

## Public Service Commission votes to remove Katrina restoration charge from Mississippi Power customer bills

In a work session Tuesday, January 24, Mississippi Public Service Commissioners voted to remove the Hurricane Katrina Systems Restoration Charge from customers' bills. This will result in a \$3.45 decrease in customer bills.

In 2005, Hurricane Katrina devastated much of the state with inconceivable damage including \$300 million of damage to electrical infrastructure. The portion of this cost that was not recovered by Federal Community Development Block Grants, (around \$121 million) was recovered by the issuance of low-interest bonds articulated in the "Hurricane Katrina Electric Utility Customer Relief

and Electric Utility Restoration Act" in 2006 by the Mississippi Legislature.

Based on information by the State Treasurer, the System Restoration Bond Sinking Fund will be sufficient at the end of January 2017 to discharge the entirety of the debt. This charge will now be removed from customer bills.

"What could have been a sizeable electric bill hike for already devastated customers was made manageable by unparalleled cooperation between government agencies like the PSC and Mississippi Power," said PSC Chairman Brandon Presley. "The fruits of that effort are seen today as, just over a decade

later, Mississippi Power has paid its Katrina debt in full and ratepayers can shed one more reminder of that terrible storm."

"Mississippians have seen the effects of Katrina since its landfall in 2005," Southern District Commissioner Sam Britton said. "I'm happy to see this charge removed and moving forward to continue to put the devastating impact of Katrina behind us."

"It's a good day for Mis-

issippi ratepayers," Central District Commissioner Cecil Brown said.

"It has been a real honor working with the members of the PSC and with Mississippi Power Company to reduce utility bills for ratepayers in Southeastern Mississippi," said Treasurer Lynn Fitch, member of the State Bond Commission. "Because of this collaborative effort, not only will their bills be smaller, but the total debt resting on the shoulders of Mississippi taxpayers will be smaller, too."



At left, Livi Howell and Pearce Edwards showing Dillons Up roar won first place in Senior Percentage Simmental Bull during the 2017 Holmes County Livestock Show on Saturday, January 28. (Photo by Julie Ellison)

## DAVE Says

By Dave Ramsey



### You're Using It Wrong

Dear Dave,

I take classes online at a public university that is several hours from my home. I tried to pay for my classes the other day, and my Visa debit card was not accepted. I got a message saying credit cards and cash were the only payment options. How can I take care of this without wasting an entire day driving to campus to pay with cash?

Amy

Dear Amy,

Don't worry, there's no need for you to drive all the way to campus and back just to pay for your classes. You can run a debit card like it's a credit card, and they will accept it. The machines don't recognize the difference, whether you type in a credit card number or a debit card number.

Just select "credit" when it asks for payment method. It's just like when you step up to pay for something at the store and they ask the old credit or debit question. You say credit, so you don't have to enter your PIN (personal identification number), and it all stays in the Visa system.

You're just using it wrong, and that's why you're having trouble. Just remember this in the future, and best of luck with your classes!

Dave

Consider the House?

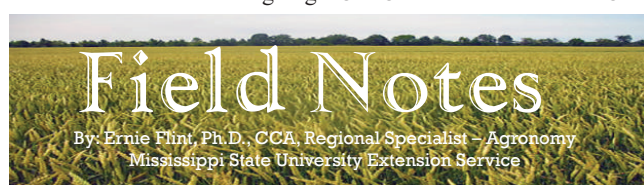
Dear Dave,

My husband and I have been debt-free, except for our mortgage, for a few years now. Recently, we've been thinking about moving back to our home state to be closer to family. We've found a home we're interested in, but it has a large utility tower on the property not far from the house. Should we still consider this home?

Denise

Dear Denise,

The downsides are simple. One, you've got to look at the stupid thing every time you're sitting on your patio. Two, when you get ready to sell it, everyone who looks at the house is going



## Sunlight, pest management, and plant density...

The management of pests is a major consideration for producers of all crops. Along with soil fertility and drainage the management of pests it is one of those items that can lead to success or failure. We devote tremendous amounts of time and funds to pest control, usually ignoring sunlight and airflow within the crop canopy as a valuable part of our efforts in dealing with these problems.

Every farmer has seen the impact of sunlight and airflow on crops. Computer models have been developed that include the parameters of sunlight as one of the predictive factors for development of plants. These models have been employed widely in some crops, particularly cotton, but also in corn, rice, and others.

There is an additional set of effects that are related to variations in sunlight that are seldom considered by farmers, consultants, and even researchers. These include the impact of sunlight and airflow on insect pests, and diseases caused by fungal and bacterial infections. Increased sunlight penetration also improves the efficiency of photosynthesis within the crop canopy.

A simple way to look at this is to imagine how we as humans react to intensive sunlight and the heat that is normally associated with it. The first thing we do is put on a hat, and unless we are trying to get a tan we head for the nearest shade tree. Insects and disease organisms react in much the same way and actually prefer to live, feed, and

to have the same concerns you have. It's not going to appreciate in value, and you're going to have trouble selling it when the time comes.

If you're willing to put up with those two things, you might get a steal of a deal on this place because no one else may want this house. And when I say a steal, I'm talking around 40 percent off the appraisal. To me personally, it would be enough of an eyesore that I probably wouldn't buy. Again, that's just a personal opinion.

Keep in mind that if you go through with this, when you get ready to sell it you're going to lose out on any money you gained in the buy. Someone is going to do the same thing to you. I'm not completely killing the deal, but I definitely wouldn't buy it to live in. As a rental? Maybe, if I were going to keep it forever. Because people will always rent. But honestly, I wouldn't want to put up with the hassle in either scenario.

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.*

reproduce in the shade that is available under the canopy of crops in dense plantings. The higher relative humidity under a dense canopy favors them as well.

We commonly see this effect in cotton that has plenty of sunlight penetration into the canopy as in skiprow plantings. The plants naturally react to this by producing more photosynthate in the lower leaves which increases square retention and boll set in the lower parts of the plant. We commonly see less insect damage in those areas that are reached by intensive sunlight. Plant growth regulators are also an important tool for limiting the development of the lush canopy that favors problems in cotton.

In soybeans, insects and diseases are discouraged from being as active in fields where the canopy is more open than in higher populations that restrict sunlight and airflow during development of the crop. As I have mentioned before the study we conducted during the drought damaged 2015 crop and in 2016 with adequate rainfall showed that yields for seeding rates of 70,000 up to 170,000 seed per acre were almost the same. There was no yield or economic advantage for the high populations. The lower population actually cost less to produce because of seed saving and lower incidence of pest problems.

The "take-home" idea is that lower populations that can yield as well or better than more dense plant populations. Lower populations offer advantages in the form of the suppression of insects and disease pests, as well as improved utilization of soil moisture and nutrients. Whether to take advantage of these is a decision that has to be made by each producer. In general, this principle can apply to other crops and gardens as well. Sunlight and airflow are our friends if we use them right.

Thanks for your time.

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