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Paper 'n Ink: and the small...

by Lynn Brisendine

Last, I wrote about some of the huge things that surround us. Now, a look within at a universe of the miniature.

We have been taught, from an early age, that our bodies are made of cells. Small units of life which take on different functions make us viable living structures. These units of life are so small as to be invisible to the naked eye.

Working at the cellular level and in much smaller venues has become one of the leading edges in today's medicine.

Considering that humans had no knowledge of germs until the early to mid-19th century, our treatment strategies have come a long way.

Doctors began to wash their hands and figure out that they were dealing with unseen but dangerous foes.

Before people began to figure out that tiny life-forms like germs were causing so much grief, they had some strange notions that illness was evil vapors in the blood. And at a time when a patient's body was fighting to survive, the doctors were opening veins and bleeding them, many times to death.

This was also before any form of anesthetic, other than a shot of whiskey, was used to numb pain. Surgery was a nightmare.

Laboratory denizens are manufacturing and perfecting machines on a molecular scale. These tiny robots will allow surgeons new abilities to manipulate cells from the inside. Using computers with increasing capabilities, even the smallest arteries can be cleared. Tumors will be attacked from the inside out. Star Trek stuff where bodies are healed in days instead of months.

Medical progress has sprung forward, making treatments hygienic and as pain free as possible. Surgical techniques have also improved, many just within the last couple of years. Micro-surgery, using as non-invasive procedures as possible, sees patients healing and returning to normal lives in an ever faster pace.

But even with these mini-procedures now taking place, medicine is going into areas much smaller as they begin to manipulate genes in order to treat ancient human enemies.

The medical world isn't the only area of human endeavor making inroads in frontiers of the infinitely small universe which exists all around us.

Manipulating atoms is on the horizon. The ability to adjust, build and repair things on their most basic levels offers huge dividends.

Building materials with exceptional strength and lightness consisting of carbon nano tubes will revolutionize constructions of all types.

Another advantage to working on the atomic level will see faster and more capable computers. These machines will begin to aid mankind in providing equations to develop new power sources and allow scientists abilities once considered science fiction.

In one paragraph last week, I quoted a researcher who stated that mankind's knowledge doubled on a biyearly to a yearly basis. The new and faster computers will mean an explosion allowing us to know how things work, how to repair them, or how to build them to last.

This from an internet site called SciDak review...

"Society in the last decade has benefited from significant investment in computational science. This investment has elevated scientific computing to the terascale—research conducted at trillions of calculations each second—and the accomplishments detailed in this report are a testament to its efficacy.

"As we move forward over the next decade, through the petascale (thousands of trillions of calculations each second) to the exascale (millions of trillions of calculations each second), the opportunities for ground breaking science will increase even more dramatically. Commensurately, the scale of investment required to realize these opportunities will also increase dramatically."

What followed on this lengthy site was too complex for my small mind (as if I could begin to understand any part of it). Yet, information like this is readily available at the touch on a keyboard.

To kind of get a workable idea of computer speeds, I went back to the year I was born to see if and what computers were like then.

I found this... "In February, 1946, the public got its first glimpse of the ENIAC, a machine built by John Mauchly and J. Presper Eckert that improved by 1,000 times on the speed of its contemporaries.

"Start of project: 1943, Completed: 1946, Programmed: plug board and switches, Speed: 5,000 operations per second, Input/output: cards, lights, switches, plugs, Floor space: 1,000 square feet."

In 65 years, the speed of computing power went from 5,000 calculations per second to today's over a trillion per second.

Machines in that period have gone from room sized to the invisible.

Thinking small has become a huge human endeavor and the minds that are probing the infinitesimal will increase man's knowledge, life span, comfort levels, everything that can be imagined. And a lot of this will come sooner than later.

As never before, bigger things come in smaller packages. We are living in exciting times.

Letter to the Editor

P.O. Box 1200 Seminole, Texas 79360
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Making a Difference

By Gina Kelly Ellis

"How can I stand up before God and show proper respect to Him? Should I bring an armload of offerings topped off with yearling calves? Would God be impressed with thousands of rams, with buckets and barrels of olive oil? Would He be moved if I sacrificed my firstborn child, my precious baby, to cancel my sin?"

