

## Sunday's

## Editorials, Columns &amp; Letters

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## Making a Difference

By Gina Kelly Ellis

One of my favorite Christmas songs is titled, "Mary, Did You Know?" It is a very sweet song about Mary and what and when she knew everything about her son, who was the Son of God. I think about Mary often this time of year and really wonder about her and the type of person she was. I guess I wonder what God saw in her that was worthy of His choosing her. She was so young, but yet appears to have been so willing to do whatever God called upon her to do.

Think about it, God sent an angel to this very young girl and told her she was going to have a baby and it would be God's baby boy. How frightening this had to be for her. Even getting past the angel appearing to her, the news that he brought was alarming at best. She was going to become an outcast as an unwed mother. She felt sure that Joseph to whom she was engaged would certainly break off the engagement. But instead of arguing and stomping her foot and refusing to do this thing that was being asked of her,

she simply said, "Let it be in me as you have said." Wow. Such simple words. Let it be in me as you have said. I think I just answered my own question about what God saw in her. Her saw willingness.

There is a virtually non-existent chance that God will ask us to do what He asked of Mary. For most of us, what He asks of us does not even require that we step very far out of our comfort zone. And yet, we find ourselves being unwilling to be obedient to His will day after day. Sure, we will do what He wants if it was what we were going to do anyway. But that true willingness that was found in Mary is not often found in our hearts today.

As we race headlong into this Christmas season and all the festivities surrounding it, wouldn't it be great if we could take some time to assess our willingness to serve the Savior whose birthday we celebrate? Can you say to God with your whole heart, "Let it be in me as you have said."? Sadly, we usually want to know all the details before

we will make ourselves available to serve God. We want to make sure it is not a situation in which we might find ourselves uncomfortable or one that would cramp our style of going and doing what we are used to doing. Again, we would be more than happy to serve Him if we can do it on our own terms.

This time of year when our minds are more focused on buying just the right gift rather than how can we serve God, we need to also think about Jesus and what gift we could give this One that gave His very life for us. So what can we give Him? We can give Him the gift of our willingness to do whatever He asks. We can give Him that willingness to tell others about what He has done in our lives and wants to do in theirs. We can give Him the gift of our willingness to be like Mary and say to Him who created us, "Father, let it be in me as you have said." There is no greater gift that can be given Him.

It will make a difference.

## Paper 'n Ink:

the next big thing...

By Lynn Brisendine

Made in America...it used to be a major part of a lot of labels on much of what consumers bought in this country.

In my teen years, the labels on a lot of things said "Made in Japan." The Japanese took over a lot of the market share, to such a point that they nearly brought the big car companies to their knees. This Asian influence began with cheap trinkets and shoddily-made toys. But the Japanese became experts at taking American-made items apart, figuring out how to copy them, used cheap labor to produce them and began competing against the folks who had originated whatever they were now counterfeiting. The strategy worked. They figured out quickly that price was the first draw in a lot of folk's priorities.

While the Japanese became proficient copiers, they began to falter in the market shares as other Asians took the idea of borrowing technologies and began to out-do their Oriental cousins.

The change, subtle at first, brought new labels with one becoming prevalent, "Made in Korea." With that appellation, the Koreans became major players in electronics, automobiles, you name the product, they could knock off and they did.

While we can still find shelves filled with consumer goods from both of these Asian countries, another giant stepped in and began to dominate the scene as early as the mid-1980s. A new player, China, became the 900-pound Gorilla in the market. And they have done it in two ways. They have exported millions of items for sale in the U.S.A. But the major blow they have dealt with trade over borders is making their labor force available for big business to construct their product lines in China and ship them to our shores.

While they haven't come out with their own lines of electronics, they build them in huge facilities using their hungry population eager for a job in the city. The transformation of China in just a few decades has been an amazing thing to watch. It doesn't seem that long ago that we were hearing dreadful tales of millions of Chinese starving. Food was scarce and infrastructure was non-existent.

Some recent photo essays of that country, once deemed so foreign, now show a booming place filled with modern wonders. Some, like their rail system, are the envy of the world.

But things change. And more and more pressure is being put upon American manufacturers to bring back their assembly lines to these shores. A news item hit the various information platforms this past week announcing that Apple will bring back a portion of their computer manufacturing. They will invest \$100 million to bring production of Mac computers back to the US, by way of partnerships with local suppliers.

Good news, but even more radical ideas and change are beginning to make waves. New 3D printers are becoming more sophisticated and this new technology is going to revolutionize productivity.

These new machines layer materials using electronic signals to make products from small toys, jewelry and household plastics to some huge structures including buildings and machine parts for many applications.

The ability to make medical appliances, artificial joints, and surgical tools from the miniature to the major has a lot of people excited. The people who claim to know also think that these machines will soon manufacture electronics in your workshop or home.

One of the attributes of these wonders is the idea of making items with no waste involved. No materials will be trimmed away, even drill holes will simply be included in the project without the need for shavings. These products will also eliminate shipping. This replication is Star Trek kind of stuff that isn't decades away but is being used as this piece is being written.

Some are touting this new technology as the major change coming our way. They say these new printers will affect our lives and economies as much as or more so than the rise of the computers in the late 20th century. While these machines mean some radical changes in our lives, think of what they mean to other countries who have been supplying labor to make things outside of America.

And one of the amazing things about these machines is that they are already being built and sold to individuals.

Made in America, made in Japan, made in Korea, made in China... all of these will some day be replaced with "Made at Home."

## Letter to the Editor

P.O. Box 1272 Brownfield, Texas 79316

Sign and include your address and phone number...

You may also send your letter via the Internet.

E-mail it to

publisher@brownfieldonline.com

The News requests that letters be concise and reserves the right to edit for libelous content or inappropriate language and space. We will edit a letter to conform with the standards we use in publishing a responsible community newspaper.

