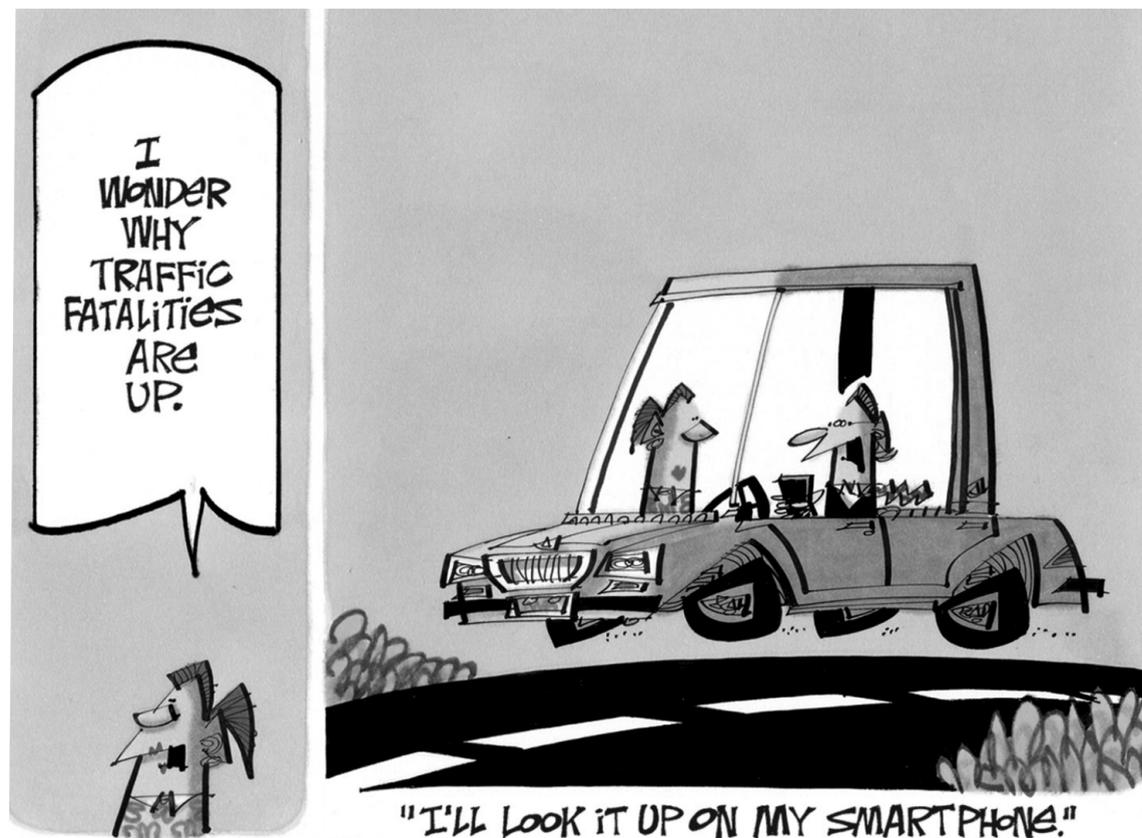


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Making a Difference

By Gina Kelly Ellis

I am a notoriously bad sleeper. I have no clue why. I just know that most nights, I am lucky if I sleep 3-4 hours. It is quite frustrating! But, all that awake in the dark time is kind of handy for visiting with God. He tends to be up when I am! Actually, I am pretty sure He is even up on the 3-4 hours I am sleeping! Apparently, David wasn't all that great a sleeper either. He talks more than once in Psalms about the night time and the presence of God. In Psalm 63:6, he says, "On my bed I remember You; I think of You through the watches of the night." See? David is awake all night too!

Sometimes, when I am awake, I read or play a game on my phone. But, lots of time when I am awake, I lie there very still and listen for God's voice. I really want to know what He has planned for me. Like you all, I have lot of stuff going on in my life. Lots of issues that I have no clue how they will turn out. I

have worries about family and friends. We all have many things that trouble our minds. We have lots of things that want to take our sleep and our peace away. I remember years ago, telling my Sunday School class that it always seemed that I heard from God most often about 3:00 in the morning. I joked that I had office hours, and wondered why He didn't contact me then. A very wise lady in my class said, "Probably because at night is the only time He can get your attention." Sadly, she was pretty much right. I have had some really great 3AM conversations with God. Some of you, I know, are not really convinced that God actually talks to us. Visit with me sometime. I have some pretty great stories of hearing God talk.

There is another verse in Psalms, in which David speaks of how he will both lie down and sleep in peace because of the presence of His Father through the night. The interest-

ing thing about this is that when David wrote these words, he was being pursued night and day by a vengeful and somewhat insane king and his army. And yet he was able to sleep in peace. Maybe I need a little more of David's faith and I would do a better job of sleeping. Then there is one more verse in the Psalms in 17:15, David writes so beautifully, "As for me, I shall behold Thy face in righteousness; I will be satisfied with You when I awaken." How pretty is that! To behold the righteousness of God and then wake up knowing that no matter what happens, God is enough.

