

# DAVE Says

By Dave Ramsey



## Get rid of the cards

Dear Dave,  
We're trying to get control of our finances, and my husband wants to close all our credit cards. I want to keep one and use the bill-pay option for monthly stuff like utilities, so we can keep earning rewards points. I look at my way as a method of just re-routing the money and paying it off each month. Am I wrong in looking at it like this?

Cheryl

Dear Cheryl,

Yes, you are. Life never goes as planned. You can have all the well-reasoned and best-intentioned ideas you want, but sooner or later something will go wrong.

Why not use a debit card that has a rewards system attached? Lots of debit card programs offer the same kinds of rewards programs that credit card companies do, with one big exception — you don't have to go into debt!

Studies have shown that the vast majority of people never redeem their credit card airline miles. Other studies show that people spend more when using credit cards as opposed to cash. That extra money you spend on things you don't need is money you could have been saving and investing.

So, where's the reward?

Dave

## Collections and creditors question

Dear Dave,

We were very late on one of our credit card bills, and now it

has been turned over to a collection agency. The collection company has offered us three or four different payment options. Does the original creditor accept the agreement, too, if we accept one of the collection agency's options?

Anonymous

Dear Anonymous,

In most situations of this type, the collection agency owns the debt outright or they're directly representing the original creditor. It's pretty much standard operating procedure when someone has defaulted on a loan.

My advice would be to accept the deal they've offered that makes the most sense for you and your current financial situation. It'll ding your credit report, and show a settlement on the defaulted credit card, but that's not the end of the world. There's already a mark against you for it being turned over to collections. If you want to keep things like this from happening in the future, you need to get control of your finances. Stop playing with credit cards!

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.*



AMANDA ALEXANDER AND JODY BEVILL

## Bevill-Alexander ceremony set for April 1

Mr. and Mrs. John Marshall Alexander of Cleveland, formerly of Oxford, are pleased to announce the engagement and forthcoming marriage of their daughter, Amanda Margaret Alexander, to Jody Alan Bevill, the son of Mr. and Mrs. James Harold Bevill, Jr. of Lexington.

The bride elect is the granddaughter of the late Mr. and Mrs. James F. Smith of Merigold, the late Dennis E. Gordin and the late Mr. and Mrs. William B. Alexander, Jr. of Cleveland. The prospective groom is the grandson of Mrs. Hazel Ford Bevill and the late Mr. James Harold Bevill, Sr. of Lexington, and the late Mr. and Mrs. John Monroe Sheffield of Ballardsville.

Amanda is a graduate of Oxford High School and the University of Mississippi with a degree in History. Jody is a graduate of Central Holmes Christian School, the University of Mississippi and the University of Mississippi School of Law

where he was a member of the Trial Advocacy Board. He is presently employed with Barrett Law Group in Lexington.

The couple will be married in a ceremony at First Baptist Church in Oxford, April 1.

## NORA AND WILLIAM TRAVIS MEMORIAL SCHOLARSHIP

The Nora and William Travis Memorial Scholarship is a fund which has endeavored to assist deserving high school graduates from Holmes County, Mississippi to further their education. The Scholarship fund was created in 2013, and we have been able to award \$11,000 in scholarships since its inception. Our recipients have studied at various institutions including University of Southern Mississippi, Tougaloo College, and Mississippi State University.

As we strive to positively impact the lives of young people in Holmes County, we venture to increase the current monies for the scholarship. We are planning a benefit banquet to aid this goal in which all of the profit will be directed toward the scholarship fund. We are currently seeking sponsors for this event, and we would be honored if you or your organization would be willing to support this affair.

