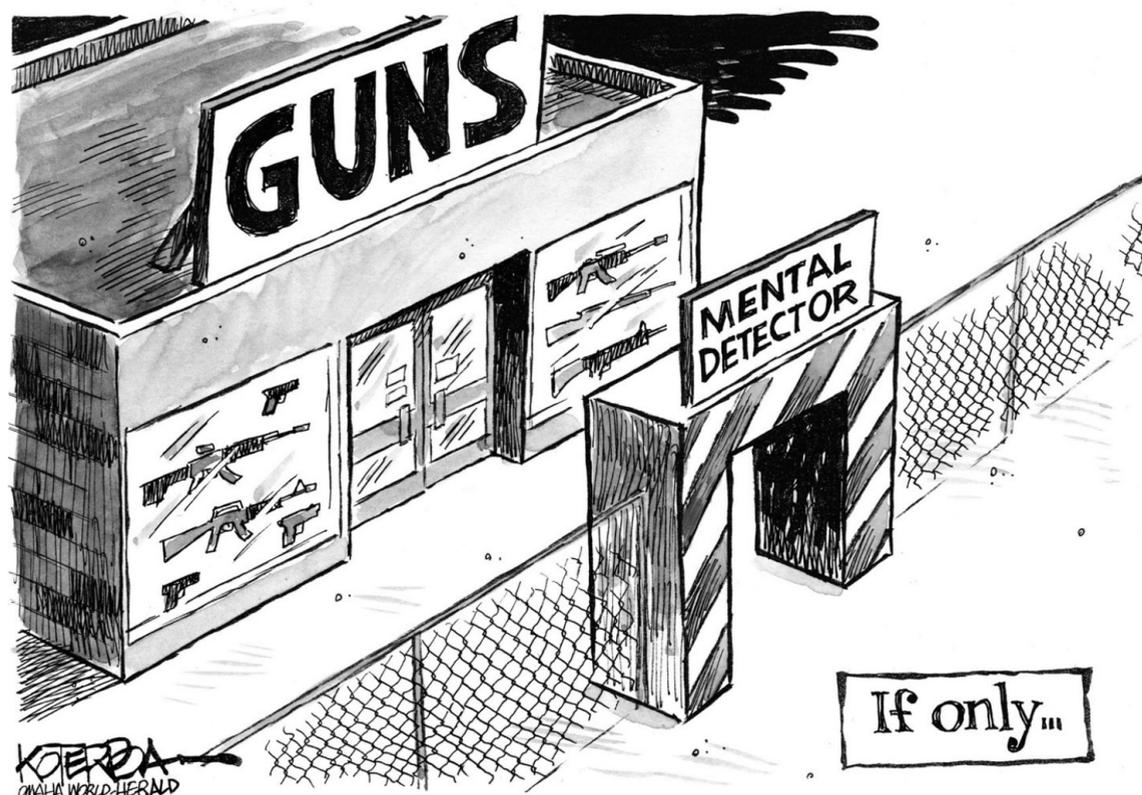


Mailing Address: P.O. Drawer 1200, Seminole, TX 79360 • Email: news@seminolesentinel.com • Web Site: www.seminolesentinel.com • Phone: (432) 758-3667 • Fax: (432) 758-2136



Making a Difference

By Gina Kelly Ellis

I was watching some kiddos do a song with sign language recently. I learned that the sign for forgiveness is basically wiping your hands off. I like that. I like it because it is a picture of what forgiveness ought to be. When someone wrongs us, we ought to be willing to just completely wipe it away and forgive them. Isn't that what God has done for us? Just wiped our sins completely away? Aren't we supposed to follow His example?

Forgiveness is tough. It is probably one of the hardest commands that Jesus gave us to follow. We just don't like to forgive others. We love it that God has forgiven us but we are just not really too excited about forgiving someone else. And that is such a shame because that is truly what the life of Jesus was all about. He came to forgive our sins. He was forgiveness from beginning to end here on earth. One of the last things He said, before He gave His life on the cross was "Father forgive them."

Forgive the very ones who were mocking Him, torturing Him, and taking His very life from Him. "Forgive them." And you can't find it in your heart to simply forgive a harsh word or maybe a snub. Or maybe the forgiveness that is giving you trouble is a little more than that. But still, if He forgave you, shouldn't you forgive others? In Psalm 99, David calls God the "God of Forgiveness." And He is that. He is the God of wiping away our sins.

Back to the sign for forgiveness, the cleaning of the hands. Also in the Psalms, David talks of the clean hands and pure heart necessary for reaching out to God. This should be our prayer, that the Father would give us clean hands and a pure heart in order to serve Him. You wouldn't start cooking lunch with dirty hands. You wouldn't pick up your child and feed him or her with hands covered in filth. In the same way, if we truly want to serve the Father, we must wash our hands. We must

wash our hands of the filth of unforgiveness of others. It is impossible to truly worship, praise, serve or be blessed by God if your hands are dirty with the pain of wrongs done to you or harsh words spoken about you that have gone too long unforgiven. Peter once asked Jesus how many times you must forgive another. Jesus' answer was basically this; "Until your hands are clean."