Are you having trouble sleeping? Spend that awake time just quietly listening for the voice of your Father. Tell Him what's on your mind. Give it all to Him. And then wake up knowing that no matter what comes your way, God is truly enough.

And that makes a difference!

Every One of Us is a Little Bit of A Dreamer

Texas Journalist...by Willis Webb

It is my strong belief that we are each imbued with the capacity and the inclination to dream about ourselves and, as young folks, what we can be. As older folks, perhaps the dreams are "what if..." or "what might have been."

In my early teens, I dreamed of being the next Grantland Rice, viewed at that time as the greatest sportswriter in the United States if not the world. He penned such prose as:

"Outlined against a blue-gray October sky, the Four Horsemen rode again. In dramatic lore they are known as famine, pestilence, destruction and death. These are only aliases. Their real names are: Stuhldreher, Miller, Crowley and Layden. They formed the crest of the South Bend cyclone before which another fighting Army team was swept over the precipice at the Polo Grounds this afternoon as 55,000 spectators peered down upon the bewildering panorama spread out upon the green plain below."

This was written as Rice covered the Notre Dame-Army game Oct. 18, 1924, in a time when Notre Dame, Army and Navy were all perennial national

powers.

At age 14, I determined that I was going to be the next Grantland Rice and be "the world's greatest sports writer."

Alas, those young hopes were quickly dashed on the rocks of late 1950s reality.

After two years of college, I found myself lacking funds to continue even though I was a full time student with the very full time job of sports publicity director for then-Sam Houston State Teachers College in Huntsville. That full time job paid me a whole \$45 a month and frequently took me away from classes to travel with Bearkat athletic teams to out-of-town games.

Reality changed my life course, forced less dreaming of glorious accomplishments, and shoved me into the dog-eat-dog world of earning enough money to sustain me so I could complete my college degree.

I left my summer job on a pipeline right-of-way survey crew (at a whopping \$1.75 per hour) and became the news editor of The Teague Chronicle for \$45 a week, skipping college for a year. Of the many valuable smaller

lessons I was gaining at the time, supporting myself loomed large and definitely was not the stuff to which dreamers aspired except in the most grandiose of ways.

An equally valuable gain from that work experience was that writing about everything in addition to sports was much more fun and infinitely more rewarding.

To stifle those "greatest sportswriter" dreams even more, a temporary but a pressing family situation dictated that I had to leave the 1951 Ford sedan with twin Smitty mufflers I'd bought.

I moved to Houston to live with relatives and rode city transit buses to and from the University of Houston where I was employed full time and attended classes at night. Hardly the grandeur my dreams depicted.

A series of part-time and full time jobs supported me and paid my college expenses. One of those jobs was selling advertising for a weekly newspaper, which expanded my resume' and nudged me more into a generalist newspaper person rather than a specialized peg in a hole, constricted by a job description and a specific beat assignment.

Dreams of one "route to glory" were dashed and replaced by dreams more realistic in a rough-and-tumble world. Plus, the instant gratification of seeing my now diversified work in print throughout a newspaper edition rather than on specific topic pages and sections was a real ego boost. And, not only did I get to write news and commentary but I learned my creative capacity could just as easily be used to design and produce ads that did the job for the advertiser.

Soon, I learned that a community newspaper can be, not only the purveyor of news, but also, through news campaigns and commentary, help a town grow in healthy ways.

Thus, dreams of "the next Grantland Rice" were supplanted by opportunities more tangible and more beneficial to more people.

There's a newspaper man's instant gratification...dreams come true.

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:

in the news...

By Lynn Brisendine

National and International news headlines of the last week or so have been interesting, informative, over reported and some becoming even boring.

The Pope is no longer. He resigned as of Thursday evening (Rome time) and went into seclusion. This story has historical significance in that only one other Pope has left the office while still breathing. That occurred some 600 years ago. So the latest news coming from the Vatican is noteworthy for a lot of reasons.

The Catholic head man rules over a church which has 1.2 billion members all across the planet. I assume that a Pope is the leader of one of the largest blocks of humans on Earth. That fact, alone, makes anything coming out of the Vatican Nation newsworthy to the max.

Another story which coverage seemed to go on for hours and hours was the Blade Runner saga taking place half a world away in South Africa. Breathless news anchors just couldn't seem to get enough of this sad tale of one murder thousands of miles away. It made me wonder about how many Chicagoans were shot and killed, too many, who were being ignored while this drama at the bottom of Africa dragged on.

This story seemed to validate Jay Leno's oft complaint about the news networks: "They take 30 minutes of news and cram it into 24 hours." The Blade Runner's killing of his top model girlfriend had all the makings for five minutes of a normal news cast reporting on a usual news cycle.

The only thing that overrode this sad tale was talk of the sequester. This political hot potato has seen news types swinging microphones in front of any Congressman they can ambush.

