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Paper 'n Ink:

Governors in the news...

by Lynn Brisendine

"So take that, Fat Boy." Just one of the lines funny man David Letterman used in his long running gag about New Jersey Gov. Chris Christie's weight.

Christie is a large guy, both physically and politically, in his state and, over the last few years, nationally.

The Republican politician is making a name for himself by being himself and telling it like he sees it. This philosophy can both endear voters and at times put them off.

Letterman, who I think is the best late night comedian, has made the Governor's weight a quick couple of lines at least once a week for the last couple of years. He makes a good living lampooning many politicians, most especially Christie.

Last week, the two got together as the Governor appeared on the Late Night Show as a featured guest.

I have to say I was a little let down and kind of put off myself by the tone of the interview. Naturally, I figured, the weight issue would be a topic of conversation. As it turned out, at least the part I watched, was all about his being too heavy. I think both men missed a great opportunity to discuss some weightier (pardon the pun) issues after they hashed out the long running gag.

Weighty issues are involved with this New Jersey politician who, especially after the tropical nightmare Sandy blew away much of his state and affected millions along the Atlantic Seaboard, took on the responsibility of being a true leader. I had been impressed by this guy last year when he turned down offers to run for the Presidency. He knew, at that time, that he was just not ready for the big leagues, but he also left the door wide open for future consideration. At the time he said he was going to take care of his dream job and that was being the Governor of New Jersey.

Sandy hit in October, almost a month before the election. Christie made it clear that he was going to take care of his constituency and let politics take its course.

He immediately demanded that his agencies coordinate with the federal government. Not only that, but he welcomed President Obama to come and look over the storm's devastation, making it clear that he was going to do what it took to help.

Governor Chris Christie has made an impression while making it clear he is both an enabler and is willing to work with others to make things happen.

Whatever, me thinks Gov. Christie is and will continue to be a political heavyweight.

Another governor is making headlines also. Our own Rick Perry has ruffled some feathers on the west coast. He voiced a radio spot played in a few areas of California urging businesses to move from the Golden State to the Lone Star State.

It is an interesting ploy which drew some frosty comments from yet another governor in the news of late. California's Jerry Brown was quick to downplay the spots and take some pot shots at Gov. Perry.

Reports have been made stating that the Golden State has lost its luster. A lot of businesses and families have fled a state that has imposed tough regulations while cutting bloated government services due to onerous tax laws passed over the last three decades.

California saw massive numbers of people migrate there to a land of promise during the Dust Bowl and the Great Depression. In today's reality, it would seem that a lot of people are reversing that trend and moving east to Colorado and Texas.

I haven't read how many ex-Californians are included in the 1,200 people moving to Texas every day. But, I would think that many of them are seeking a piece of a booming Texas economy.

While these numbers are impressive and offer promise of strengthening our economy, they also bring with them some developing infrastructure pressures that need to be addressed by a governmental system struggling with budget concerns.

Radio spots are one thing that has drawn Gov. Brown's ire. It will be fun to watch what transpires over the next few weeks as Gov. Perry announced plans to tour California adding his personal appeal to that of the electronic variety.

Texas, our Texas, all hail the mighty state. It seems many more are poised to sing along...deep in the heart...



Pool Hall Once Thought a Sinful Place

Texas Journalist...by Willis Webb

When I was a youngster, there was a business establishment on Main Street in Downtown Teague, my hometown, that was considered by some to be downright evil.

It'd make you want to sing, "We got trouble, friends, right here in Righteous City. Yessiree, trouble and that begins with T and that rhymes with P and that stands for Pool!" Apologies to those who created The Music Man from whence I purloined parts of the sentences in quotes.

Since I wasn't allowed in the pool hall, I have only some hearsay and a kid-quick-sneak-peek in the front door one day. Mother lectured me about that den of iniquity and it being no place for nice young boys. She named a few names of those who hung out there and cited a little of their histories of irresponsibility, assuming that in a town of just over 3,000, we at least knew those on her list had tarnished reputations.

In Teague, though, it wasn't really pool but instead a game beginning with "D" that was the big sin happening in my hometown's pool-domino hall. So, we had "That begins with D and that rhymes with P and it stands for 'Dominos'."

Frankly, I did know a few who qualified as miscreants in

Mother's eyes and they were the ones who frequented the "Domino Hall" more often than most.

Of course, in the eyes of folks who believed as Mother did, gambling was one of the worst sins ever and they just knew that those old coots sitting at those domino tables were betting the dominoes in their hands would have the right combination of spots to win the game and thus the money laid on the match.

My knowledgeable youth experience with this "moral dilemma" stretched from the mid-1940s to the mid-1950s. Still fresh on a lot of adults' minds at the time was the Great Depression of the 1930s, a time in which almost no one had any money except perhaps just enough for subsistence. In addition to being in a depression, Texas had its first experience with legalized horse racing with pari-mutuel betting and a lot of people (mostly men, we're told) bet the farm on the horses and lost at a time of economic stress.

With that experience fresh on their minds, and in a state that could be the buckle on the Bible Belt, it's little wonder that a majority of Texas voters agreed to outlawing pari-mutuel wagering, which they did near the end

of the Thirties.

At one point, this domino parlor (one of two locations during its existence) was considered a den of iniquity. Now, I'm sure there were some nice, upstanding men who frequented the parlor because they liked to play dominoes, more particularly 42. However, regular attendance was kept up by a few worthless souls who'd run away if you mentioned you might have a job for them.

Later, the final location for the parlor became the American Legion Hall and, thus, slowly acquired some legitimacy in the community although there were a few "puritan" souls who maintained the building was just evil and nothing really good could happen in it.