Thanks for reading...

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## Urge to Say: I Remember Back in Aught

Texas Journalist...by Willis Webb

In the wonderful world of community newspapers, I have reached a special senior status that I'm going to put to the test in January at the Texas Press Association Mid-Winter Conference.

For newcomers to this weekly column, I'm a retired editor-publisher. I spent more than 50 years working at small town newspapers. I write and self-syndicate this column and it's published in a couple of dozen community papers, similar to those at which I worked.

Every knot of people I see at the TPA meeting, I'm going to go striding up and say, "That reminds me of the time back in Nineteen Aught..." and see how quickly they disperse or how many "don't know" me.

Actually, I wouldn't do that to my enemies, much less my friends.

I've often said that those of us who've edited and published small town newspapers belong to The Brotherhood of Community Newspapering.

It is a wonderful world of people with a special gift and an ongoing yen to see good prevail. These people do a taxing job — providing the one source that concerns itself with the news, commerce and the progress of the community that it serves.

Having the opportunity to produce this column for a several papers enables me to write stories I perhaps could not have written at the particular newspaper I was serving at the time the event became a "story." Sometimes the damage to innocent individuals far outweighs the good such story might do. Occasionally the innocent individual to whom the damage might be done is the writer.

I've never ignored a story that involved criminal activity and/or wrongdoing by public officials. I've always taken the risks that go with those stories because we must. And, believe me, there's a personal joy in nailing a criminal and/or a miscreant public official that far overrides the occasional danger.

In a news career, we are privileged to meet and know people who are solid and possess convictions that are a blessing to the community where they reside.

When John Q. Citizen thinks of people with political influence, all too often the image is one detrimental to good politics. John Q. sees political bosses and those who wield influence for their and their special friends' benefit. Unfortunately, I've known my share of those types and I try to avoid them at all costs.

Then, there are the Pat Pattons of the world.

I met Pat in June 1982. He was "retired" but had a shop he puttered around in. Pat dressed the part and, best I could tell, managed to putter enough to be legitimate in that regard. He kept a "chaw" or "dip" (I didn't check it close enough to determine the difference). I do know Pat kept a libation or two handy in that shop.

Pat's responsible for my meeting John Sharp (yeah, the current

Texas A&M chancellor) shortly after I arrived in Lockhart in May 1982 to publish the newspaper there. Sharp was running for state senator. Pat was one of those behind-the-scenes political powers, something he'd go "aw, shucks" at unless someone made fun of that statement and/or challenged his influence. Then, look out. John Sharp UNDERSTOOD who Pat Patton was.

Sharp was in a close contest for that senate post and, in case you haven't followed his career, served in that job before becoming Texas State Comptroller. He considered a run for lieutenant governor and for governor at various points. I would've supported him for either job. He's the only political official I have ever made that statement about, in private or in print.

I'm glad John Sharp is where he is. He deserves it. The State of Texas and Texas A&M University deserve him.

Willis Webb is a retired community newspaper editor-publisher of more than

## Understanding 401 (k) Fees, Administrators Charge

By Jason Alderman

If you're like many Americans — 71 percent, according to an AARP survey — you might be under the impression that your 401(k) plan administrator doesn't charge you anything to maintain your account. You'd be wrong.

In fact, these companies typically charge fees equivalent to 0.5 to 2 percent of your account balance each year — sometimes as high as 5 percent. In addition to ongoing tariffs for managing your investment options, plan administrators often deduct numerous other fees from individuals' accounts, including charges for administrative costs, sales commissions, advertising, insurance, and trading expenses.

Perhaps equally disturbing is that many employers — which have a fiduciary responsibility to ensure the retirement plans they sponsor have reasonable fees and expenses — often don't know what fees their employees are being charged either.

Over time, out-of-control fees can take a serious toll. The Department of Labor estimates that paying just 1 percent in extraneous fees each year could reduce your account balance by 28 percent during an average working career.

Finding — let alone understanding — such fee disclosures can be time-consuming and often involves wading through complex plan documents. That's why last

year, the Labor Department issued regulations requiring fund administrators to provide a more transparent breakdown of their fees to employers, which in turn must pass the information along to employees.

During the first disclosure phase, investment companies were required to send a detailed statement about their plan's investment options, including fund performance and fees. You should have received this information from your employer by August 31, 2012. This statement, which will hereafter be sent annually, should include:

- An explanation of any fees and expenses for general plan administration, such as legal,

accounting and recordkeeping services.

- Total annual operating expenses expressed as a percentage of account assets and a dollar amount per \$1,000 invested.

- An explanation of fees and expenses incurred based on your actions (e.g., trading fees, loans, service charges for low balances, hardship withdrawals, processing divorce decrees or qualified domestic relations orders, etc.)

- The historical performance of each fund in which you invest (at 1, 5 and 10 years, and since the fund's inception.)

- Benchmark performance — for example, if you invest in an S&P index fund, it should be compared to the average expense

ratios for the S&P 500 over the same periods.

The second phase of fund disclosure was the release of quarterly performance statements tied to your particular investment accounts. The first of these statements was for July 1 — September 30, 2012, and most people should have received theirs by mid-November. It should include specific dollar amounts of plan-related expenses or fees charged to or deducted from your accounts that quarter, along with a detailed description of the related services.

For many, these statements are a wake-up call for why they need to choose investment options more carefully. They won't

do all the work: You'll still need to crunch the numbers on how your current investment choices stack up against other funds. And no piece of paper can determine your appetite for risk vs. reward. But they're a start.

The DOL hopes that by shining daylight on 401(k) plan costs, employers will be motivated to rein in costs and seek better investment options for employees — and that employees will be more inclined to seek out the most cost-effective funds for their retirement savings.

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