

Sunday's

Editorials, Columns & Letters

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"HEY! IF ANYBODY WANTS TO BUILD A PIPELINE FROM THE FLOODED GULF COAST TO THE MIDWEST, I'M ALL FOR IT!"

Making a Difference

By Gina Kelly Ellis

Have you noticed lately how many people are using hyphenated last names? I use Kelly Ellis sometimes, but mostly for those who knew me as Kelly for so very long. It has nothing to do with not wanting Steve's last name! And I am not saying that there is anything wrong with a hyphenated last name! My own nephews have hyphenated last names. That has nothing to do with their character or anything else about them. It just represents choices their parents made when they married. Again, nothing wrong with hyphenated last names. No cards or letters please! But, I was reading something lately that caught my attention. I wish I could say this thought was my own, but it isn't. I am borrowing it from another devotional writer!

It is one thing to have hyphenated last names in our personal lives. But it is quite another to invite Jesus into our lives and expect Him to be fine with a hyphenated

life. When Jesus comes into our lives. He needs to have first place or perhaps He has no place at all. As Christians, we are to be a changed people. People with a new identity. Now, that is not say we have to give up everything and everybody we had before. But it is to say that we must look at our lives in a whole new way. Those things that are in our lives that keep us from being all we could be, need removed. Those things that help us and encourage us can stay. And the same is true with the people in our lives. There are some that are wonderful help to new and old Christians. These people are encouragers and people who pray for us and help to build us up. On the other hand, there are those people for whom it is difficult to watch our lives change. These people don't want you to have something better in your life. It makes them feel guilty about continuing in their life of sin. So they try hard to get you

to stumble or fall. These people need our prayers and perhaps a little distance. Not complete distance because they need our example in their lives. But we do need to be careful that we are the ones rubbing off on them, not the other way around! Always be aware of who is influencing who!

When Jesus comes into our lives, at our invitation, we need to be prepared to take His name. We are called Christians for a reason. Because we belong to Christ. No hyphenated name will do. We must stand up as Christians and stand for those things which bring honor to His Name. Is it time you examined your own life? Are asking Jesus to be a part of your life with a hyphen involved? Take His whole Name into your whole heart and make the truest effort to live for Him.

It will make a difference!

I-say-mok-em-boo-la-ay; 50s Song Lyrics

Texas Journalist...by Willis Webb

"I-say-mok-em-boo-la-ay." Rock-N-Roll erupted in the 1950s and the movement spawned some pretty ridiculous song lyrics. And, I loved it.

Yes, my generation brought that "corrupting" influence into prominence. We confused preachers and other critics of teenagers by dancing to rock-n-roll in a way that didn't call for "close-hugging" and the "evil thoughts" it might bring to juvenile minds. Instead, we were shaking, rattling, rolling and gyrating joyfully around the dance floor.

When boys of my generation began to learn how to dance, it was to the two-step and, ouch!, the waltz. You've probably never seen anything more awkward than a 1950s teen boy trying to steer a girl around the dance floor to one of those "slow" dance numbers.

First, you had to maintain a "decent" hold on your dance partner so that it didn't look like you had other than music and dancing on your mind.

Of course, one of the dance

steps that rock-n-roll put in the spotlight was the Bop. Now, there's a distinction between the Bop as done in small towns and the Dirty Bop that you could see in a larger town where everyone in the city didn't know you and your mama and daddy.

Bopping didn't involve (necessarily) holding onto your dance partner. You just gyrated your hips (not as much as Elvis, that was taboo) and stayed within some proximity of your partner. Those big city kids made it look like, er, uh, well, Elvis or sex. Same thing, in those days.

Anonymity erases shame. Or, at least eases it.

Probably thankfully, the bop didn't last long but rock-n-roll brought a quicker-step jitterbug (or Frisco, if you're a generation older than I). So, I learned to Frisco in a dance class after school. Then I called it what I wanted — jitterbugging — and have enjoyed it for several generations. I did briefly try whatever that stuff was in the 60s. Some called it the "push,"

others the "whip," but that faded away as well and now if there's a lively number LifeMate and I roll out the jitterbug, at least a senior-citizen-safe version. And, country-western bands play a version of that beat so their minions can jitterbug.

But, I digress. We started talking about lyrics. I suppose one of my points is that if you're listening to music with a lively beat and you want to jitterbug, lyrics don't mean nearly as much as the tempo and the very precise match to that Frisco step. Plus, some of those livelier quick-beat tunes defied enunciation, pronunciation and, thus, understanding. Just rock-n-roll and enjoy.

When dancing to 'I-say-mok-em-boo-la-ay', I'm not dancing to lyrics...it's the music, the beat, strictly.

There's a lot of "la-la-ing" in rock-n-roll, at least the early versions, plus an "ay-ay-ay-ay" here and there, as in the 1950s hit, Little Darlin, by the Diamonds. Fifties kids just loved to dance to the beat so lyrics didn't

matter quite as much. That one not only had a lot of ay-ays but quite a bit of koobah-koobahs as well. It was a very quick step jitterbug. It as a challenge to keep your feet untangled and your sense of rhythm.

Some artists and songwriters met the constant challenge of new music and lyrics by incorporating popular TV characters.

The Drifters, another 50s group, did a song — "Gonna Find Her" — that included references to famous fictional detectives. There was mention of Sgt. (Joe) Friday, the lead character in that decade's hit TV series, Dragnet. Jack Webb played Friday (I told all the girls he was my cousin). The song also touted Boston Blackie and Bulldog Drummond.

There is, always has been and always will be great music with great lyrics. But, if you want to dance a lively step, the Frisco/Jitterbug is hard to beat. Then, lyrics become secondary.