Many pundits tell us it is only a few percentage points off a huge budget which continues to grow debt in abundance. Others are just as quick to blast both Democrats and Republicans for their ongoing feud. President Obama has played every political card trick he can muster to bend public opinion his way on this troubling, and in his thoughts, economic disaster.

His opposition stands in front of proffered microphones and utters words which shouldn't be included in polite company. All both of these sides can say is they blame the other guys for the coming economic struggles, none of which seems to place them in jeopardy of their monthly government checks. This situation sees too many government employees taking the brunt of their obstinacy.

It will be interesting to see what truly happens after these cuts take effect. I can only hope that these actions do not hamper our economy as it continues to rebuild.

While the sequester is the latest item of debate, the real story continues to be the lack of leadership from either side that we face in this nation. We, sadly, don't have leaders, we have reactors. We see the same old tired faces espouse their same old 30 and 40 year old ideas proclaiming their way is the only way. It is easy to recall one of the most famous quotes that Albert Einstein made 60 or more years ago. "Insanity: doing the same thing over and over again and expecting different results.

We Americans deserve much better.

Another story, quite different in every way, is ongoing. It is being reported that a billionaire is seriously readying a space flight. The plan calls for a married couple to ride in a space capsule, smaller than an RV, for 501 days. The goal is for the couple to fly to, fly around, and fly back from Mars.

The news releases continue to say that we have the technology now to make this happen. While that may be true, it is interesting to think that the flight is not scheduled for take off for another five years. It is hoped that technology will be at an even better stage for the flight.

The timeline also takes into consideration that Mars will be at its closest to the Earth during this timeframe.

While it would be an incredible feat, the problems associated with such a flight are enormous and worrisome. No one is sure that the human body is capable of surviving such a long time in space. Weightless conditions see the body atrophy. And that doesn't take into account the idea of packing 500 days of food, water and oxygen for the occupants shielded from deadly radiation.

In a world becoming more adept at drones and robots, the idea of risking lives in an attempt to simply go to Mars and back doesn't make a lot of sense.

The odds of failure seem too high to risk lives... send in the drones.

Letter to the Editor

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send it to

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Prepare Now for Looming Natural Disasters

By Jason Alderman

Natural disasters are inevitable, unpreventable and often come without warning. No part of the world seems to be spared, whether it's a hurricane, earthquake, tornado, drought or flood. Even though such catastrophes can't always be predicted, their likely aftermaths often can, including property loss, power or water service disruption, scarcity of food and supplies or overtaxed relief organizations.

Superstorm Sandy was a powerful reminder of why it's vital to develop a family disaster plan. By planning ahead and knowing what you might need under dire circumstances, you can save

yourselves a lot of time, money and grief.

The Federal Emergency Management Agency (FEMA) offers great suggestions for developing a family emergency plan, building an emergency supply kit, and learning what to do before, during and after emergencies – even a plan for family pets (www.fema.gov).

Once your physical safety has been assured, you'll inevitably need to access important financial and legal records, whether to file insurance claims, apply for loans or simply withdraw cash. Taking these few steps now will make accessing such information much easier when the time comes:

Create a log of all account numbers, toll-free emergency numbers, contact information and passwords for your bank and credit card accounts, loans, insurance policies, utilities and other important accounts. Update it regularly and save copies in secure, offsite locations such as a safety deposit box or with a trusted friend living in another area. You can also email the list to yourself in an encrypted, password-protected file, save it on a CD or USB drive, or use a cloud-based storage service like Dropbox that will let you access it from any Internet connection.

Make PDF copies of tax returns, insurance policies and

legal documents and save offsite in the same manner as above, in case your files or computer are destroyed by fire or flood. Also make digital copies of invaluable family photos, documents and memorabilia that money can't replace.

Document your possessions. If you should ever need to file an insurance claim or claim a tax deduction for lost, stolen or damaged property, it'll be much easier if you have an inventory of everything you own – photos or videotape are even better.

The IRS' Casualty, Theft and Loss Workbook (IRS Publication 584) includes a worksheet for cataloging and estimating the

value of your possessions.

The Insurance Information Institute maintains a free, secure online home inventory software application that lets you access your home inventory.

Your insurance company's website likely contains a downloadable inventory form.

Make sure you fully understand what is and isn't covered by your insurance policies for natural disasters. You may need additional coverage for damage associated with hurricanes, tornados, earthquakes and other weather conditions. Also:

Document any damage with photos or video before you start cleanup or repairs.

Keep track of expenses you incur to prevent further damage, for temporary housing or to move your possessions for safekeeping, as they may be reimbursable.

Don't delay submitting your claim, since insurers often settle claims in the order filed.

FEMA provides information on how you might be able to get government assistance before, during and after a disaster at www.disasterassistance.gov.

Bottom line: Develop a family emergency plan now and make sure everyone knows what to do when disaster strikes.

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

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