

# Senators back bill to extend concealed carry permit privileges across state lines

U.S. Senators Thad Cochran (R-Miss.) and Roger Wicker (R-Miss.) announced their support of legislation on March 6 to provide greater consistency across state lines for Americans with concealed carry privileges.

The Senators are original co-

sponsors of the Constitutional Concealed Carry Reciprocity Act (S.446), which would allow people with concealed carry privileges in their home state to exercise those rights in any other state that also has concealed carry laws. Under current law, concealed

carry permits are not transferrable between states leading to unnecessary and duplicative permitting requirements. The legislation is sponsored by Sen. John Cornyn (R-Tex.).

“This legislation is intended to bring some common sense to concealed carry rights. It takes into account states’ rights while allowing law-abiding gun owners to take their concealed permit privileges with them to states that have similar laws,” Cochran said.

“This bill would protect state authority when it comes to concealed carry permits,” Wicker said. “It would also give law-abiding gun owners the convenience of using their permits in other states that have concealed carry laws. In addition to protecting our second amendment freedoms, I will continue to support sensible measures for gun owners to exercise their rights lawfully.”

In addition to Cochran and Wicker, cosponsors of the legislation also include U.S. Senators John Barrasso (R-Wyo.), Roy Blunt (R-Mo.), John Boozman (R-Ark.), Shelley Moore Capito (R-W.Va.), Mike Crapo (R-Ida-

a home. Buying a house when you’re broke and in debt is a really bad idea.

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.*



## What will won’t work?

Dear Dave,

When it comes to making a will, would it suffice to sit down and write it all out on a piece of paper, then have it notarized?

Joyce

Dear Joyce,

I would never advise someone to write their own will, unless, of course, they’re an attorney in that state. Laws can vary from state to state, and some states may not look upon a document like that as being official under law. Some even require witnesses, and a notary might not be good enough.

If you’re trying to save money by doing it this way, I would strongly urge you to look at involving a lawyer as an investment. In most cases, having a reputable lawyer draw up a legally correct, state-specific will doesn’t cost a lot of money. At the very least, go online to US-LegalForms.com. They have all kinds of state-specific legal forms, including wills.

Your last will and testament is one of the most important legal documents you’ll ever be part of. Please don’t try to do this yourself, Joyce. I’ve run into so many families who, in the midst of grieving the loss of a loved one, were handed a handwritten piece of paper that wouldn’t hold up in court. That kind of thing just adds more stress to an already heartbreaking situation.

Dave

## Not ready for a house

Dear Dave,

I’m thinking about getting a secured credit card to help rebuild my credit score, because I’d like to buy a house. Do you think this is a good start toward getting my credit back on track and taking control of my finances? I make \$50,000 a year, and I have \$3,500 in debt and \$2,100 in savings.

Maria

Dear Maria,

No, getting a secured credit card is not a good idea. Let me tell you a couple of things. Number one, your income is your most powerful wealth building tool. If you don’t have any payments, you have the ability to build wealth and be generous. When you have debt, all you do is send money out the door to make payments. So, being in debt is a guaranteed way to stay broke.

Number two, you can get a home mortgage with no credit score through a manual underwriting. Just make sure you have a good, long history of paying other things, like your rent and utilities on time. You would also need to have all your debts paid off completely, and the accounts closed for at least six months.

I want you to become debt-free before you buy a home, Maria. I also want you to save an emergency fund of three to six months of expenses and a down payment before you buy

## IN AND AROUND LEXINGTON

BY LEONA (LENA) FIELDS

On Sunday, February 26, this writer, along with Mrs. Goldia

ho), Ted Cruz (R-Texas), Steve Daines (R-Mont.), Mike Enzi (R-Wyo.), Joni Ernst (R-Iowa), Deb Fischer (R-Neb.), Jeff Flake (R-Ariz.), Lindsey Graham (R-S.C.), Chuck Grassley (R-Iowa), Orrin Hatch (R-Utah), Dean Heller (R-Nev.), John Hoeven (R-N.D.), Johnny Isakson (R-Ga.), Ron Johnson (R-Wis.), James Lankford (R-Okla.), John McCain (R-Ariz.), Jerry Moran (R-Kan.), Lisa Murkowski (R-Alaska), David Perdue (R-Ga.), Rob Portman (R-Ohio), James Risch (R-Idaho), Pat Roberts (R-Kan.), Mike Rounds (R-S.D.), Marco Rubio (R-Fla.), John Thune (R-S.D.), Richard Shelby (R-Ala.), Luther Strange (R-Ala.), Dan Sullivan (R-Alaska), and Todd Young (R-Ind.).

Cochran and Wicker cosponsored similar legislation in the 114th Congress.

Landfair and her daughter Mrs. Sarah Brown, from Memphis, Tennessee, attended Early Morning Baptist Church in Yazoo City. Also Mr. Ray Cross, his wife and two children went too. We went to be in service with Deacon Lee Wright and his mother and step-father. Mr. Wright is the nephew of this writer and cousin to others who attended. His sister Constance was sick. We went to their house to visit, since we had not seen them since they were small children. Now they are 25 and 28 years old.

On Monday, February 27, this writer went to the hospital in Greenwood to have a test on her kidneys. This trip was the third time a test was done and each time the results were negative.

The Holmes County TRIAD met Wednesday, March 1, at the Multi-Purpose Building in Lexington. The purpose of TRIAD is law enforcement and wisdom people (seniors) working together to reduce crime. The speaker was the nurse from the Holmes-Humphreys Regional Correctional Facility. She gave a report on diabetes. She stated diabetes can lead to other illnesses if it is not treated properly. There is no cure for diabetes but it can be treated and controlled. The nurse said controlling your blood pressure can help ward off diabetes.

Sheriff Willie March said during the meeting, some people never see a doctor until they are put in jail. Also, Holmes County has had three murders from

January to February.

The sheriff also stressed during the meeting, using burglar alarms in homes. In this day and time it is good for people to have an alarm system in their home. He said law enforcement need all the help they can get from the public.

On March 9, a speaker from the Department of Corrections will talk to high school students at Holmes Central at 9 a.m.

Be careful! Some of the attendees at TRIAD reported bank accounts are being hacked into through a computer. People can figure out how to use others’ debit cards. Make sure you close out properly when you use an ATM machine. Do not take care of business over the phone.

Mrs. Jesse Harmon is homebound. Mrs. Harmon has recently been in the hospital. But she is at home now.

Mrs. Mae Jessie Newman has returned to the Senior Citizens Feeding Center at the Multi-Purpose Building in Lexington.

Robert Wright is still sick. His father Willie Wright, Sr. passed Wednesday, March 1. Keep the Wright family in your prayers.

Mary Kate Jenkins  
Tanner Bartlett  
June 3, 2017

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William Dean Elementary celebrated Dr. Seuss last week and recognized the highest accelerated readers for the third nine weeks. Pictured above (from left): Morgan Jennings, Saraiah Porter, Ryan Anderson, Malachi Williams and Carnaz Davis. (Photo submitted)

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-on the square, Lexington-

834-2721

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**SALE**

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**THANKS FOR YOUR SUPPORT SO FAR**

**Store Hours:**

Mon-Fri: 9 a.m. to 5:30 p.m.

Saturday: 9 a.m. to 5:30 p.m.

Sunday: Closed