But He's already made it plain how to live, what to do, what God is looking for in men and women. It's quite simple: Do what is fair and just to your neighbor, be compassionate and loyal in your love, And don't take yourself too seriously—take God very seriously." (Micah 6:6-8, The Message)

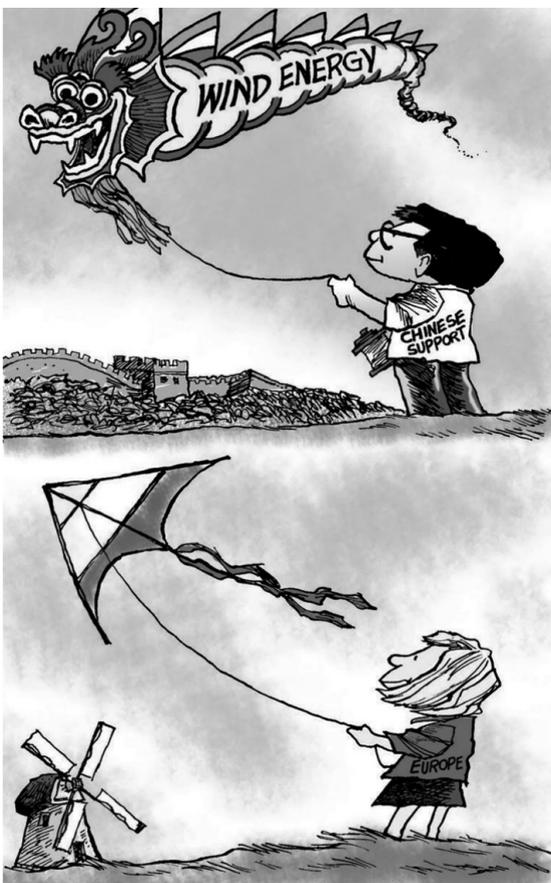
This scripture says so very clearly

what God truly wants from us. It is so easy for us to think we can satisfy God's heart with things or with busy work. We think if we look good doing tasks, that God will be pleased with us. But the fact is that, like the verse says, it is quite simple to please God. Just do the right thing. And love everyone, no matter who or what. It is just that simple. Or, it should be.

Like I said last week, so many times we want change without changing anything. And by the same token, we want to serve God without actually serving Him. We want to say we love God, but we choose not to love our neighbor. We want God to judge us fairly and justly, but we don't want to afford others that same privilege. We want God to be compassionate on us and yet we walk right by so many

in need each day. Serving God has just got to be about more than just lip service. Loving God and showing Him our love is all about living. It is about living in a whole new way because He is our Lord and Savior.

And then the last part. We need to quit taking the things that we find so important in our lives so serious and we need to get very serious about serving God. The time is now, folks. Get serious about what God wants to do in your life. Your friends and neighbors are heading to an eternity of unspeakable suffering because we are not serious about being God's people on this earth. What does He want from you? Just live for Him. That's all. Just live for the One who died for you. Pretty simple, right? It makes a difference.



Nothing Like Homecoming

Texas Journalist...by Willis Webb

Most Texans who grew up in small towns can identify with and appreciate how meaningful their high school's homecoming festivities can be to an ex-student. And, that meaning can grow exponentially as one approaches becoming an octogenarian.

My high school alma mater, Teague celebrates homecoming biennially rather than annually, as is the case with most Texas school districts. Teague exes and the school set the 2012 observance for Oct. 5-6. With 57 years having elapsed since my high school graduation, I am conservatively anticipating that event because, at my age, health and being ambulatory can be an issue at any time.

I suppose that a biennial event can become more important to septuagenarians because in two years, who knows? But, heck, I'm an optimist. I'm planning for this one and several more.

And, the THS schedule is spread out over a couple of days. There is, of course, the Friday night football game with a reception afterward.

By Jason Alderman

Over the next few weeks, millions of Americans will receive their 2013 open enrollment materials. Although it's tempting to simply check "same as last year," that can be a costly mistake—especially if your employer is offering different benefit plans next year or your family or income situation has changed.

Plus, an important feature of health care flexible spending accounts, which many people use to reduce their tax bite, is changing next year (more on that below).

Here's what to look for when reviewing your benefit options:

Many benefit plans—especially medical—change coverage

Saturday begins with a parade. That night is the banquet at the high school cafeteria followed by something called "mix-n-mingle" at a local country club.

A few years back, a fellow classmate and I were visiting at the parade and the subject of the banquet and "mixer" arose. My friend asked, rather condescendingly I thought, what the Lord would think about my attending an event where alcohol would be served.

