

Obituaries



Make sure it's a gift

Dear Dave,
I'm on Baby Step 4 of your plan. I'm debt-free, and I'm currently putting lots of money toward retirement. Now, I want to go back to school and get an MBA. I could pay for school with cash, but that would delay buying a home. My parents have offered to help out financially, so do you think I should accept their offer?

Isaac

Dear Isaac,
I don't have a problem with this, if they're doing well enough financially to afford it, and the help comes in the form of a gift. If they're borrowing the money to make it happen, then the answer is "no." If they want to loan you the money, the answer is "no." A loan between family members, or even friends, isn't help—it's a trap for both parties.

But hey, if they're in good enough shape to gift you some money to help with the MBA or a home, that would be an incredibly generous thing to do. I think it's so cool when people work hard, make smart decisions, and manage their money well to the point they can do things like this for others.

It sounds like you're in a really good place, Isaac. Pay cash for school, and if you can't buy a home outright

when the time comes, make a down payment of at least 20 percent. That way, you'll avoid having to pay private mortgage insurance!

Dave

Cash out stock for emergency fund?

Dear Dave,
I'm 45, married, and we have a household income of around \$85,000 a year. We have no debt, except for our home, and we owe about \$70,000 on it. I recently stopped contributing to my 401(k) temporarily in an effort to help us build an emergency fund, but things are moving slowly. We also have \$25,000 in stock. Should we cash out the stock, and use the money for an emergency fund?

Nate

Dear Nate,
Yes, that's what I would do. Basically, your emergency fund is in stock right now. That's not a good place to keep an emergency fund, because you never know when life will throw unexpected expenses your way or the stock market will go down.

I would cash out that stock as soon as possible. Put the money in a simple money market account—one with check writing privileges and no penalties for early withdrawals. You always want your emergency fund to be safe and easily accessible.

Fire death numbers up across Mississippi in 2018

Mississippi saw 79 Fire Deaths in 2018. The State Fire Marshal Office (SFMO) investigated 74 of those, while local agencies investigated the other five deaths. That's compared to 56 fire deaths statewide in 2017, with 53 of those investigated by SFMO.

The number of fire deaths in 2018 reflects a 36 percent increase over fire deaths during the previous year. However, State Chief Deputy Fire Marshal Ricky Davis says this is not a record-breaking number.

"As recently as 2006, the SFMO has investigated upwards of 100 fire deaths," Davis said. "In fact, in the last five years, we've significantly lowered the number of preventable fire deaths across the state. I can't say specifically why the numbers are higher this year but, in a majority of these cases, a working smoke alarm could have saved lives."

Out of the 74 fire deaths investigated by SFMO, there were 38 cases in which no smoke alarms were present. State Fire Marshal Mike

Chaney says in 12 cases there were smoke alarms but they didn't work.

"It's upsetting because these fires were preventable and, in every one of these cases, a life could have been saved," said Chaney. "The State Fire Marshal Office doesn't just investigate after a fire has occurred. Our educators are out working in communities and schools every day."

SFMO educators reached over 41,000 people in 2018 and visited more than 300 schools.

"Still, more people need to install and maintain smoke alarms and make escape plans specific to their home," Chaney said. "One fire death is one too many."

There were many reasons for the fires including one fire which was caused by a child playing with a lighter. Electrical fires top the list, resulting in 21 deaths. In 13 of the death cases, a cause for the fire could not be determined. Causes for all 2018 fire deaths are listed below, as well as a breakdown of deaths by county.

Then, make sure you keep pushing forward and take care of Baby Step 4, investing for retirement; Baby Step 5, save money for college if you have young children; and Baby Step 6, pay off your home early.

Baby Step 7 means building wealth and giving like crazy. These things are easy once you have the other Baby Steps out of the way. Good question, Nate!

—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.*

WILLYE MAE C. ANTON

Willye Mae C. Anton of Coxburg, 78, died November 26, 2018 at Swedish Hospital in Seattle. She passed away comfortably in the hospital without pain. She was able to visit Washington over the last few months of her life and spend time with family.

She was born June 5, 1940 in Holmes County to parents William H. Cooksey and Tommie Lou Edwards Cooksey.

She is survived by son Richard Anton [Amy] of Fall City, WA; brother George Edward Cooksey of Ridgecrest, CA; grandchildren, Travis Ian Anton, Dell Strnad, Neal Anton, Emil Anton, Eric Anton, Jady Zeigler, Makayla Zeigler, and Finn Anton along with several nieces and nephews.

