active.
 - Wear long sleeves and pants.
 - Use personal mosquito repellents such as DEET or picaridin. Start now and use until first frost.
 - Use products as directed.
 - Clean up the yard to avoid pools of standing water.
 - Repair damaged screens.

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