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Paper 'n Ink:

An Election...

by Lynn Brisendine

Years ago in this item I would rant and rave about citizens taking the time to exercise their franchise to vote.

I was taught, from an early age, that voting was not a privilege as much as a responsibility. Last week I saw a "voter registration certificate" in the proud possession of my eight year-old grandson. His class had participated in an election exercise at his grade school.

He was proud of the effort. I will not tell you who he voted for, and in retrospect I shouldn't have asked who he voted for, but he was quick to tell me with assurance of his choice.

Even writing a column in today's polling atmosphere with the numbers who travel to the polls early, urging people to cast a ballot should be done much sooner.

But over the years, it has become ever more clear to me that trying to get the vote out just for numbers sake hasn't been all that productive. What many have concluded is that the urgency should be placed on people who make an informed choice.

Over the last few weeks, many newspapers, especially those in the larger markets, have made their endorsements. And as has been the case for the last decade or longer, these are met with derision from other media outlets. Television and radio talkers almost immediately discount these announcements with the idea that they are not as potent as they once were. I think it's funny that these other talkers have to use much of their time discrediting something which they claim is less valuable. To me they give them credit simply by trying to offer reasons denying their importance.

This election day will be an interesting procedure. The polls, also targets of much criticism as to their accuracy, or worse their honesty, in reflecting actual numbers, indicate a tie. Adding in last week's huge and truly devastating storm affecting as much as 30 percent of this nation's population, the complications seem almost insurmountable. Will it be another 2000 when it took not hours or days, but weeks to decide the winner between George Bush and Al Gore?

Another ongoing news story concerns the idea that the entire election will center around a few counties in Ohio. This one state seems to be calling the shots in deciding who will be our President over the next four years. This phenomenon alone, that of the vaunted "swing state" and its pronouncements of who will win, is a discouraging factor in the remainder of us actually going to the trouble to vote at all.

If anyone should doubt this actuality in today's national politics, then do what so many recommend in adjudging almost any enterprise in the real world. Follow the money.

Lots of money, huge numbers, some are saying that six billion dollars has been spent on this one presidential election. While you may think we have seen some of that advertising in Texas, we haven't really seen much at all. It is mostly being spent in the swing states, principally Ohio, Wisconsin, Iowa and Virginia. Florida, Pennsylvania, Maryland are a few others who have drawn the bulk of this huge ad expenditure.

This week many have marveled at another You Tube short featuring a four year-old girl crying because she is sick of hearing about Obama/Romney... "when will it stop" she moans with actual large tears running down her cheeks.

This film clip is taking the nation, well for lack of a better phrase, by storm. It's funny and it speaks volumes of how most of us feel.

It will be interesting to see just how a real and horrible storm does affect the election's outcome.

New Jersey Governor Chris Christy made news by warmly and loudly pronouncing President Obama as a competent leader who has worked hard and long to help aid states and cities devastated by Sandy. Christy, who was a verbose opponent of Obama for the last year, made it clear he was appreciative of a leader, his President, who was on call during and after the disaster.

Now comes Mayor Michael R. Bloomberg of New York City who has offered his endorsement based on what has transpired since the hurricane hit his city.

Will a natural disaster not only affect the numbers of voters trekking to the polls but see those voters rethink their choice?

And should this happen, then how can Gov. Romney overcome an occurrence beyond his or anyone's control? He has maneuvered, planned and funded a huge effort over years to get to this moment, only to see his efforts stymied by a storm no one could have imagined only a few weeks ago.

The little girl in the video has drawn so much agreement from millions of average Americans. This election process had been ongoing for at least two solid years. Tens of hopeful presidential candidates have been winnowed out through a time consuming and expensive process. It is too long. And it is also fueled by big monied interests who have agendas planned for whomever might actually win out in the end.

Should we see new and innovative techniques evolve to make this procedure less time consuming and more geared to the real American voter? And should citizens of states not included in the "battleground" areas figure out ways to be more important to the entire election scheme?

How can we trim the time element and curb the huge special interest monies involved? The truth is that it will not happen, at least anytime soon, because those special interests buoyed by decades long entrenched politicians continue to make the rules.

While my vote is seemingly lost in this huge morass, I will go ahead and cast my ballot. And just afterwards, I will exhibit the same look of pride and accomplishment that my grandson beamed last week.