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Paper 'n Ink:

a respite in a crazy world

By Lynn Brisendine

The games people play give us a lot in every season of the year. Contests of athletic skills offer both the participant and the observer a respite from a world, which at times, seems to teeter on the edge of insanity.

The fall of the year gives us sports fans a virtual smorgasbord of events that entertain in the best way.

Baseball is winding its way into the playoffs as several of the division races come down to the final weeks and probably the last days of the regular schedule. Some great games will determine the teams that go into the playoffs. This year a new format placing more teams in the wildcard competition will mean games played between good teams for all the marbles. And anytime games are placed in a "sudden death" atmosphere, the stakes are high and the thrills just a pitch away from going forward.

And going forward sees the World Series. It is a baseball fan's utopia. The final four to seven games of the long season are plied to crown a champion.

Fall, too, is the beginning of football on every level. Gridirons are filled with kids participating in youth football programs to middle school and high school teams traveling the roads and playing under the lights on exciting Friday nights.

The levels of this sport see increased abilities as college teams take the fields on Saturday afternoons and evenings. These contests are aired on several television channels and good games are abundant. As good as watching them compete on the tube, the actual experience of big time college football is a treat for the senses.

A visit to Jones AT&T on a bright fall Saturday sees a spirited stadium filled with thousands of fans wearing red and black and backing the Red Raiders to the hilt. It's a fun experience.

Football fly, too, on Sundays, Mondays, Thursdays and who knows when by the pros of the sport. The game is a finely tuned affair dominated by strength and speed. The pro level has its race to the playoffs and the games take on an even higher degree of excitement until the final Super Bowl. The pomp and pageantry are only exceeded by one team's effort to secure the trophy.

All of this transitions into the battle of the netters. Basketballs bounce and fly and are dunked, again on all age levels. Fans burst out with chants and sit on the edge of their seats watching the action on the court.

I can say without hesitation that I like all of the above. Sports are one of my escapes from the everyday hum drum world and all of its tension, drama and at times pure insanity.

The sports above aren't the only games going on in these waning months of 2012. Another group of matches are scheduled to be held just outside of Chicago in a couple of weeks as the Ryder Cup Matches tee golf balls up and competition rages between our American champions versus the golf heroes of Europe. The Ryder Cup is one of the premier sporting events held.

It is a set of head to head matches spread out over three days playing several different types of golf games. Points are earned and different formats used each day of the event.

Golf is a sport that I continue to try and play when time allows. Knowing what it takes and how skilled these men are at a game so complicated makes the biannual event a treat.

Since its inception in 1927 (thanks to Wikipedia) a total of 872 individual matches have been played in 38 events. The Cup matches were discontinued during WWII. They were always slated on odd years until 2001 when 9/11 observances canceled them that year. Since then, the matches are played on even years.

It is an amazing event, filled with tense moments as the best in the game play for their flag, their team and us.

The Ryder Cup is set to tee off at Medina Country Club, a famous and tough golf course, at the end of September.

In a world gone crazy in so many ways, and during a political season rife with mud slinging and rancorous claims which can't be met, we have sports to mitigate and amuse.

Go Cubs. Go Indians. Go Raiders. Go Rangers. Go Cowboys and Go Team USA.

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Simplified Mortgage Disclosure Forms

By Jason Alderman

No doubt many wannabe first-time homebuyers have been sitting on the sidelines of the volatile housing market, unsure when or how to enter the game. If that describes you, you're probably fortunate to have missed out on the housing bubble and lax lending standards of a few years ago, when millions of people took out mortgages they couldn't afford — or understand.

Homeownership is a long-term commitment filled with expenses (both expected and unexpected) and responsibilities. The upsides — not to mention the tax advantages — are

why approximately two-thirds of Americans own instead of renting. But homeownership is not always right for everyone or at every stage of life.

Here's hoping that now, as home prices have plummeted and loan interest rates are at historic lows, you can resist the temptation to get in over your head and first bone up on the many one-time and recurring costs involved in owning your own home.

A good place to start is Know Before You Owe, the financial education initiative launched last year by the Consumer Financial Protection Bureau (CFPB) to ensure that

people receive concise, easy-to-understand information regarding mortgages, credit cards and student loans, among other major financial decisions (www.consumerfinance.gov).

After soliciting input from thousands of consumers, lenders, mortgage brokers and consumer advocates, the CFPB recently developed new prototypes for the federal disclosure forms borrowers receive after applying for a mortgage and before closing on the loan.

"When making what is likely the biggest purchase of their life, consumers should be looking at paperwork that clearly lays out the terms of the deal,"

said CFPB Director Richard Cordray.

The proposed forms combine several different but overlapping documents now required by various federal agencies. But they will simplify the language and format and make it easier to compare different mortgages and more easily understand loan terms, including interest rates, monthly payment amounts, closing costs and how the loan amount might change over time (e.g., with an adjustable-rate loan). They also highlight features borrowers may want to avoid such as prepayment penalties and negative amortization.

In the meantime, if you're considering buying a home, review the proposed forms to get an idea of which costs you should be watching out for. And, even if you're already comparing loans or in escrow, ask your lender to show you where the various costs highlighted in the new forms are located in your current disclosure documents — it might help avoid costly last-minute surprises.

Here are some factors future homebuyers should keep in mind: Start planning now. It could take years to save enough for a down payment and closing costs.

Don't forget ongoing ex-

penses like a monthly mortgage payment, mortgage insurance, homeowner's insurance, property taxes, furnishings, maintenance and repairs.

People with poor credit ratings usually either don't qualify for loans or pay much higher interest rates. Work on repairing your credit at the same time you launch a savings plan.

If your down payment isn't at least 20 percent, you'll probably be required to buy Private Mortgage Insurance (PMI), which protects the lender if you default.

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