Who do you need to forgive? What is keeping you from having the clean hands that are ready to receive blessings from God? What is it that has your hands so dirty, you are unable to serve the One who forgave you? Ask God right now to help you forgive and then truly work at this forgiveness. As I said, it is not easy, but the difference it will make in your life and the life of the one you forgive will be worth the work.

Forgiveness always makes a difference.

What to Do When a Cow Blocks Outhouse

Texas Journalist...by Willis Webb

Old coots (present pen welder particularly included) have lived through some pretty ridiculous situations that one might find hard to imagine today.

In my childhood and early teens, my maternal grandmother lived "in the country," that is, she was a rural resident and lived on her family farm until she could "draw the old age pension."

As kids, we took every opportunity to visit "Mama" on her farm. It provided vast opportunities to learn more about life even though we had to sort of earn our keep when we went to visit Mama. The chores we had weren't difficult, but we thought we were being big time "farmers" and "ranchers" by helping with routine tasks.

Those might include gathering eggs from chicken coops in and around the barn and barnyard. Chores also might involve feeding the chickens by strewing grain on the ground near the barn. Hogs were fed twice a day. Once they got "store-bought" feed, but the second round was

leftovers from meals in the house and those servings, called slop, seemed to be favored by the porkers.

By today's standards, life on Mama's farm was pretty primitive. Heat for warmth and for cooking came via wood fire, either in a fireplace or a stove.

A hand-operated water well provided water for drinking, cooking and bathing. The well involved a rope-pulley device with a long, slim bucket which you lowered into the well, listened to and felt the bucket fill, then hauled it up by hand and emptied the well-bucket into a pail-bucket that you could hand-carry into the house or to vessels around the house and barn where water was provided for slaking humans' and farm animals' thirst.

Bathing was done in a "No. 2 washtub," a galvanized container that would hold eight-to-10 gallons of water. In non-freezing temperatures, you crawled into the tub on the exterior back porch (protected from view from the road that passed by the house). During

colder weather, the tub was set up in a bedroom in the house and filled from hand-carried buckets, topped off by a kettle of hot water from atop the wood stove, making entry into the bathtub less stark.

An outhouse (privy, outdoor toilet, et al) met other needs in the daytime. At night, it wasn't considered safe or sensible to tread across open ground the 30-35 yards from the house to the outhouse. So, each bed had a sanitary repository, known in polite company as a granite chamber. Country folk of that day called them "slop jars," "thunder mugs," or "pots," among other rather descriptive designations. Understand that indoor plumbing didn't "come to the country" for the most part, until the early 1950s.

Outhouses were generally as primitive as the name indicates. They consisted of a simple frame structure, a door and a "throne."

In addition, "outhouse" and "tissue" don't seem to jibe, so the early facilities to which I was introduced had — you guessed

it — mail order catalogs. Since there appeared to be more rural population per square mile than today, Sears, Roebuck & Co. (as they were then called) produced quarterly catalogs, providing a regular, reliable supply and, additionally, had a competitor — Montgomery Ward — thus ensuring dual supplies for America's privies.

At my grandmother's house, her milk cows had free roam of the area where the outhouse was located. Her home, according to her plan and to general practice, sat in its own small, individually fenced area. Thus, we have the question of cows and privy doors: What do you do when a cow blocks the outhouse door?

The answer, of course, is you sit still and look at the pictures on the slick pages of that publication in the outhouse and wait for Bossy to graze on by.

Oh, and be sure to wear shoes.

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.

Paper 'n Ink:

Descriptions...

By Lynn Brisendine

Like anything else we humans do these days, the choices of products on any level are so numerous as to make the simplest purchase a matter of study.

Last week I needed some dental floss. I went to the area of a store selling dental supplies to find a section of products. It made selecting a package a real confusing deal. The products included waxed, mint, wide, slim and more. The labels offered varied products which, it would seem, should be a simple choice but had me standing in front of the display trying to make a decision.

Taking all of this a step further, I also decided to buy a package of chocolate. Looking at the labeling I found a paragraph describing the various taste sensations to be had by eating one of these pieces.

Ghirardelli, a famous chocolateer, had these "Tasting Notes: This slow-melting, pure dark chocolate is highly aromatic, with mocha, blackberry and dark cherry notes throughout. With 72 % Cacao the intense chocolate flavor is highlighted by the silky smooth texture and creamy mouthfeel. This sensuous chocolate has a long finish and delightful, lingering flavor. For tempting pairing suggestions visit" ... and it gives a web address.

I read this info and thought to myself that I am just not sophisticated in any way. My taste buds just do not work in the way this excellent ad copy describes.

I was suddenly envious of people who seem to be able to taste something and break it down with multiple flavors. The idea that different chocolates have so many varied taste sensations comes as news to me.

While I tried my best to savor the different flavors involved, I had a hard time figuring out how a piece of chocolate had suddenly become a veritable fruit basket. Still, with just a little effort and, I suppose, a great deal of newly discovered imagination, I was tasting cherry to some extent. The idea of blackberry, well that's another description that kind of leaves me on the outside. Blackberry as opposed to light berry? I remain confused.

