

# DAVE Says

By Dave Ramsey



**To be unclear is to be unkind**  
Dear Dave,  
My friend and I are roommates, and we've always had an agreement that we split each of the bills fifty-fifty. We both work and have decent jobs, but for the last couple of months she's been really late in paying her half of the bills. She says she's broke. I don't want to be mean, but how can I approach her about this situation?

I know you think that by being subtle or avoiding the situation you're being nice, but you're not. You're being passive-aggressive. You just have to smile and say, "This isn't going to happen anymore. You're going to get your act together, and I'll help you all I can, but you need to start paying on time or the roommate situation is over."

Is that tough love? No, it's just love.

Alice

Dave

Dear Alice,  
I understand that you don't want to be mean to a friend, but situations like this should be addressed quickly and directly. No matter whether you're talking about friendships or business dealings, to be unclear is to be unkind.

Turn off the television, sit down with her, and have a kind but firm conversation. Let her know that the roommate agreement is no longer working because she isn't paying her bills on time. Make sure she understands that the two of you are not going to be able to stay there together anymore unless she starts paying on time. You might also ask if she needs help budgeting her money. I mean, if she's got a good job her money has to be going somewhere, right? The problem is that it's not going to the proper places.

### Savings vs Pay Off

Dear Dave,

My wife and I owe \$90,000 on our mortgage, and we have no other debt. We are able to save about \$20,000 a year, so we could have the house paid off in just over four years. She likes the idea of having lots of money saved up, but I would love to be completely debt-free. Should we pay off the house or hang on to the savings?

Jason

Dear Jason,

Let's pretend your house is already paid for in full. Would you borrow on your home so that you had enough cash that your wife liked it? You say you wouldn't, so what's the difference? If you had a paid-for house and you wouldn't borrow on it to have cash laying around to feel better, why wouldn't you use the

## DURANT NEWS

by Rowena Hill

Joey Hill returned to Millington, Tennessee for several days during the week for a visit with Jamie and Warren Conner and children while Jackie was visiting in Minneapolis.

Tickets for the First Baptist Valentine Banquet are now for sale. The banquet will be February 11 at 6 p.m. Reservations should be made by February 6. Money raised will go to the Holmes Community College student union for summer missions.

Love and prayers are for Milton and Jean Hoover. They haven't been well and are pretty much home bound.

Friends and family are saddened and concerned because of the murder of Billy Zeigler at his cash laying around to pay off the house? It's the same thing.

The first thing you want to consider is having an emergency fund of three to six months of expenses. You also need to make sure you're putting aside 15 percent of your income for retirement. Other than that, if you have enough cash laying around to pay off your home and you don't, it's the same thing as having borrowed on your home in order to have cash laying around.

If I'm in your shoes, as soon as the emergency fund is in place — six months of expenses since your wife likes the security fac-

home in Lexington some time Sunday. Prayers are for the family and host of friends.

Mrs. Joey (Jackie) Hill spent several days during the week visiting her sister and mother in Minneapolis.

Prayers are for the families who lost family and/or homes during the weekend storms in Mississippi and surrounding states. May God bless and give comfort to each as you go through this sad time.

We, the many friends of Tom and Cassie Humphries and Mrs. Katherine Cagle look forward to a full recovery from Cassie's surgery and Katherine's illness. We miss and love each of them.

Prayers and best wishes for — and 15 percent is being put away for retirement, I'd take the other money and throw it at the house. Get that thing paid off as fast as you can!

Dave

*\* Dave Ramsey is America's trusted voice on money and business, and CEO of Ramsey Solutions. He has authored seven best-selling books. The Dave Ramsey Show is heard by more than 12 million listeners each week on 575 radio stations and multiple digital platforms. Follow Dave on Twitter at @DaveRamsey and on the web at daveramsey.com.*

the conservation and efficient use of this limited resource. A lot of research has been conducted to improve the efficiency of irrigation water, but we need more emphasis on ways to help growers maximize rainfed crop yields as well. Some of the same information from irrigation research will apply to dryland agriculture, but there are additional methods that should be utilized to further improve moisture use efficiency.

