

LIFE IN POETRY

Living With A Love Of Horses

BY TED KOOSER

U.S. POET LAUREATE, 2004-2006

Humans first prized horses for their strength and speed, but we have since been captivated by their beauty, their deep eyes and mysterious silences. Here's a poem by Robert Wrigley, who lives in Idaho, where the oldest fossilized remains of the modern horse were found.

AFTER A RAINSTORM

Because I have come to the fence at night,
the horses arrive also from their ancient stable.
They let me stroke their long faces, and I note
in the light of the now-merging moon

how they, a Morgan and a Quarter, have been
by shake-guttered raindrops
spotted around their rumps and thus made
Appaloosas, the ancestral horses of this place.

Maybe because it is night, they are nervous,
or maybe because they too sense
what they have become, they seem
to be waiting for me to say something

to whatever ancient spirits might still abide here,
that they might awaken from this strange dream,
in which there are fences and stables and a man
who doesn't know a single word they understand.

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SCHOLASTICS

ORR RECEIVES SCHOLARSHIP FROM MSU-MANKATO

MANKATO, Minn. — Nathaniel Orr has been named recipient of a \$2,500 Maverick Scholarship from Minnesota State University, Mankato for the 2011-2012 academic school year.

Minnesota State Mankato is committed to providing encouragement and opportunities for those students planning to continue their education. This academic scholarship is awarded to students who demonstrate outstanding academic achievement.

Nathaniel is the son of Eva Neubarth of Yankton.

BUFFINGTON SELECTED TO PARTICIPATE IN NATIONAL LEADERSHIP PROGRAM

DAVIS, Calif. - Luke Buffington, a junior at Gayville-Volin Schools in 2010-2011, has been selected to participate in the Economics for Leaders program being con-

ducted at Cornell University, Ithaca, N.Y. July 31-Aug. 7, 2011. Luke is one of 50 students from around the country honored by being accepted into the program sponsored by the Foundation for Teaching Economics. All of the students have been selected because they have demonstrated excellent leadership potential.

During the week-long Economics for Leaders program, students attain an understanding of economic reasoning principles and how to employ these concepts for successful and effective leadership. Additionally, participants achieve a heightened awareness of the impact their decisions have on others and the responsibility that awareness imposes. Economics for Leaders is an unparalleled learning and growing opportunity. Students who have attended Economics for Leaders programs in prior years have called it "the experience of a lifetime."

Helping A Reader With A Prank

BY TOM AND RAY MAGLIOZZI

www.cartalk.com.

Dear Tom and Ray:

My boss and I are in a never-ending prank war. I really want to hook up one of those horns to his car that plays the ice-cream-truck jingle. And I want to have it come on whenever he starts the car. The problem is that I have no idea how to do this. Can you guys help me? Cheers! — SaraMarie

RAY: That's a great prank, SaraMarie.

TOM: That meets all of the criteria of the American Prank Association: Nobody gets hurt, physically or psychologically. It's reversible, so there's no permanent damage to person or property. And, most importantly, it's not mean-spirited, so the pranker can laugh along and appreciate the cleverness that went into pulling it off — while he's plotting his revenge.

RAY: So we approve of this prank wholeheartedly. The first thing you're going to have to do is find the horn. I don't know where you get a horn that plays "Turkey in the Straw" (the annoying musical dirge of choice for ice-cream trucks), but I'm sure someone out there makes one.

TOM: I don't know where you'll find it, but I'd say the prospects are good. After all, we've heard horns that play "La Cucaracha," "Dixie," the cavalry call, the theme from "The Godfather" and the mating calls of a wide



CAR TALK

Tom and Ray Magliozzi

variety of farm animals. So check online, or try the JC Whitney catalog.

RAY: Then you'll need to recruit a mechanic who's willing to play along. I suggest a guy who can run fast if he happens to get caught in *flagrante delicto* — which is Latin for "with battery cable in hand."

TOM: But you're going to prevent that from ever happening. Since you work with your boss, you're going to schedule an important meeting for him — preferably in a windowless room — while the mechanic is working on his car in the office parking lot. And you are going to keep him there until you

get word that the coast is clear.

RAY: Installing a horn is a pretty easy job. Your mechanic shouldn't even need the keys. He'll just need a wiring diagram, so you'll have to provide him with the year, make and model of the car. The trickiest part is getting the hood open without having access to the passenger compartment. But we often manage to do that from under the car when people's hood latches break.

TOM: Once the hood's open, it's a simple matter of hooking up the horn and connecting the control box to any wire that gets energized when the ignition is on. So whenever he turns the key, the control box is powered. And if the horn is turned on at the control box (which is how you'll leave it), kids from miles around will descend on him demanding their creamsicles.

RAY: Then all the mechanic has to do is hide the control box under the hood somewhere. You don't want to make it too easy to find, but you want him to eventually be able to turn it off — don't you?

TOM: You don't? I'm glad you don't work for me, SaraMarie! Well, let us know how it goes. And we'll start thinking about revenge ideas for when your boss writes to us. Have fun.

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.

SOCIAL SECURITY

A 'Social Security' Safety Net For The Less Fortunate

BY JENNIFER HLADKY

Public Affairs Specialist

There's a safety net out there for those who might otherwise slip through the cracks. It's called Supplemental Security Income (SSI). Administered by Social Security, SSI makes payments to people with limited income and few resources who are age 65 or older, blind, or have a disability.

Funding for the SSI program comes from the general revenues of the U.S. Treasury, not from Social Security payroll taxes.

When we consider people's income, we count things such as wages, Social Security benefits and pensions. However, Social Security does not count all of your income when it decides whether you qualify for SSI. For example, we don't count food stamps or most home energy assistance.