Is Being a Gentleman Dead or Passe?

Texas Journalist...by Willis Webb

Here I am three-quarters of a century old and if there's one thing I'm sure of it's that if I fail to be a gentleman in the presence of a lady (woman), my mother will rise out of the grave and spank me.

Chivalry and gentlemanliness are dying if not already dead and buried. It came about with the liberation of women several decades back. Now, that's not to blame women. Certainly some women used "lib" as an excuse to be more assertive and independent, but a great many men also used it as an excuse not to act gentlemanly.

I am all for equality of the sexes. Half a century ago, as a newspaper editor-publisher, I hired women and paid them the same salary as men because no one told me there were two wage scales. It seemed to me if someone did a job, then that job had the same requirements whether a man or a woman performed them. Thus, I figured the pay was for performing those duties no matter the gender of the jobholder.

I can credit that attitude to my late mother. She would not have considered herself a libber. As I've expressed many times, the lib movement caught me off guard. It's not that I believed there should be two pay scales but I was taught to treat people equally. If someone performed a certain job, it seemed that the job requirements were the same whether the position holder was male or female. So, the pay should be the same. I'd always done it that way.

And, while Mother quietly expressed support for her beliefs, she was unaware that they were much the same as women's liberation espoused. As a matter of fact, I seriously doubt if she ever gave lib a thought. Her beliefs were just based on her sense of fairness. After all, isn't that what equality of the sexes is about? It's assuredly what being a gentleman is about.

Mother was also a staunch believer in men acting as gentlemen. If questioned on the matter, she would say that a few women didn't deserve to be treated "like a lady" and she wasn't bashful about describing such an undeserving female.

And, she didn't ever comment when I took a job as a secretary-receptionist. Say what?

Yep. I had to work to pay my college expenses. After two years at Sam Houston State, and a year working to earn more tuition money, I transferred to the University of Houston and was given a scholarship and a job. The job was secretary-receptionist in the journalism and graphic arts department. I could work where I went to school and there were enough lulls, I could study and do homework.

Naturally, that thing of "certain jobs are for a certain sex" raised its head.

One morning the department phone rang and I answered as I was supposed to do: "Journalism and Graphic Arts Department."

A male voice asked, "May I speak to Dr. Underwood (department head)?" I explained that he was off campus. So, the voice asked for the next in command and I revealed he was teaching a class. So, the voice went down the entire pecking order of professors and instructors. None of them were available.

Then, the caller asked, "With whom am I speaking?"

"I'm Dr. Underwood's secretary," I replied.

"Ho, ho, ho. I didn't know he had a male secretary."

"Well, he @#$%^&! sure does," I replied and slammed the receiver down.

The caller, I later learned, was the dean of the College of Arts and Sciences of which journalism was a part. The dean still thought it was funny and I kept the job.

However, I vowed that I would not only be a gentleman to the women but to men as well. That would ensure, I figured, that I would stay completely out of trouble.

While being a gentleman doesn't seem to mean as much to the male sex today, I believe it is still the best policy, particularly with women.

So, no it's not passe' to be a gentleman. And, most women do love being treated like a lady, er, uh, woman.

Willis Webb is a retired community newspaper editor-publisher of more than 50 years experience. He can be reached by email at wwebb1937@att.net.

Tax Breaks, Other Benefits Available to Military Families

By Jason Alderman

As we honor our armed forces this Veterans Day, let's also acknowledge the financial challenges they and their families often face, both while in service and after discharge. Fortunately, service members needn't go it alone: Many tax benefits, social services and financial assistance programs are available to help.

Special tax benefits for active duty personnel include:

• If you move because of a permanent change of station, you may be able to deduct unreimbursed moving expenses.

• If you serve in a combat zone for any part of a month, any military pay you received during that month is not considered taxable income.

• You can also include nontaxable combat pay as "earned income" when claiming the Earned Income Tax Credit for low- to moderate-income earners.

• Deadlines for filing tax returns, paying taxes, filing refund claims and taking other actions with the IRS are automatically extended for qualifying military members.

• Joint tax returns generally must be signed by both spouses. But, when one spouse is unavailable due to military duty, you may use a power of attorney to file a joint return.

• If you're an armed forces reserves member, you can deduct unreimbursed travel expenses for travel more than 100 miles from home to perform reserve duties.

