



Use a system to beat the odds

There are risks in every form of activity but one of the most necessary for life is agriculture. Producers certainly recognize this fact but the independence they enjoy along with their love of nature and close connection to the land keep them sustained in dealing with the inherent risks that are both economic and physical. It's rare to see a farmer who has spent a lifetime working with all kinds of machinery, excitable livestock, and the extremes of weather who has not suffered physical injury in the form of broken bones,

lost fingers, impaired vision, respiratory problems, and conditions related to exposure to toxic materials. They are of course not the only group that is subject to these things but farmers continue taking these chances every day year after year for their entire working careers. They are an extremely dedicated lot.

When we come to the economic risks they are extensive and varied. These issues are related to all the other factors connected with farming including commodity prices, weather, pest management, soil management, location, and many others. These factors determine whether farmers will be able to continue doing what they love or change to some other form of business.

You might say that farmers are in a sense gamblers. One of my friends who is a farmer has coined a term for those who spend some of their time in casinos as engaging in what he refers to as "fast farming". As we all know, the "house" makes a lot of money on these folks who trade their money for a very

short adrenaline rush. Some of the smarter members of the regular gambling crowd have become adept at winning and are frowned upon by the casinos. These people have developed what they call a "system" for outsmarting the odds. Very often these folks are banned from visiting gambling establishments simply because they win most of the time.

By now everyone is probably wondering why I have related this story but there is a point here believe it or not. Farmers who also live in a world of risk can be a lot more successful if they develop their own "system" to overcome some of the odds connected with the "game" they are playing. Only in this game there is no floor boss watching to catch anyone beating the odds. In fact we recognize and revere these people who have consistently won the game. We watch them and try our best to emulate their methods. Agricultural researchers and Extension workers like myself spend entire careers perfecting and promoting the methods that work best.

The odd thing is that there are still participants in this game that have the idea that they can beat the odds without using the proven methods of the system. Every year there are producers who fail to address the fertility and physical needs of their fields, they employ insufficient or excessive pest management methods, till their soil to the extreme, plant unproven varieties, and in general go about the production of crops as if the basic principles do not apply to them at all. The amazing thing is that when they lose they seem not to understand why.

This has been a "vintage" year for many growers, particularly those who have employed the basic principles of the proven system. Some of the others have also gotten lucky for a change. This is the opportunity of a lifetime to begin using all the proven principles. The first steps are to test the soil and plant cover crops. That will raise the odds significantly for a winning hand next year. If you need help with the next move give us a call.

Thanks for your time.

*Dave Says

(Continued from page 6.)
ations I've seen in all my years of teaching are seniors who have paid-for homes and nothing saved or invested. Money isn't the most important thing on earth, but it is a fact of life. That's why I encourage people to build an emergency fund of three to six months of expenses and begin saving for retirement before they tackle paying off their homes.

Then, after all that is addressed, take every dollar you can scrape together and put it toward paying off your mortgage as fast as possible. Good question, Mark!

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.

Yard & Garden Service
30 Years Experience - Dependable
Commercial, Residential, Cemeteries, etc.

Bo Patterson

Firewood Leaf Raking

*Clean Fence Lines & Empty Lots *Bush Hogging
*Now is the best time to get bushes cut back & fence lines cleaned.
*We also install Septic Tanks and Sewer Lines. *Stump Grinding
*We also cut limbs hanging over houses and trim shrubs.

Free Estimates

We do Trenching for Water Lines.

* We Specialize in Grass Planting & Lawn Preparation.

125 Victor St., Durant 653-3576 653-9935
(Anywhere in Holmes County)

Businesses and Services Directory

\$16/WEEK
Three Months Minimum

NO BONES ABOUT IT! **THIS SPOT COULD BE YOURS!**

Call the Herald to find out how! 662-834-1151

Do it Best Locally owned and operated! **Do it Best** Quality Paints.

109 Carrollton
Lexington • 662-834-9007

LEXINGTON home center

ATTALA LAWN & GARDEN
Outdoor Power Equipment
SALES • SERVICE • PARTS • FINANCING

CUB CADET STIHL
DIXIE CHOPPER

426 Hwy 12 East • Kosciusko, MS 39090
CALL KAREN FOR FINANCING OPTIONS 662-289-4002

Meggs
TIRE SERVICE, LLC

Come see us for all your Automotive Needs!

Jeff Meggs Office 662-289-1544 P. O. Box 338
106 Veterans Memorial Drive
Kosciusko, MS 39090

SCOTT PETROLEUM CORPORATION
www.scottpetroleuminc.com

309 Depot St.
Lexington, MS 39095

Office: 662-834-1089
Fax: 662-834-6082
Cell: 662-299-7461
kjoiner@scottpetroleuminc.com

KENNY JOINER
Division Manager

Visit us in Tchula, Lexington, Durant, Pickens and Canton.

Ezell Accounting & Tax Service

343 E. Mulberry St.
DURANT

Email: taxtoes@msn.com
ph: 662-653-0247
fax: 662-653-3126

"She's Back!"

Need help getting approved for Long Term Care?
Let us guide you through the application process.

Durant Healthcare, LLC

MON. - FRI. 9 A.M. TO 5 P.M. • 662-653-4106
15481 BOWLING GREEN ROAD • DURANT, MS

FRANKS CHEVROLET GMC

www.frankschevy.com

franks@frankschevy.com
office (662) 289-4611
ax (662) 633-4400

STEPHEN FRANKS

1001 Hwy 35 N • Kosciusko, MS 39090

Nationwide is on your side

Teresa McDaniel
Leah Allen

McDonald & Hooker Insurance
Nationwide Insurance

103 Wall Street
Lexington, MS 39095
Tel 662-834-2341

Servicing all your Insurance Needs
Personal and Commercial

A Flair for Hair

Manicures/Pedicures Kids Cut under 10
\$10

Owner: **Marjorie Binegar**

***Child's First Haircut Free**

Senior Citizen Discount
65 and older

81 Gilwood Drive • Durant, MS • 662-809-1864

Sam Sample
Land and Home Agent

Cell: 601-668-5697
Office: 601-898-2772
Fax: 601-898-8278
www.TomSmithLand.com
Sam@TomSmithLand.com

Tom Smith Land and Homes
Expect More. Get More.

601 Crescent Blvd. Suite 103
Ridgeland, MS 39157

dish AUTHORIZED RETAILER

Why call an 800 number when you have a satellite dealer in Holmes County?

Allen's Furniture & Appliance

See us in Durant! Stop by in Kosciusko!
332 E. Mulberry St. 124 Veterans Memorial Dr.
662-653-3149 662-289-9366

LIST YOUR BUSINESS HERE!
CALL MATTHEW OR JULIE
AT 662-834-1151