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Paper 'n Ink:

Big business...

by Lynn Brisendine

Sitting around a table along with several "sports experts" recently, the conversation turned to Texas Tech's Head Football Coach Tommy Tuberville.

"So, ya think he will be around next season?" one of them asked unenthusiastically. " Yeah," another quickly answered.

"Seven and five, and it could just as easily have been five and seven," another added to the conversation. (The Red Raiders finished the regular 2012 season with seven wins and five defeats. Among those games were three overtime contests. Tech beat TCU and Kansas in overtime and lost to Baylor after the official game time had run its course).

"Well, I think one of his coaches will have to go, you know, to make it clear he wasn't satisfied and a scapegoat must pay the price," a fellow with certainty interjected.

I'm not a football coach, thank goodness. But I had to wonder about some of the play-calling during this year's Tech campaign. I mean when you are facing a third down and six deep in the wrong end of the field and you run a delayed draw, which doesn't work, and you continue to run the play in the same situation all through the game, make that games, shouldn't someone figure out it's just not working? I mistakenly made the observation to the group about the play which bugged me all year. "Well, I don't know so much about that play, it was when they threw the quick out pass along the line of scrimmage and although the catch was made it usually was for no gain or worse a loss of a couple of yards," a friend upbraided me.

Didn't I say I am not a football coach, thank goodness.

Well, I'm not. Add to that I am also not an expert, far from it. And neither, I can add with certainty, was anyone gathered around that table.

Still, we all are fans, some more serious than others, and at least a couple of them had experience in playing and coaching the game but not anywhere near the collegiate level we were discussing, but still a working relationship in the tactics concerning the pigskin.

The regular season has come to an end and with its conclusion the prerequisite firings of losing head coaches are beginning to hit the sports pages. All of them are contracted, and letting them go turns into an expensive ordeal. Millions of dollars are winnowed away from university coffers, simply to rid themselves of a losing coach and his staff.

All of this for pride's sake. Losing is just embarrassing. Well, that might have something to do with it, but in reality not a lot.

It's money that makes the collegiate football world revolve. Make that lots of money.

Take a look at Texas Tech and its Jones AT&T Stadium. It has been upgraded from what was not much above some high school facilities less than a decade ago, to a state-of-the-art field replete with plush private suites. A huge HD television screen which replays almost every snap of the ball sits high above an end zone. The Jones has also been retrofitted with thousands of additional seats wrapping that same end zone.

Filling it with 60,000 fans has become the usual crowd. These people pay for tickets, food and beverages, souvenirs, even seat cushions. On game days, money flows. It foments an atmosphere of competition and involves the fans in a big way. Going to a Tech game is a lot of fun.

But even with all of the above, the real money comes from television contracts. And the Big 12, which is really 10 and had dropped to eight only to invite two more universities to the party and once again become 10, has landed a huge television multi-year contract. Which makes College Football a big business.

Tommy Tuberville signed a huge contract when he agreed to coach at Tech. Tuberville's five-year, $11 million contract guarantees the coach at least $2 million per year. That's up from $1.5 million in the contract he signed in 2010.

Is he worth that kind of money? Apparently a large board considers it an investment made to keep Tech competitive and in the mix to continue to demand millions from a loyal fan base, both attending the games or watching from home.

A loyal fan base is a key phrase in all of the above. And while Coach Tuberville will probably stalk the sidelines another year, it will be interesting to see if he maintains the loyal part of the deal with another seven-five year. At least that accomplishment sees the Red Raiders bowl eligible again this year after missing one last year. That, too, is a real no-no.

Ten wins might be what it takes to reconcile this group of "experts" I am associated with for them to deem next season acceptable.

Winning, after all, is everything to these couch-bound and rather fickle fans. Good friends, all.

It ain't Like Watching the Old SWC

Texas Journalist...by Willis Webb

When I was in high school and college in the mid- and late-1950s, watching football on television was a rare treat. First, you had to have a TV set and our family didn't get one UNTIL I left for college. (Hmmm).