There are several levels of sponsorship, and these are as follows:

- Gold sponsor - \$500 which includes a table at the banquet and inclusion in advertisement
- Silver sponsor - \$300 which includes 2 tickets for the banquet and inclusion in advertisement
- Full page ad - \$100
- Half page ad - \$50
- Quarter page ad - \$25

All checks should be made payable to the West Tennessee Healthcare Foundation (Please include Nora and William Travis Memorial Scholarship in memo). Donations are tax deductible, and this information will be provided by the foundation. Checks should be mailed by April 1, 2017 to:

Nora and William Travis Memorial Scholarship  
C/O Rose Langston  
P.O. Box 114  
Lexington, MS 39095

On behalf of the Nora and William Travis Memorial Scholarship, we would like to thank you in advance for your consideration of this program. By becoming a sponsor, you will not only support the success of this event, but you will be helping to make the dream of a young person become a reality. For further information regarding sponsorship or tickets, please contact Rose Langston at (601) 466-5079 or Timothy Travis at (662) 614-2466.

## SENEASHA-SHROCK REPORT

by Eva Dickerson

He give the power to the faint, and to them that have no might he increase the strength. Even the youths shall faint and be weary, and the young men shall utterly fail. But they that wait on the Lord shall renew their strength; They shall mount up as eagles; They shall run and not be weary; And they shall walk, and not faint.

We have so much to be thankful for this morning, it is not raining nor snowing like

someplaces are having, just praise the LORD.

Joanne Cagle and grandson Reese of Mount Olive and Tommy and Kim Alston of Kosciusko visited with John and Barbara Alston over the weekend.

Kevin and Wesley Lepard and their mother Polly enjoyed a trip to Itawamba Junior College on Friday and enjoyed a Bluegrass band at the coliseum. They enjoyed their new motor home

on the trip.

A big 99th birthday party for Mrs. Inez Holly was held at the Main Street Baptist Church in Goodman on Saturday. Lots of food and a big birthday was enjoyed by family and friends. We wish for many more years of happiness.

Those visiting their mother over the weekend was Wayne Dickerson of Demopolis, Alabama, and Bobby and Cindy Dickerson of Winona.

# HOW DO YOU MEASURE A CITY'S PROGRESS?

## SOME OF THE ACCOMPLISHMENTS ACHIEVED DURING ROBIN MCCRORY'S TERMS OF OFFICE:

- Received over \$6.9 million dollars in grants and secured funding.
- Received \$828,000 from MDA for sewer projects on Beall Street and in Pecan Grove and for a drainage project for Lexington Elementary School.
- Received \$876,000 to mill and repave Court Square and adjoining highways plus irrigation and landscaping downtown.
- Continued restoration of Court Square with \$1.6 million dollar grant from MDOT for lighting, sidewalks, underground utilities, benches, waste receptacles and tree planting.
- Received \$450,000 to convert the old National Guard Armory to a much needed community Multi-Purpose Complex.
- Established an award winning Boys and Girls Club with over 200 youth enrolled.
- Established a Farmers Market to give local farmers an opportunity to sell their products and citizens the opportunity to purchase fresh locally grown produce.
- Worked with the Red Cross to make our Multi-Purpose Complex a certified shelter in times of disaster.
- Updated City Hall to create much needed disabled accessibility; including accessible public restrooms.
- Worked with state leaders to obtain Stimulus funding to enhance the exterior of City Hall.
- Improved disabled access to the public library, along with construction of a new parking lot and a new roof.
- Secured over \$800,000 in grants to ensure our water and sewer services function properly. Obtained a generator to ensure the services are uninterrupted in times of a disaster.
- Secured funds and installed three Mississippi Blues Trail markers.
- Constructed nine new houses through MDA's HOME Program Grant.
- Established a training program for youth through Miss. School of Protocol and Etiquette, Mayor's Youth Council.
- Established a Mayor's Health Council through which funding was obtained to provide exercise classes and programming.
- Obtained and secured grant money to purchase and install a new warning siren which alerts our citizens of impending bad weather.



**Vote for & return a proven leader, Robin McCrory, to the Office of Mayor, City of Lexington on Tuesday, May 2, 2017.**