The first of these is our old friend conservation tillage in which soil is not disturbed unless there is a necessity for it. Next is the "cultivation" of soil organic matter through reduced tillage, decomposition of crop residues, cover crops, correct fertilization, crop rotation and direct addition of manures. These practices lead to more earthworms and other soil "fauna" as well as soil "flora" including algae, beneficial fungi, bacteria, actinomycetes, and others that help improve soil aggregation, increased water in-

filtration and storage, and more efficient delivery of moisture to crops.

Just as a personal comment, I have worked in cotton for a long time, with fields in all forms of tillage and management systems, and I have not seen a well-managed field of no-till cotton reach the "Permanent Wilting Point" (PWP) even in the worst droughts our region has experienced. Sure, you can find a sandblow that wilts no matter what happens, but good soil that has been managed correctly can support any of our crops much better if it is allowed to actually become "soil" rather than a mass of inert matter that results from unnecessary tillage, soil erosion, burning crop residues, and the general attitude that the soil will last forever.

We often talk about fertilizer "nutrients" and their importance as well as the need to keep them in balance and keep soil pH in an acceptable level. However, we seldom consider water as a nutrient for crops even though



**January 26** - Gladys S. Cox, Mingo Brown, Ramona Cowans, Taylor Adcock, Johnson Williamson, Robert F. Hammett, Becky Jones, Caitlen Barron, Tarrica Friend

**January 27** - Elysha Richmond, Billy Hathcock, Addie Stubbs, Kylee Killebrew, Ander Humbles, Tyler Austin, Kathlyn Rainwater, Sherron Beville, Isis Roberson, Kajaunna Sumerall, Robert Rogers

**January 28** - Francis McBride, Chetara Hampton, Joe W. Smart, Pat Maddux, Chris Rucker, Kristan Carroll, Marianna K. Chapman, Billy May

**January 29** - Dink Wilson, Hiliary O'Briant, Lawson Barrett, Michele Holder, W.P. McWilliams, Linda Rogers, Linda Moore, Ellis Harris, IV

**January 30** - Carter Huddleston, Ashley Gilmore, Doris Kuhn, Janie Buford, Madison Autry

**January 31** - Karen Eldridge, Lindsey Turner, Carlis Gatson, Jean Hughes, Carol Dickerson, Paxton Miles, Lorraine Travis, Taylor Spell

**February 1** - Shane Ables, Wildarius Brooks, Edward Pierce, Jr., Cassandra Ford, Pat Barrett, Jr., Billy Russell, Tina Irby, Mary Faye Langston



**January 30** - Mr. and Mrs. Don McBride

To add your birthdays and anniversaries to our list, please send your information by mail to P.O. Box 60, Lexington, MS 39095; fax 662-834-1074; email hcherald@gmail.com; or stop by our office at 308 Court Square in Lexington. No phone calls, please.



## Make the Most of Moisture

Water is essential to the production of all crops. According to the most recent information I could get from USDA about seventeen percent of the cropland was irrigated in 2012. Since then the use of irrigation has decreased in the western states because of drought and shortage of surface water for this purpose. At the same time irrigated acres have expanded in the Southeastern states.

According to USDA that seventeen percent of cropland that was irrigated in 2012 produced almost half of the total value of crop sales for the nation. Needless to say, irrigation is a practice that is needed for us to feed our ever-expanding population, however there are important areas in which irrigation is not utilized because of several reasons such as size and shape of

fields, slope, availability of surface water, depth of aquifers for wells, and others.

A few farms have pioneered in the construction of reservoirs and this method provides a source of some of the best quality water. Most of this water is delivered to crops through center pivot systems and some is utilized in furrow irrigation. In horticultural and tree crops water is carried to the field by drip systems which are extremely efficient, but this type of irrigation has not been widely used on the vast acreages of crops like soybeans, corn and cotton.

Here in the Midsouth we are blessed with adequate rainfall in most years and we have a high percentage of farmers who depend entirely upon rain for their crops. There is a great need for improved practices for

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