

## Arbor Day Foundation promotes high-need forests tree replanting

### JOIN ARBOR DAY FOUNDATION

Forests across America are a prized natural resource, and anyone can help plant trees in these vital areas by joining the Arbor Day Foundation this month.

Through the Replanting Our National Forests campaign, the Arbor Day Foundation will honor each new member who joins in July by planting 10 trees in forests that have been devastated by wildfires, insects, and disease.

The cost for joining the Arbor Day Foundation is a \$10 donation.

America's national forests face enormous challenges, including unprecedented wildfires that have left a backlog of more than 1 million acres in need of replanting. The Foundation has worked with the United States Forest Service for more than 25 years to plant trees in high-need forests.

Our national forests provide habitat for wildlife, keep the air clean, and help ensure safe drinking water for more than 180 million Americans.

"Keeping our forests healthy is vital to the health of people and the entire planet," said Matt Harris, chief executive of the Arbor Day Foundation. "By planting trees in our national forests, we will preserve precious natural resources and the benefits they provide for generations to come."

To join the Arbor Day Foundation and help plant trees in our national forests, send a \$10 membership contribution to Replanting Our National Forests, Arbor Day Foundation, 100 Arbor Ave., Nebraska City, NE 68410 or visit [arborday.org/july](http://arborday.org/july).

The Arbor Day Foundation has a book that helps people identify trees in a simple, step-by-step process.

The book, *What Tree Is That?*, is available for a \$5 donation to the nonprofit tree-planting organization.

*What Tree Is That?* is a fun, easy-to-use tree identification guide that features hand-drawn botanical illustrations highlighting the distinctive characteristics of many tree species.

Nature lovers and professional arborists alike have called this

## DAVE Says

By Dave Ramsey



### Run From That Guy

Dear Dave,

My husband was recently laid off, and he has \$229,000 in a 401(k). He has been told that he should roll it into a hybrid annuity. Is this a good idea?

Durnae

Dear Durnae,

Absolutely not! It sounds to me like he's been talking to an insurance agent instead of an investment advisor. There's no reason to put a 401(k) into an annuity. Annuities are there to protect money, as it grows, from taxes. Well, guess what? The 401(k) is already protecting it

pocket field guide a must-have, user-friendly resource. Its beautiful, full-color illustrations are in precise detail and depict natural colors, shapes, and textures so users can make a positive species identification in just a few easy steps.

### GET YOUR TREE ID BOOK WHEN YOU JOIN

The Arbor Day Foundation offers this book to help people identify trees throughout the Eastern and Central regions of the United States. *What Tree Is That?* uses a unique step-by-step approach for identifying the species of each tree, explaining what to look for in the shape of the leaves, differences in the leaf stems and twig structures, and specific characteristics of fruits, flowers, buds, and bark.

"Our *What Tree Is That?* Pocket guide is an ideal resource for developing a greater appreciation for trees," said Matt Harris, chief executive of the Arbor Day Foundation. "The Arbor Day Foundation strives to help people enjoy and appreciate trees, and we feel our pocket field guide will do just that."

*What Tree Is That?* is also available as an online interactive version at [arborday.org](http://arborday.org). To obtain a tree identification guide in full color, send your name, address, and \$5 for each guide to *What Tree Is That?*, Arbor Day Foundation, 100 Arbor Ave., Nebraska City, NE 68410.

You can also order the book online at [arborday.org](http://arborday.org).

from taxes.

I would roll it into a traditional IRA in a series of growth stock mutual funds. You'll have half the fees, the advisor won't make anywhere near the commission he'd make on an annuity, and you'll get much better results in the end.

Yeah, I definitely wouldn't go the annuity route. I don't have a single annuity, and I've got a lot of investments. One of the reasons so many "advisors" push annuities is because they wind up with bigger commissions. Annuities aren't evil or anything, but they're definitely not the proper product for you in this situation.

Get away from the guy who gave you this advice, and find a good financial advisor — not an insurance guy — with the heart of a teacher. You need to talk to someone who's interested in helping you two plan for your future, not theirs!

Dave

### Jobs from Home?

Dear Dave,

I'm 37 years old, married with two great kids, and I was just diagnosed with multiple sclerosis. I'm trying to plan for the future, and I was wondering if you have any suggestions for work at home or self-employment ideas for people with disabilities.

