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Paper 'n Ink:

Changes and chances...

by Lynn Brisendine

The cartoon on this page is pretty heads up about what is happening in our modern world, which seems to find another way of doing what were standard services.

It is not hard to figure out the good old days of the United States Postal Service are behind us. The haggard agency fights daily to try and find a way to make ends meet. The most recent announcement of dropping Saturday deliveries has been debated by a lot of people, some worried about how they will continue their business practices without any mail coming or going on Saturdays.

Many newspapers in South and Central Texas will be changing their publication days from their delivery on Saturday to coming out a day earlier and hitting the mail and the streets on Fridays.

This newspaper will continue with its traditional weekend deadlines. Those using the mail will just have to wait an extra day, or in some cases two weeks, (the downstream mail delivering newspapers at any distance has been slow for years), to get their copy in the mail.

Of course we offer our out of town subscribers another way of perusing this paper by subscribing to our website which contains two different formats to read the paper on Wednesday and Saturday mornings.

Post Offices and newspapers aren't the only industries figuring out new and different ways to do business. Some others are in real jeopardy. The music business has been hit hard with online services offering instant downloads to equipment designed to store and play any sort of music. Some of these online services are free, the only investment the listener has involved is a computer or specially equipped speaker systems that can bring the sounds into any home which has one of those systems.

Bookstores, too, are falling on tough times. The big box approach to finding the latest print copy of that long awaited novel has seen their business model teeter on collapse. Like the music business, a lot of online sources provide instant downloads. Reading a book has become, for many, another thing of the past.

Even before the music and book industry began to see inroads made by the web, the travel industry took major hits and finding a travel agency these days is a difficult task. Once again, booking online has become the thing to do when traveling. More than one of these internet sites offer flight, rail, hotel and rental car packages, one click, one price, in a matter of minutes and bingo, you can go anywhere. And you can also print your boarding pass early. The only drawback to these plans are those lines snaking through the metal detectors and body searches. Now if they could just come up with a way to do that online then someone would get rich quick.

So many other industries are either finding ways to use the internet or being ruined by it.

Seems that another industry may be in trouble due to the internet.

A couple of columns back I talked about the big push to see casinos come to Texas. It would be welcomed by many, but the idea of these huge facilities packed with gambling devices is also seeing some radical change. Online gambling has been in progress, both legal in some instances and illegal in many others.

A lot of the action comes from offshore companies which aren't paying taxes to any government stateside. It is already a huge business. And the guys looking for new ways to tax us are beginning to take a lot closer look at this potential taxing windfall.

Vegas, baby, could be under attack by a lot of states looking for new income streams. The gambling capital of the world has fallen on tough times over the last few years of high unemployment, housing bubbles, and so many other economic factors.

The desert oasis continues to lure travelers, but with so many states looking to begin online gambling games, the hard times will just get more difficult.

Gambling is, and always has been, in favor of the casino. And standing in front of a dealer or one of their machines sees one wondering about those odds, even as people all around hit jackpots, a loud happening meant to tell one and all, "see, you too can win big."

Sitting in a quiet room in front of a computer screen, the idea of a scheme is too much of a deterrent for me. But, others see no problem trusting that button placing a bet on a credit card number, which also has many obvious pitfalls.

Chances are change is a good bet.

Sales People Get a Bum Rap Reputation

Texas Journalist...by Willis Webb

"Boy, have I got a deal for you!

"Listen,it'sonly$5,000down and$1,000amonthfortherestofy ourlife!" Say it really fast and it doesn't have time to weigh on your conscience…much.

It's unfortunate that the sales profession keeps a black eye because a small minority, plus some big-time promoters, tries to pull a fast one and destroys any trust that might exist for sales people.

There has been a considerable segment of my life dedicated to sales, most of it advertising in newspapers, but I had an experience in other sales areas early in my life that left a sour taste about selling for many years.

Forty-five years ago, as a young newspaperman with a family, I wasn't making nearly enough money to support us in a style to which I wanted to be accustomed. I'd poor-mouthed it to a couple of people and one of them came to me one day to tell me of a Sunday sales opportunity where a good salesman could make at least $1,000 every weekend. That got my attention.

We would be selling lots on a new lake near Corpus Christi, on straight commission of course. And, it was a start-up development with "lots of advertising" to bring prospects out.

So, I eagerly agreed and off we went to become rich and famous.

What I didn't know was that the development was a three-hour drive from my home, and three more back — six hours a day on the road with an eight-hour sales day (you can't sell water view lots in the dark) sandwiched in between.

There was one entrance to the vast development and, of course, we sales types were right there to lead the prospects down to the water and to the lots with a "view of the lake."

Yeah. Right. If you stood on your tiptoes. The lots "on" the water had disappeared in a pre-development sale. Someone besides me made the big money, namely the sales managers who were hired first and had a huge head start on the prime lots.

I should have followed my first inclination upon seeing the "lake view lots" and turned around and hightailed it three hours home. And, I could have poured that time into my newspaper job and probably made more money. With a little maturity, I managed to do that… to stick to something I knew a lot about.

I lasted two Sundays on the lake deal and was out my share of the gas money, meals and all that time. A 14-hour Sunday didn't have me rested for my normal 18-hour Monday at the paper either.

The "friend" who'd alerted me to the "opportunity" and with whom I hitched a ride to and from the "magic" development each Sunday, had enough of something in his heart to become a full-time salesman for lake development. He left a car sales job where he was very successful.