These taste testers are evident in many areas of what we eat and drink. Again, choices are so many and varied in much of what we consume. Another example of how some folks taste different flavors lies in a cup of coffee.

Here Starbucks is generally accepted as company which knows its products well. You have an enormous selection of coffees from all over the globe. A short summary on one of the websites sees this information... "Latin American coffees tend to be clean, familiar and friendly, with flavors reminiscent of nuts or cocoa.

"Coffees from Africa/Arabia are extraordinary and enticing, with floral aromas and flavors of berries and citrus.

"Coffees from Asia/Pacific tend to be bold and assertive, full-bodied with earthy and herbal flavors.

"Each single-origin coffee we offer exemplifies the best flavor qualities of its region. We invite you to explore a cup."

Need more confirmation of mass confusion in buying a product? Then take a look at the huge selections of coffees presented for the single cup machines, now popular.

You can spend an hour just looking over the selections offered. But all of the above pales in comparison to the varieties one can try and understand concerning wines.

Again these people who taste, and here I mean, taste extraordinaire, wines have invented a vocabulary all their own.

Reading a wine label which has been written by someone who has educated tastebuds can be entertaining, informative and absolutely boggling. These men and women, people who are paid a lot of money for their ability to swig a sip of some vintage and describe the various flavors, are phenomenal.

They can tell you how herbal, bright, big, buttery, charcoally, complex, creamy, crisp, dense, earthy, fat, flabby, flamboyant, fleshy, food-friendly they perceive the vintage they are tasting. One taste many of them favor is called cigar box. This tobacco characteristic hints of cedar-wood with an abundance of smoke. All of this in a sip of wine.

I suppose what really got me to thinking about all of these words describing the taste of a glass of wine was one recent review I read in a daily newspaper. The writer used several of these descriptive terms that I can kind of understand and then he threw two words describing the taste of a wine as like that of a cherry pit.

Suddenly, I think I understand, this writer had finally simply run out of different words to impress his readers.

Cherry pits...I mean, come on, be serious.

Letter to the Editor

P.O. Box 1260 Seminole, Texas 79360

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Financial Tips for Those Who Aren't Bank Affiliated

By Jason Alderman

According to a recent survey by the Federal Deposit Insurance Corp. and the U.S. Census Bureau, 17 million American adults now live in "unbanked" households, while another 51 million are considered "underbanked." In other words, over 28 percent of households either have no traditional checking or savings accounts (unbanked); or their basic financial needs aren't being met by their bank or credit union so they also rely on alternative lenders like check-cashing services or payday loans (underbanked).

There have always been millions of Americans who are either unable to — or choose not to — conduct their financial transactions through a bank. Common

reasons cited include:

- Don't have enough money to need an account.
- Don't write enough checks to justify monthly fees and minimum balance requirements — just buy money orders when needed.
- Lack of proper identification.
- Denied accounts due to bad banking track record.
- Language barriers.
- Bad previous banking experience or lack of trust in banking institutions.

Big retailers and other alternative financial services providers have rushed to fill the void for customers who can't — or won't — use banks or credit card issuers. For example, Bankrate.com lists dozens of prepaid cards that offer

many of the same functionalities as regular credit or debit cards, including direct deposit, online purchases and bill pay, ATM access, etc. Other businesses provide such varied services as check-cashing, money orders, wire transfers, and payday, pawn shop or car-title loans.

However, charges for these services can quickly add up. After you've paid a fee to cash your paycheck and bought money orders to pay your monthly bills, you probably will have spent far more than the \$5 to \$15 a month a regular checking account typically costs.

Although monthly checking and savings account fees at large banks have risen, you still may be able to find free or low-cost

accounts at banks and credit unions. To find competitive bank account rates, visit www.bankrate.com/checking.aspx. To find a credit union for which you might be eligible, use the Credit Union Locator at www.ncua.gov.

High fees aside, there's also a safety risk factor to being unbanked. Carrying or storing cash at home tempts robbers; also, money can easily be destroyed in a fire or other natural disaster. Plus, money deposited in FDIC-insured banks is insured up to \$250,000 per account (similar insurance is available to credit union accounts through NCUA). It's also more difficult for unbanked consumers to improve their credit scores due to lack of access to credit-building products

like credit cards and loans.

To help bring unbanked and underbanked people into the system, an increasing number of public/private programs like Bank On (www.joinbankon.org) are being formed. These voluntary partnerships between local or state governments, financial institutions and community-based organizations provide low-income un- and underbanked people with free or low-cost starter or "second chance" bank accounts and access to financial education.

In addition, many financial education resources are available, including:

- MyMoney.gov, the government's website dedicated to teaching Americans the basics about financial education (www.mymoney.gov).

mymoney.gov).

- FDIC's MoneySmart program of financial education workshops (www.fdic.gov/moneysmart).

- Practical Money Skills for Life (www.practicalmoneyskills.com), a free personal financial management program run by Visa Inc.

There's no law that says everyone must have a traditional banking relationship. But if you choose to go unbanked, carefully investigate the financial consequences — you may not be saving money after all.

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

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