She was preceded in death by her son Travis M. Anton and two brothers, William T. (Sonny) Cooksey and Herbert Cooksey.

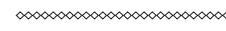
Funeral services will be held Saturday, January 12 at 11:00 a.m. at Southern Funeral Home in Lexington with burial in Coxburg Methodist Cemetery with minister Tracy Eldridge officiating.

Mrs. Anton graduated from Coxburg High School with honors in three years and

earned her bachelor's degree from Livingston State College. For several years, she taught high school and worked with the Alabama Welfare Department. After returning to MS, she continued her dedication to helping others with her work at the Mental Health Department, where she was well respected by her peers. Upon her retirement from the Mental Health Department, she operated a cattle farm in Coxburg, MS.

Sis, as she was know to family and friends, will be remembered as a compassionate, loving person who dedicated her life to helping others, her love of animals and her sense of humor.

She was a member of the Methodist-Protestant Church.



TOM BENNETT

Mr. Tom Bennett, 65, of Durant passed peacefully on Friday, January 4, 2019 at his home. He was laid to rest on Wednesday, January 9, 2019. Funeral services were held at Calvary Baptist Church in Durant at 2:00 p.m. Burial immediately followed at Saron Cemetery, also in Durant. Services were entrusted to Affordable Funeral Home of Durant.

Blood inventory low for MBS

Mississippi Blood Services (MBS) has hit a crisis level inventory in part due to the severe weather across the nation. Combined with the holidays and flu season, blood products have become a scarce commodity.

Blood centers across the United States are scrambling to fill hospital needs, and Mississippi Blood Services is no exception. Unfortunately, the need for blood never takes time off and often rises during these critical times. Because of the blood shortage crisis, hospitals are postponing routine surgeries. While this may not jeopardize patients at this point, it is hardly ideal.

Mississippi Blood Services is asking everyone to PLEASE do the following:

- 1. If you are able to, please DONATE blood;
- 2. Share this message on your social media accounts;

3. AND help us spread the word that the need for donors is critical.

Call 601-368-2673 to make an appointment or find a drive or location near you TODAY!

Because of this critical need for blood, MBS is asking donors to come in and roll up their sleeves to help boost the blood supply. We need all blood types to come in and donate whole blood, double red cells and platelets.

Please visit msblood.com to locate a blood drive near you, or download the free MBS App on your phone or tablet. MBS will be holding a drive in your area within the next ten days, or so; or you can come by any of the MBS Draw Stations! Hours of operation are listed on the MBS Web site.

Donating blood is safe, simple and it saves lives.

Donors must be at least 16 years old (16 year olds must have signed parental consent, visit our website for a copy of the form), weigh at least 110 pounds and have a valid ID. Visit us at msblood.com or call us at (888) 90-BLOOD (902-5663) for more information. You can also visit our Facebook page at www.facebook.com/give-2live and follow MSbloodservices on Twitter. To keep up with when we will be in your area, please download the free MBS App to phone or tablet.

HCC Library to host exhibit on Civil War Medicine

Holmes Community College's McMorrough Library is set to present "Life and Limb: The Toll of the American Civil War," courtesy of the National Library of Medicine.

The traveling exhibit documents the history of American Civil War medicine, focusing particularly on the experiences of disabled veterans and providing insight into their lives in the after-

math of war.

McMorrough Library will host the exhibit from January 14 through February 8.

For more information about the exhibit, visit www.nlm.nih.gov/exhibition/life-andlimb/index.html.

If you would like to schedule a visit for individuals or groups, please contact Sarah Clay at 662-472-9010 or email at sclay@holmescc.edu.

HC ARTS COUNCIL

The Holmes County Arts Council Annual Fundraiser event will be held on Friday, March 1 at 6 p.m. at the Arts Council Building on the Lexington Court Square. This year's camo themed event is "Join the Hunt." Tickets are \$50. Call 601-927-5155 for more information.

1-3,10

King Jr, Parade & Memorial Service

will be on Monday, January 21 in Pickens. Line-up is at Greater Fairview M.B. Church at 10:30 a.m. with the parade starting at 11 a.m. The memorial service will be at the MLK Memorial Center. For more information call 662-486-3282 or 601-672-0910.

1-10,17

Christian Center International

in Durant will host its Family and Friends Day on Sunday, January 20 at 3 p.m.

1-10,17

SUPPORT GROUP

If you are interested in participating in a support group for mothers who have lost a child due to gun violence or vehicle accident, please call 662-834-4431.

1-10

PICKENS MLK PARADE

The Pickens Martin Luther

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Word of Righteousness



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