On occasional trips home from college, I jumped at any invitation to a friend's house to watch a Saturday game and be cool.

And, in my mind, the coolest invitation came from my high school journalism teacher, Louise Forke, and her boy friend, Joel Hunt.

All my buddies were impressed because of Joel, who was from Teague and was an all-Southwest Conference running back at Texas A&M University in the mid-1920s. Joel had been around. He'd played a little pro football, coached, sold insurance, ran the local billiards hall. Right there in River City. He was Wa-a-a-a-y Co-o-o-o-l.

Actually, I thought Louise, er, uh, Miz Forke, was way cool. She was a great looking woman and had been to all these wonderful, exotic places....Dallas, Houston, Austin, Fort Worth, Waco, El Paso, and even out of state, which I didn't get to do until I was 18 years old.

Plus, she knew everything about the profession I'd chosen as my life's work.

She said I was her only student who expressed any interest in becoming a journalist. I assumed then that was a compliment and I refuse to believe otherwise now.

The connection with the Forke family in Teague went farther back than being in high school classes taught by Louise and than through school newspaper editorship.

Her parents, the O.H. Forkes, owned a variety store. The City of Teague passed an ordinance banning the discharge and sale of fireworks within the city limits. My frequent, part-time employment with the Forke family included running their "fireworks department" during holiday periods. I did this well into my college years. During holiday periods, that involved setting up a fireworks stand on the side of U.S. Highway 84 just past the city limits sign. In about a two-week period prior to either Thanksgiving, Christmas, New Year's, Independence Day (July 4), Memorial Day, et al, O.H. Forke Variety Store dramatically increased its fireworks inventory and ultimately became the only fireworks supplier in the Greater Teague Metropolitan Area.

For years, management for that holiday undertaking was provided by Webb Bros. Strongbacks, Inc. Due to expanding interests in other areas, my association didn't get past my freshman year of college but a couple of my more-enterprising brothers maintained The Family influence in "booming" technology.

Through encouragement from people like Louise, I managed to overcome roadblocks and found a way to attain some measure of success in my chosen field. Louise's parents hired me to do things in their store they could've hired almost anyone to do. But, they knew I needed to earn money in order to go to college and to pursue a degree in journalism — something near and dear, obviously, to my heart and a wonderful milestone for their daughter as well.

Some cities-towns-school districts have ways of encouraging and nourishing scholarship. Even in small towns like Teague, you'll always find people like Louise, Joel, Mr. and Mrs. Forke who nurture an atmosphere of achievement and success.

No doubt there are scores of people like the Forkes in all our little Texas towns who nurture want-to-be-scholars, encouraging them to continue their education. At the same time, these nurturers also understand that not only must they provide avenues to continuing education but that we must all be compelled to find multiple niches for ourselves to serve and to keep the education feeder-assembly lines running.

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Letter to the Editor

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Tips for Last-minute Ways to Trim Your Taxes for 2012

By Jason Alderman

From now until New Year's is probably when you have the least amount of time to spare on mundane financial bookkeeping tasks. But if you can dedicate a few minutes to review your benefits and tax paperwork, you might be able to shave hundreds – or even thousands – of dollars off your 2012 taxes.

Here are a few suggestions:

If you haven't already maxed out on contributions, ask your employer if you can make a catch-up contribution to your 401(k), 403(b) or 457 plan before year's end. Most people can contribute up to $17,000 in 2012 (a $500 increase over 2011), plus an additional $5,500 if they're over 50.

If you contribute on a pretax basis, your taxable income is reduced, which in turn lowers your taxes. At a minimum, if your employer offers matching contributions (essentially, free money), be sure to contribute at least enough to take full advantage of the match.