Resources we count in deciding whether you qualify for SSI include real estate (other than the home you live in), bank accounts, cash, stocks, and bonds. A person with resources worth no more than \$2,000 may be able to get SSI. That resource limit is \$3,000 for couples.

To qualify for SSI, you must live in the United States or the Northern Mariana Islands and be a U.S. citizen or national. In rare cases, noncitizen residents can qualify for SSI. If you live in certain types of institutions or live in a shelter for the homeless, you may qualify for SSI.

People with blindness or disability who apply for SSI may be able to get free special services to help them work. These services may include counseling, job training, and help finding work.

The monthly maximum Federal SSI payment is the same nationwide and amounts to \$674 for a person and \$1,011 for a married couple. However, the amount you receive depends on factors such as where you live, your living arrangements, and income. Some states also supplement or add money to the Federal payment.

To learn more about SSI, read the online publication, You May Be Able To Get Supplemental Security Income (SSI) at www.socialsecurity.gov/pubs/11069.html



Jennifer Hladky

or visit the SSI page at www.socialsecurity.gov/ssi. Or call us toll-free at 1-800-772-1213 (TTY, 1-800-325-0778).

If you're too disabled to work but haven't paid enough into Social Security to qualify for benefits on your record, SSI may be the program to help you.

MYTHS AND FACTS

Myth: I can take my reduced retirement benefits at age 62 and later switch to full retirement benefits at my full retirement age.

Fact: If you take an early retirement benefit, you generally will live with a permanent reduction. Your benefit does not increase when you reach your "full retirement age." (A handy chart on our website at www.socialsecurity.gov can tell you what your

full retirement age is.) You must decide if you're financially able to live with the reduced benefit for the rest of your life or if you'd be better off waiting until your full retirement age to get a higher monthly rate. A Social Security representative can go over the numbers with you so you can make an informed decision.

Myth: There is a limit to how much a married couple can receive.

Fact: There is no "marriage penalty" with Social Security. As a general rule, nothing prevents each member of a married couple from receiving his or her own Social Security benefit. For example, if a husband has worked and earned a \$1,000 monthly Social Security check, and if his wife has worked and earned a \$1,200 Social Security check, they will each get their full benefit for a total of \$2,200 per month in Social Security benefits.

MidAmerican Energy Company Offers Energy-Saving Tips

DES MOINES, Iowa - As summer temperatures and humidity levels are expected to remain dangerously high this week, MidAmerican Energy Company offers the following energy-saving tips to customers:

1. Set it smart: Keep your thermostat at 78 degrees or higher in the summer to save some green. You also can save with a programmable thermostat that automatically adjusts the temperature when you're asleep or away.
2. Seal it up: Use weather stripping and caulk to seal air leaks and block drafts in the basement and attic, around doors, windows, chimneys, electrical outlets and other potential areas for air leak-

- age.
3. Block the sun: On hot, sunny days, close drapes, blinds or shades, particularly those on south and west windows.
4. Keep it clear: Make sure your air registers and radiators aren't blocked by furniture, rugs, drapes, or other objects in your home. In addition, be sure to dust or vacuum registers or radiators on a regular basis.
5. Dry out: Use bath and kitchen vents to exhaust heat and moisture, but run them just long enough to rid the house of unwanted water vapor and odors.
6. Wait until sundown: Schedule any heat-generating activities like oven cleaning, baking, dish-

washing, clothes drying and ironing for the early morning or late evening hours.

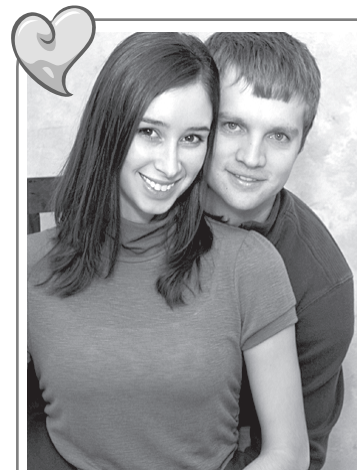
7. Clean your air conditioner: Check air filters monthly, and clean or replace them as necessary. Wash outside air conditioning coils with mild soap and water to remove dust and dirt.

During periods of high heat and humidity, it's also a good idea to periodically check on neighbors or relatives who may not have air conditioning.

MidAmerican Energy Company, Iowa's largest energy company, provides electric service to 729,000 customers and natural gas service to 709,000 customers in Iowa, Illinois, Nebraska and

South Dakota. It is headquartered in Des Moines, Iowa. Information about MidAmerican Energy is available at www.midamericanenergy.com.

Correction: In Monday's *Press and Dakotan*, we failed to identify Wayne Ibarolle, Cal Riesgaard and Devin Anderson, Financial Advisors for Edward Jones, Yankton, (605) 665-4567, www.edwardjones.com, as contributors to the Debt Debate article on page 7.



Carda-Beacom

Kate Rose Carda and Corey Alan Beacom announce their engagement.

Parents of the couple are Mike and Connie Carda of Tea, SD, and

Terry and Marlene Beacom of Lyons, NE.

Kate is a 2006 graduate of Lennox High School and a 2010 graduate of Mount Marty College. She is pursuing her Doctorate of Physical Therapy from the University of South Dakota.

Corey is a 2004 graduate of Lyons-Decatur Northeast and a 2008 graduate of Mount Marty College. He received his graduate degree from USD in 2010. He is currently employed as an accountant at Meta Payment Systems in Sioux Falls, SD.

The couple is planning an August 13th, 2011, wedding.

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