"I think He'll be fine," I replied. "I don't drink so I'm going to watch out for Him since He's going with me." That closed the subject.

Yeah, I know, it was rather mean of me. And, Lord help me, I enjoyed it.

But, back to the homecoming schedule.

It seems that everyone involved in planning such an event is a golfer because there's always a tournament scheduled. I don't golf, because I can't afford what my anger at failure does to cases of golf balls.

I tried to play golf for about a year and played maybe two-

dozen rounds. Of course, I did this without benefit of lessons and by playing each of those rounds with two guys, one of whom had the same amount of experience as I and the other who'd played maybe a dozen rounds more than we had, again without benefit of instruction.

In those days, golf balls weren't as well made as today's and it was easy for someone with my ability and experience to do considerable damage to the surface of the ball. As a knowledgeable friend of mine said of any ball I hit, "Well, we know which one will be yours; it'll be smiling back at us."

Actually, I couldn't afford the game strictly from the standpoint of how many balls I can ruin with one stroke. And, if I don't ruin them, I also lose an inordinate amount.

So, I don't embarrass myself any longer by pretending to be a golfer or even a less-than-average duffer.

Also, I'll be among the exes who don't attend the school pep rally Friday afternoon. Time and my age sort of dictate that. You know, saving my voice for the

game.

Saturday begins with alumni registration in the morning followed by an afternoon parade.

There's something on the list about dropping off digital pictures for a banquet slide show that evening. Think I'll pass on providing pictures/joke material to those in control of the microphone. Besides, at my age I don't have digital pictures; they're mostly glossy black and whites. I'll just enjoy what others provide.

Banquet topics include a business meeting at that Saturday night event. Hopefully, the session will be short and painless although I recognize the necessity of having it when enough alumni are available for some sort of quorum.

But, the receptions, parade and dinner offer opportunities for recollections with classmates and other old friends. And, stacks of years illuminate and enhance the memories of younger days immensely.

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Saving Open Enrollment Tips

details from year to year. If you're offered more than one plan, compare features side by side (including plans offered by your spouse's employer) to ensure you're choosing the best alternative. Common changes include:

- Dropping or replacing unpopular or overly expensive plans.
- Increased monthly premiums for employee and/or dependent coverage.
- Increased deductible and/or copayment amounts for doctor visits, prescription drugs, hospitalization, dental or vision benefits, etc.

- Revised drug formularies.
- Doctors and hospitals sometimes withdraw from a

plan's preferred provider network.

- Raising maximum yearly out-of-pocket expense limits.

If offered by your employer, health care and dependent care flexible spending accounts (FSAs) can significantly offset the financial impact of medical and dependent care by letting you pay for eligible out-of-pocket expenses on a pre-tax basis; that is, before federal, state and Social Security taxes are deducted from your paycheck. This reduces your taxable income and therefore, your taxes.

You can use a health care FSA to pay for IRS-allowed medical expenses not covered by your medical, dental or vision plans. Check IRS Publication 502 at www.irs.gov for allowable expenses. Dependent care FSAs let you use pre-tax dollars to pay for eligible expenses related to care for your child, spouse, parent or other dependent incapable of self-care.

Here's how FSAs work: Say you earn \$42,000 a year. If you contribute \$1,000 to a health care FSA and \$3,000 for dependent care, your taxable income would be reduced to \$38,000. Your resulting net income, after taxes, would be roughly \$1,600 more than if you had paid for those expenses on an after-tax basis.

Keep in mind these FSA restrictions:

- Important: Effective Janu-

ary 1, 2013, employee contributions to health care FSAs are now limited to \$2,500 a year; however, if your spouse has FSAs at work, you still may contribute up to \$2,500 to each account.

- The dependent care FSA limit remains unchanged at \$5,000.

- Health care and dependent care account contributions are not interchangeable.

- Estimate planned expenses carefully because you must forfeit unused account balances. Some employers offer a grace period of up to 2 months after the end of the plan year to incur expenses, but that's not mandatory, so review your enrollment materials.

- Outside of open enrollment, you can only make mid-year FSA changes after a major life or family status change, such as marriage, divorce, death of a spouse or dependent, birth or adoption of a child, or a dependent passing the eligibility age. If one of those situations occurs mid-year, re-jigger your FSAs accordingly for maximum savings.

- You must re-enroll in FSAs each year—amounts don't carry over from year to year.

Also remember that if you marry, divorce, or gain or lose dependents, it could impact the type—and cost—of your coverage options.

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