Chris

Dear Chris,

I'm really sorry to hear you're facing this. You're a smart, brave young woman to be looking ahead and making plans for the coming years.

I suggest you read a book by Dan Miller called *48 Days to Creative Income*. Dan is a friend of mine, and he also wrote a popular book titled *48 Days to the Work You Love*. The issue you're talking about is very close to his heart, and I think his books will be a great help to you.

There's also a book by Richard Bolles. It's called *Job Hunting for the So-Called Handicapped or People Who Have Disabilities*, and it's full of ideas to help you work around the issues you'll be facing.



On Monday, June 19, Johnny Dale (pictured at right), of Tchula, a disabled Vietnam veteran, hobbled into the office of Lexington Attorney Don Barrett and donated a crumpled up \$100 bill in honor of Holmes County native PFC Milton Olive. Dale was a friend of Olive and went through basic training with him as well as airborne school. Dale himself was badly wounded during combat in September of 1965, his leg being pierced by a punji stake as he jumped from a helicopter. According to Dale, the fire fight was so intense that it was two days before he could be evacuated. Dale brought a hundred dollar bill and donated it to the Milton Lee Olive Monument, saying that he has been waiting for fifty years for his friend Milton Lee Olive to be honored as the hero he was. (Photo submitted)



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## DURANT NEWS

by Rowena Hill

Prayers continue for Mrs. Ann Irby. She recently underwent surgery in Jackson and spent time in the home of daughter Cathy and sons while recovering. Prayers are that she will soon be fully recovered. We have surely missed seeing her.

Sympathy is extended to Mr. and Mrs. Buck Burrell and family because of the sudden loss of their grandson Sidney Burrell. Prayers are for each.

Our small town is beginning to look much better. All are very thankful for the workers and machinery that have been sent in to help with the clean-up.

Prayers and best wishes to Mrs. Ann Ezell who has been very sick for several weeks and in the hospital. Thankfully she is somewhat improved and is now in the Swing Bed Unit of the Lexington hospital. Neighbors and friends look forward to a complete recovery.

It was a pleasure to see Mr. and Mrs. W.R. Martin of Madison in church Sunday at First

There are lots of people out there — well-known, highly successful folks — who have disabilities and still make good money and have rewarding lives using the principles found in these books. Another great piece of news is it sounds like you have a wonderful support system around you.

God bless you all, Chris. I'm praying for you.

Dave

\* *Dave Ramsey is America's trusted voice on money and business, and CEO of Ramsey Solutions. Follow Dave on Twitter at @DaveRamsey and on the web at [daveramsey.com](http://daveramsey.com).*

### West native named to William Carey Dean's List

William Carey University has announced the President's and Dean's List Scholars for the Spring Trimester. President's List Scholars have a perfect 4.0 grade point average and Dean's List Scholars must have at least

Baptist. All look forward to the return of former residents and friends.

Plez White hasn't been well now for several weeks. We miss seeing them in church and around town. Prayers are for Plez and Faye, and encouragement for both.

Jodi and Derek May along with the children, all of Stewart, celebrated two-year-old Cassie's birthday Saturday together with her maternal grandparents, Joey and Jackie Hill. Also Jay and this writer. Cassie (named after me and Derek's grandmother) was so cute and excited because of the celebration in her honor.

It was good to be with Dot Blanton again in Sunday school. She has recently returned from a visit of several weeks with daughter Beth, mom and family in Fort Smith, Arkansas.

Neighbors and friends regret the death and loss of James Parks from the Castalian community. I mistakenly put the wrong name in last week's column. Please forgive the error.

Glen Tanneyhill, of Jackson, visited Monday with his friend Mark Underwood.

### \*Memorial

(Continued from page 1.)

9:30 a.m. to 10:00 a.m. and a memorial program for Olive until 11:00 a.m. both at the Lexington Multi-Purpose Complex Building at 22521 Depot Street.

Events will conclude at the PFC Monument Unveiling Ceremony at 11:15 a.m. until noon on the grounds of the Holmes County Courthouse in Lexington.

For more information about this event call Charlie Joiner at 662-834-0911 or Katherine Riley at 662-834-2488.

a 3.5 grade point average. Mississippi students earning recognition are:

WEST - Dean's List: Mary Blair Odum

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• Classifieds are a personal, single sale item listing. (i.e. House for sale/rent, car, boat, free dog/cat)

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• No job listings, Avon, Mary Kay, YARD SALES, produce, etc.

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