I have to really believe in what I'm selling, and I didn't believe in that lake lot sales job no matter how much money they said I could make if I just followed their successful pitch. I mean, if you're standing there and obviously on your tiptoes trying to see the water and saying, "Isn't this a great view?," how sincere can you be. Oh, and did I mention there was a dearth of vegetation on the lots let alone trees of any size for shade.

If I'd had a little larceny in my heart, I might have been more convincing to my prospective buyers and maybe made a bunch of money like my friend.

Oh, did I mention we didn't see each other or visit much after that little adventure.

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.

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Should You Hire a Tax Preparer?

Process Becoming More Complicated

By Jason Alderman

The U.S. tax code grows more complicated every year and currently spans thousands of pages – even government experts can't agree exactly how long it is. So it's not surprising that millions of Americans hire professional tax preparers to complete their returns.

Relinquishing the onerous task of calculating your taxes to a professional may save you time and give peace of mind – they know more about tax law than you do, right? But remember: You're still legally responsible for all information on the return. So if the preparer makes a mistake or intentionally defrauds the government, you'll be on the hook for any additional taxes, interest and penalties – even possible prosecution.

The IRS notes that although most tax return preparers are professional, honest and serve their clients well, taxpayers should use the same standards for choosing a preparer as they would for a doctor or lawyer, and be on the lookout for incompetence and criminal activity.

There are several basic types of tax preparers: certified public accountants, IRS-designated enrolled agents, tax attorneys, storefront agents (think H&R Block) and self-employed preparers.

The first three types must meet their own licensing agency's continuing education and licensing requirements and are bound by ethical standards; they're also the only professionals authorized to represent you before the IRS on all tax matters, including audits, collection and appeals. Others may only represent you for audits of returns they actually prepared. Always ask whether they belong to any professional organizations with continuing-education requirements.

Here are tips for choosing the right tax return preparer:

• Request an initial free consultation at which you can share last year's return and discuss how your situation has changed.

• Ask how their fees are determined – some charge by the number of forms (schedules) filed, others by the hour. You might pay anywhere from $100 to many thousands of dollars, depending on the complexity of your situation, where you live, the agent's credentials, etc.

• One good way to get a sense of fees is to ask what they would have charged to complete your last year's return.

• Be wary of tax preparers who claim they can obtain larger refunds than other preparers. No one can estimate your refund without first reviewing your financial information.

• Avoid preparers who base their fee on a percentage of the refund.

• Consider whether the individual or firm will be around to answer questions about the return months or years after it's been filed.

• Check their credentials and find out if any complaints have been filed with the Better Business Bureau

• Reputable preparers will ask to see receipts and will ask multiple questions to determine whether expenses qualify for deduction.

• Ask whether your return's preparation will be outsourced, which means your personal information could be transmitted electronically to another firm, possibly outside the U.S.

• Ask about their experience with IRS audits and what their fees would be to represent you in an audit.

• Ask their policy for reimbursing you for fines, penalties and interest if it turns out your owe back taxes on a return they prepared – many have insurance for that purpose.

And finally, don't muddy the waters by linking your tax-return fee to buying another product the preparer may be trying to sell, such as a refund-anticipation loan or check, retirement savings account or insurance policy.

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

Thanks for reading the *Seminole Sentinel*

Making a Difference

By Gina Kelly Ellis

I had a very interesting conversation at school recently. This kiddo came up to my desk and informed me he was "mad at Jesus." I asked why on earth he would be mad at Jesus. He said, "Because I got a ticket this weekend for running a red light and ended up spending the weekend in jail." I said, "You went to jail for just running a red light?" "Well, no, see, I didn't have a license and I didn't have insurance and my car needed inspected and they made me go to jail. Can you believe that? I just can't believe that Jesus let them put me in jail. That's why I'm mad." I tried hard to explain to this young man that even though Jesus forgives our sins, that doesn't mean that we have no consequences. He knew he didn't have a license or insurance or inspection sticker when he got in that car. He knew he was running a risk. He made the choice to disobey the law and he had to pay the price for this. Jesus is not a "Get out of jail free" card. But that's how so many people view it all.

It doesn't enter our minds to serve Jesus or to even have conversations with Him. But let things go wrong and we are all about begging Jesus to bail us out from ourselves. We don't consult Him about the direction we want to go, but we surely do expect that He will keep us safe from calamity when we chose to go against His will. Our God is a loving Father that wants to protect us and care for us, but just like our earthly parents let us suffer the consequences of our behavior, so our Heavenly Father allows us to suffer the consequences of being disobedient. This is how we learn not to do that again!

There is a verse in Isaiah, that says in part, "Whether you turn to the right or to the left, your ears will hear a voice behind you, saying, "This is the way; walk in it." This the voice we have to learn to listen for as we go through our lives. When we choose to walk in the pathway that the Father has laid out for us, we don't have to worry too much about bad consequences. We don't have to worry about needing that "Get out of jail free" card. If your Heavenly Father is guiding your path, and you are serving Him with all your heart, then the result of this life will be peace. The kind of peace that only our Creator can give.

Are you, like this young man, mad at Jesus for allowing you to suffer the consequences of your own mistakes? Get over it and get to listening for that voice behind you that says, "This is the way; walk in it." It will make a difference!

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