• As you transition to civilian life, you may be able to deduct certain job-hunting costs.

• Most military installations offer free tax-filing and preparation assistance during and/or after tax filing season.

• The IRS's Armed Forces' Tax Guide provides an excellent summary of many important military-related tax topics (www.irs.gov).

A few suggestions and precautions for military families facing financial challenges:

• Each base command offers free financial specialists to discuss personal finances and help with budgeting; many banks and credit unions also offer these services.

• Each military branch has a relief society and many grant emergency loans. Turn to them first before taking out a payday loan.

• Check-cashing outlets, pawn shops and other lenders are prohibited from charging more than 36 percent interest to military families for payday loans.

• If you do go off-base for financial assistance, you're responsible for disclosing your military status in order to receive military rates.

• Before signing loan documents, make sure you fully understand all conditions (annual percentage rate, monthly payment amount, fees, penalties, etc.) Don't hesitate to take the paperwork home to think it over or consult with a financial advisor.

• Avoid pawn shop loans that use your car's title as collateral. Besides paying a very high rate, missing a payment could cost you ownership of your car.

• Many governmental and private organizations provide financial information aimed at the special needs of the military, including:

The Consumer Financial Protection Bureau's Office of Servicemember Affairs (www.consumerfinance.gov/servicemembers) features a variety of financial planning tools.

• Military OneSource (www.militaryonesource.mil) helps service members and families juggle such concerns as money management, spouse employment, education, parenting, childcare, relocation and deployment.

• SaveAndInvest.org, a financial education program created by the Financial Industry Regulatory Authority to improve military members' saving and investing knowledge (www.saveandinvest.org/MilitaryCenter).

• The GI Bill provides a broad range of education benefits for veterans (www.gibill.va.gov).

The government provides an intensive, three-day Transition Assistance Program for separating or retiring service members and spouses to ease reentry into the civilian workplace (www.taonline.com/TAPOffice).

It's vital that our military understand the benefits available to them – as well as the financial pitfalls to which they may be vulnerable.

Jason Alderman directs Visa's financial education programs. To Follow Jason Alderman on Twitter: www.twitter.com/PracticalMoney.

Making a Difference

By Gina Kelly Ellis

Halloween is over and your kids are filled with candy! And in most cases, I am guessing you are too! We fill our bodies with such junk. We, and by we I mean me, just want to eat what tastes good. Never mind if it is good for us or not! And then we complain because we don't feel good or our clothes just don't fit. And we can't figure out why nothing feels right anymore. Why should we feel good when all we put into our bodies is junk?

Our spiritual lives are no different. We have to fill our minds with good stuff if we want to feel good. I have a Skittles theory. There is a lot of information out there about the Bible and God and what we, as Christians are supposed to be doing. But much of the information that we receive from the world is "Skittles" information. It is sweet. It tastes good. It is conveniently packaged. It is even colored and flavored like real fruit! But does it do us any good? Perhaps, initially. The hunger feeling is gone. We can check a box that we did what seemed like a good thing. But as the day passes, it just didn't stay with us. We soon begin to feel that hunger again. We just have that "something is not right" feeling. We don't know why we feel this way, I mean after all what we ate was flavored and colored like fruit. It should have been good for us, right?

We have to be so very careful about what we take into our minds. We have to be very sure that the information that we take in about what God truly wants from us is straight from the Bible. Lots of people want to water it down or sweeten it up to make it a little more "politically correct." The truth is that there is nothing in the Bible that needs watered down or sweetened up. The Bible is what it is and what it is is the Truth. Being a Christian is not always about what feels good and is fun. Sometimes it is hard to be a Christian and serve God the way we should. The world wants us to think that it really doesn't matter what we do or believe. God's Word says differently. It matters very much what we believe and what we do. If you are being taught there are parts of the Bible that just don't have any relevance in our world today, someone is feeding you Skittles. Granted, there are Old Testament laws that were done away with when Jesus came but as far as what Jesus desires from those of us who serve Him, nothing has changed.

If it was ever the right thing to do, it is still the right thing to do. If it was ever wrong, it is still wrong. If God called it sin, it is still sin. The changing of our times has no effect on what God calls sin. So, let me ask you, is someone feeding you a Skittles version of what God desires from His children? Get over to the fruit aisle quickly and get the real stuff. The truth from God' s Word will make the difference.

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