



**Do what's best for you**

Dear Dave,  
I'll be graduating from college with no debt in a couple of weeks, and I have a good job waiting for me in January. During the last few years, I've managed to save almost \$25,000 from my part-time jobs while in school. My car is pretty beaten up and old, so I've been shopping at a couple of car dealerships recently. Every time I talk to a salesperson, they tell me I should finance something new instead of paying cash for a used car. What should I do?

Ethan

Dear Ethan,  
I hope you'll keep one very important thing in mind. This is your purchase, not theirs. The only reason they want you to finance something is so they'll make a lot more money off the deal. Forget what they want. You need to

do what's best for you. You've been a hard-working, smart guy over the last few years. The fact that you've been able to save nearly \$25,000 is proof of that. I don't think you want to throw a big chunk of your savings—or your new income—into something that's going to go down in value like a rock. New cars lose about 60 percent of their value during the first four years of ownership. That means a \$28,000 car would be worth around \$11,000 after that period. That's not a smart investment.

If I were you, I'd shop around and pay cash for a nice, slightly used \$10,000 car. You can get a great automobile for that kind of money, plus you'll still have the majority of your savings.

Congratulations, young man. You've done a great

job!

Dave

**Retirement contributions**  
Dear Dave,  
As part of your Baby Steps plan, you always advise people to put 15 percent of their income toward retirement. Would you explain the details of this, please?

Mallory

Dear Mallory,  
For starters, Baby Step 4 of my plan involves saving 15 percent of your gross annual pay for retirement. You don't have to be a complete nerd about this figure. I mean, you probably won't end up in the poor house if you set aside 12 to 14 percent. The bottom line is you should be able to save \$7,500 a year if you make \$50,000 annually. That's just a little over \$600 a month.

However, the only way you can do this is by giving up stupid things like credit cards and car payments. When you get out of debt, it's easy to set aside an emergency fund of three to six months of expenses—which is Baby Step 3—and start throwing 15 percent at retirement during Baby Step 4.

Did you know you can retire a millionaire if you save 15 percent of a \$50,000 a year income, and invest it

**\*Outdoor Truths**

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can be money, position, or even a since of personal satisfaction. At school, if I perform well, the teacher is pleased. And if the teacher is pleased, I get the benefit of a good grade. Ultimately it is this. Performance equals acceptance and success. So, is there any wonder we have assumed God is this way as well? He is not. And your performance has nothing to do with him being pleased with you. Your performance might be pleasing but it is not what pleases him about you. Let me illustrate.

A four-year-old daughter comes to her father with a freshly colored picture. She shows it to him and he goes nuts over it. He says, "This is the most beautiful coloring sheet I have ever seen! I am going to hang right here so I can see it all the time. It's wonderful." But then he comments. "But see the sky? The sky is not green. It's blue. And see the grass outside? It's green, not red. And that cat? Not many cats are purple. They are more black or gray." And those lines on the paper? Try really hard to color within those lines." The daughter leaves and the next day comes back with another page where the sky is blue, and the grass is green, but the cat is still purple. The father brags once again about the masterpiece his daughter has brought him, and then reminds her about purple cats. Finally, the next day, she brings the final page back where every detail is perfect and kept



With the passing of each year, there appears to be an increasing number of deer carcasses appearing on roadsides and in streams or rivers. These dumping practices are not only illegal, but unsightly and unhealthy.

I am an avid hunter and spend most of my working days trying to further the sport of hunting and the conservation of the natural resources of our state and our nation. But not everyone feels like I do. Some spend in good growth stock mutual funds starting at age 30? Sounds worth it to me!

—Dave

*\*Dave Ramsey is CEO of Ramsey Solutions. He has authored seven best-selling books, including The Total Money Makeover. The Dave Ramsey Show is heard by more than 13 million listeners each week on 585 radio stations and multiple digital platforms. Follow Dave on the web at daveramsey.com and on Twitter at @DaveRamsey.*

inside the lines. Her father, once again, brags like he has been handed the Mona Lisa. And then the daughter says. "Daddy are you pleased with me?" The father pauses and is taken aback, and then realizes that he needs to correct this moment. He says, "Honey, I am not pleased with you because you color within the lines. I am pleased with you because you are mine. You are part of me and are loved by me even if your cats are always purple."

Christian friend, for many years now, you have been coming to God with your coloring sheet, thinking God will be pleased with you and accept you if you color within the lines – if you can keep all the rules and perform a certain way. It has become exhausting and discouraging, because you (nor anyone) can ever do that. God's acceptance is not based on your performance but upon his grace. You are his, and the lines God has set are like the lines on that coloring sheet. They are not meant to be the measuring stick for acceptance, but they remind us that God has designed the world to function a certain way. And when we go outside those lines, we go against the grain of his design, and life hurts. Just as that father wants the very best for his daughter, God wants the very best for you – his daughter – his son. You. The one who is already his. The one he is pleased to call his own, even when our cats keep showing up purple.