If you participate in employer-sponsored flexible spending accounts (FSAs), which let you use pretax dollars to pay for eligible healthcare and dependent care expenses, an important change is coming next year: Beginning January 1, 2013, the maximum annual contribution for healthcare FSAs will shrink to $2,500 from the $5,000 limit many employers currently offer; however, if your spouse has FSAs at work, you still may contribute up to $2,500 to each account. Dependent care account limits remain unchanged.

It's vital to calculate and use any untapped 2012 account balances before your plan-year deadline (sometimes up to 75 days into the following year); otherwise, you'll forfeit the remaining balance. If you have a surplus, consider which 2013 expenses you could pay before December 31, 2012. And, keep the new limit in mind when planning your 2013 healthcare FSA.

You can use your healthcare FSA for copayments, deductibles and medical devices such as glasses, contact lenses and braces, among other expenses; over-the-counter medicines are only eligible with a doctor's prescription (an exception is made for insulin).

Charitable contributions. If you plan to itemize deductions on your 2012 taxes, charitable contributions made to IRS-approved organizations by December 31, 2012, are generally tax-deductible. If you've got extra cash now and want to lower your 2012 taxes even further, consider moving up donations you would have made in 2013.

Gifts. Unless Congress intervenes, the federal income tax exemption for estate distributions and lifetime gifts will drop from the 2012 limit ($5.12 million) to the pre-2011 level of $1 million (for married couples, it drops from $10.24 million to $2 million); in addition, the tax rate on gifts or estate distributions above those limits will increase from 35 percent in 2012 to 55 percent in 2013.

One way to exceed the lifetime gift limit – and avoid having to file a Gift Tax Return – is by giving separate, annual gifts of up to $13,000 per year, per person. (Married couples filing jointly can give $26,000 per recipient.) Rules for gift and estate taxes are complex, so read IRS Publication 950 (at www.irs.gov) and consult your financial advisor.

This isn't an ideal time to take on any additional tasks, but if some or all of these situations apply, you could considerably lower your tax bill – wouldn't that be a great way to start the New Year?

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

I was driving to Slaton last night to watch basketball. As I went down the road, I was thinking back to so many years ago when my daddy was preaching at Woodrow Baptist Church. There was a family that came to our church regularly. They had a son named Richard Don. Richard Don was a year older than me. I was about 9 or 10 maybe. But, I remember so very well the day that Richard Don walked down the aisle at church during the invitation and gave his heart to Jesus. I was so excited! I remember going home from church and telling my daddy that the Lord could come again now because everyone I knew was now a Christian and would be ready to go to heaven. I don't have a clue what my dad thought about that declaration at the time. He probably thought something like "Poor little naive girl." Maybe. I know that is what I think now! Last night, though as I drove past the house where Richard Don lived so long ago, I was struck by the thought that my world is now full of "Richard Don's." People who have not come to know Jesus.

Actually I think about Richard Don often and use that story in my teaching on occasion. I have thought for years how my world has expanded so much so that it seems that we will never be ready to see Jesus to come again. The fact is that He is coming. It is sure. No doubt. We have no clue when. It could be before you finish reading this column. Or it could be during the life time of your great great grandchildren. We just do not know. All we do know is that He. Is. Coming. Again. End of story.

As Christians in this world, we have an obligation and a responsibility to see that no one dies without knowing Jesus. In 2 Peter 3:9, Peter writes that the "Lord is patient with you, not wanting anyone to die, but for everyone to come to repentance before the Lord." The Lord does not send anyone to hell. It is a choice we make when we reject Him. He wants us all in heaven with Him one day. So what are you doing about getting your world ready for His return? Be about the Master's business. Think right now about your family, your friends, those you work with, our leaders. How many of those will you see in heaven if the Lord comes back today or if tragedy strikes in their lives? Get busy. Time is slipping away. Get you a list of the "Richard Don's" in your life and work to shorten that list.

God is preparing a beautiful home in heaven for those who trust in Him. Don't miss out on it and be sure that no one around you misses it either. Heaven is an eternity and so is hell. It is the acceptance of Jesus into your life that makes the difference.

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