That stigma never quite went away. The Legion made the hall available, for a token rental, to all kinds of organizations but apparently, to some folks, the hall was "tainted" forever.

When I was in high school, a dance teacher rented the hall one day a week for lessons, creating a resurrection for the supporters. And, when some of us decided we needed dance lessons to be able to participate fully in the junior-senior prom, a new furor arose and a couple of groups in town tried to convince the juniors and seniors not to participate in the prom and the lessons as well.

A fair number of teens took the lessons anyway. I was one of those, after consulting my pastor, who told me if you kept your mind "clean" during such activities, then it was not a sin. That was good enough for me.

Some of us learned to jitterbug in the Legion Hall, and the prom became one of the most memorable ever.

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Making a Difference

By Gina Kelly Ellis

"In all your ways, acknowledge Him, and He shall direct your paths." This is an often quoted verse from Proverbs. We read it a lot. We see it a lot. It is even a popular tattoo! But what exactly does it mean to acknowledge Him in all our ways? Kind of a tough question. I was thinking about this and it seems to me that it is kind of like how we live. I was raised by my parents. They were good people and good parents. They tried hard to follow God and do the right thing. So I think that if I am living a life that reflects my raising, I am acknowledging that I belong to them and they showed me how to live. I think, by the same token, that if you are God's kid and trying to live a life that brings honor to Him in everything you do, then you are acknowledging Him. So what does that look like in action?

If you belong to God, it ought to show in the decisions you make, in the company you keep, in the thoughts that cross your mind each day. Your decisions should always be a reflection of time spent with God. It is absolutely ridiculous to me, for anyone to attempt to make any decision without consulting the One who created you. Everything we do each day is like a window to the world of who we acknowledge as being in control of our lives. There is no way around it. You either follow God or you don't. Now, I know that sounds a bit harsh, but the fact is that we make the choice every minute of the day to follow God. As someone who has given their heart to Jesus and accepted His free gift of salvation, we know that our salvation is secure but that also gives us the freedom to choose each second to follow Him or not. And if we follow Him, our road becomes much smoother.

Which brings up the second part of this verse, "He shall direct your paths." A life that acknowledges Him, is a life that looks to Him for direction. A life that looks to Him for direction, is a life that will see success. That doesn't mean lots of money, fame, or fortune. It doesn't even mean a life of no trials or troubles. What it does mean is that you will live your life knowing that no matter what happens, God has got it all under control.

Having God as the director of your pathways, is the greatest comfort there is. It is knowing that your Creator is driving the bus for you and you are safe and secure in His care and in His plan for your life that makes the difference. Acknowledge Him! Let Him direct your paths! See what a difference in will make.

Must-have Insurance Plans, Taking Care of Business in a Tough World

By Jason Alderman

Many people adopt a "penny wise, pound foolish" mentality when it comes to buying insurance. When trying to lower expenses, some will drop or reduce needed coverage, gambling that they won't become seriously ill, suffer a car accident or fall victim to a fire or other catastrophe. But all it takes is one serious uncovered (or under-covered) incident to potentially wipe you out financially.

Here are insurance policies no household should be without:

Medical. This is the most critical – and unfortunately, the most expensive – coverage you need. When comparing plans, consider:

- Are your doctors in their provider networks? If not, can you afford out-of-network charges – or are you willing to find new doctors?
- Are your medications covered under the plan's drug formularies?
- Do they restrict specialized services you might need like maternity, mental health or weight reduction treatments?

If you choose catastrophic

coverage to lower premiums, can you afford the high deductible in case of an accident or major illness?

Homeowner/renter. Faulty plumbing, theft and home-accident lawsuits are only a few catastrophes that could leave you without possessions or home. A few tips:

- "Actual cash value" coverage repairs or replaces belongings, minus the deductible and depreciation, whereas "replacement cost" coverage replaces items in today's dollars. Depreciation can significantly lower values, so replacement coverage is probably worth the extra expense.
- Jewelry, art, computers and luxury items usually require additional coverage.
- Review coverage periodically to adjust for inflation, home improvements, new possessions, change in marital/family status, etc.
- The market is competitive, so compare your rate with other insurance carriers. Get "apples to apples" quotes since policies may have varying provisions.

Vehicle. You probably can't even get a driver's license with-

out demonstrating proof of insurance. Consider these coverage options:

- "Liability" pays if you cause an accident that injures others or damages their car or property.
- "Uninsured motorist" pays for damage caused to you or your car by an uninsured motorist.
- "Collision" pays for damage to your car resulting from a collision and "comprehensive" pays for damage caused by things like theft, vandalism and fire. However, they only pay up to the actual cash value (ACV) minus deductibles. Because the ACV for older cars is low, repairs often cost more than the car is worth.

Common ways to lower premiums include: Raising deductibles; discounts for good drivers, exceeding age 55 or installing security systems; comparison shopping; and buying homeowner and car insurance from the same carrier.

Life insurance. If you're single with no dependents, you may get by with minimal or no life insurance. But if your family depends on your income,

experts recommend buying coverage worth at least five to 10 times annual pay. Other considerations:

- Many employers offer life insurance, but if you're young and healthy you may be able to get a better deal on your own.
- After your kids are grown you may be able to lower your coverage; although carefully consider your spouse's retirement needs.
- You probably don't need life insurance on your children, but you might want spousal coverage if you depend on each other's income.
- If your divorce settlement includes alimony and/or child support, buy life insurance on the person paying it, naming the receiving ex-spouse as beneficiary.

Don't gamble your future financial stability by passing on vital insurance coverage – the odds aren't in your favor.

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