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as much, or more, time trying to outlaw hunting as I do trying to further it. While I totally disagree with those in our society with such beliefs, we as a group of hunters, should not do things to further the cause of the anti-hunting public, or give those that are indifferent about hunting, a reason to oppose it. In other words, we should not spread the by product, or the carcass, of a successful hunt in areas where other people have to view it or in areas that could cause a public health issue.

There is already a law prohibiting such activity. Section 97-15-29 of the Mississippi Code of 1972 prohibits the dumping of dead fish and wildlife, their parts, or waste on Mississippi's roadways or their right-of-ways or on private property without the landowner's consent. If caught, an offender can be charged with a misdemeanor and fined up to \$250.00.

Dead deer on the side of the road can be a hazard to drivers. In some instances, they could cause some serious damage to a car, or injury to the driver. This dumping is happening when no one is around, therefore making it very hard to catch the culprits.

Deer carcasses dumped in streams and rivers can pose a human health risk. This risk comes from the drinking and/or swimming in waters contaminated by decomposing deer carcasses.

Roadsides, streams and rivers are not options. Two recommended methods of disposal are digging a pit in which to place the carcass or taking it to a deer processor who will properly dispose of or compost it. This is legal and respectful to the sport. And if you can't do that, place the carcass in an area where it cannot be viewed and it is not near any homes.

It won't take long for the coyotes and buzzards to salvage the rest of it.

Anyone who finds a deer carcass on his property is obligated to clean it up and report it to law enforcement agencies. Please take time for appropriate carcass disposal.

To report a violation, call your local sheriff's office or the Mississippi Department of Wildlife, Fisheries, and Parks at 1-800-BE-SMART (1.800.237.6278).

*James L. Cummins is executive director of Wildlife Mississippi.*

**Man dies before voting, wife returns to cast her ballot**

Associated Press

A Mississippi man collapsed and died on the way to vote Tuesday with his wife who went back later to cast her ballot in what election officials called a testament to her sense of civic responsibility.

Precinct bailiff Keith Varnado told The Enterprise-Journal that Emmitt Booth was coming in the South McComb Baptist Church in southern Mississippi to vote when he collapsed.

"He was coming in the door and as he was getting ready to open the door, he collapsed," bailiff Keith Varnado said. "I felt him stop breathing."

He was taken to the hospital where Pike County Coroner Jason Jones said he later died.

But precinct worker Ericka Johnson said his wife, Marie, returned to the precinct later in the day to vote.

Pike County Election Commission Chair Trudy Berger said it was sad that Booth died before he was able to vote but that it was a testament to his wife's sense of civic responsibility that she came back to cast her ballot.

"She said that's what her husband would have wanted her to do," Berger said.

**Election Prep 101 guide serves local candidates**

**Mr. Robert Nathan Gregory MSU Extension Service**

Aspiring candidates for 2019 county elections now have a one-stop shop online where they can find information they need as they prepare their campaigns.

The Mississippi State University Extension Service has launched Election Prep 101, an online resource designed for anyone wanting to run for county office next year.

Jason Camp, an instructor with the MSU Extension Center for Government and Community Development, said he hopes this new site, which features videos and print resources on local election requirements, will be useful not only to newcomers to local politics, but also to incumbents and voters.

"Sometimes candidates are not completely up to speed with some mandatory responsibilities they assume once they qualify for office," Camp said. "Everyone who runs is required to file campaign finance reports and statements of economic interest for public view. Our new site provides information on how and when to file these reports."

Candidates can begin qualifying for chancery clerk, circuit clerk, constable, coroner, county attorney, justice court judge, sheriff, supervisor, surveyor and tax assessor/collector on Jan. 3, 2019. Election Prep 101 has information about each of these offices, including criteria to run, duties of office and sample qualifying forms.

"The idea is to remove the unknowns of running for county office. Right now, the resources are out there, but they're sometimes hard to

find," Camp said. "We're trying to streamline the research in a way that improves accessibility to all the materials potential candidates need by putting them in one place in order to make sure potential candidates understand all of the legal requirements for seeking election to local office."

The microsite also helps those exploring running for these positions learn more about what to take into consideration, qualifying, reporting campaign finances and ethics. It includes links to state election law, lists of upcoming elections and information on polling places and contacting elected officials.

Sumner Davis, head of the Extension Center for Government and Community Development, said he hopes the site will help people better understand local government.

"Increased civic involvement is something Mississippi communities need to continue functioning and developing," Davis said. "Local governments have the most direct effects on constituents of any public service, and we feel this new Extension resource helps us fulfill our mission of assisting our county and municipal leaders across the state."

The Office of the Secretary of State of Mississippi worked with MSU Extension to produce these online materials.

"We are proud to partner with the Office of the Secretary of State to provide videos that help explain the qualification process to potential candidates and voters," Camp said.

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