

DAVE Says

By Dave Ramsey



Midlife adjustments?

Dear Dave,
My husband and I are in our 50s, and we have just \$12,000 to pay off before we're debt-free. We've paid off almost \$70,000 in debt in the last two years. We would like to buy a house soon, but we know we also need an emergency fund. It would take us almost a year to build up an emergency fund, so should we make adjustments to the Baby Steps since we're getting older?

you're all moved in, you could revisit the emergency fund and beef it up to six months.

Just stay on course and stick with the plan, Dawn. Fifty isn't old. You two have plenty of time to get your finances in order, find a great home, and look forward to many great years ahead!

Skippping to the Altar

Dear Dawn,
No! It shouldn't take you two a year to build up an emergency fund considering the rate at which you've been paying off debt. You need a fully funded emergency fund or three to six months of expenses set aside before you start saving for a down payment on a home.

My wife and I make good money, and our daughter's college education is pretty much paid for through pre-paid tuition and scholarships. We just started your plan to get out of debt and take better control of our finances. When we get to Baby Step 5, which is saving for college, can we substitute that with saving for a wedding?

You've been making great progress, and you obviously have a good income to be able to pay off debt that quickly. Maybe in your case you could lean a little more toward the three-month side with your emergency fund before you start saving for a house. Then, after

That would be fine. I'm glad you're thinking ahead. It's always a good idea to save toward a wedding if you have the financial resources to do so, because weddings are real and they're coming.

The average wedding in America today runs around

\$35,000. Of course, you don't have to pay anywhere near that amount to make it a beautiful occasion. Your household income, debt, savings and other factors will all play into how much you can afford.

Just remember to pay cash for the wedding, Bob. If you have to go into debt to make it happen, then you're talking about too much money. It's as simple as that. Crunch the numbers with your wife, and see what you two can handle.

And remember, there's absolutely no correlation between the cost of a wedding and the success of the relationship!

Dave



Field Notes

By: Ernie Flint, Ph.D., CCA, Regional Specialist - Agronomy
Mississippi State University Extension Service

We can help crops recover

Rain clouds are still moving across our region as they have been for weeks. Tropical storm Cindy has come and gone, but the wet pattern continues with a

few breaks during which some fields are being replanted to soybeans. A few fields of cotton were planted well into the month of June as well.

** 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.*

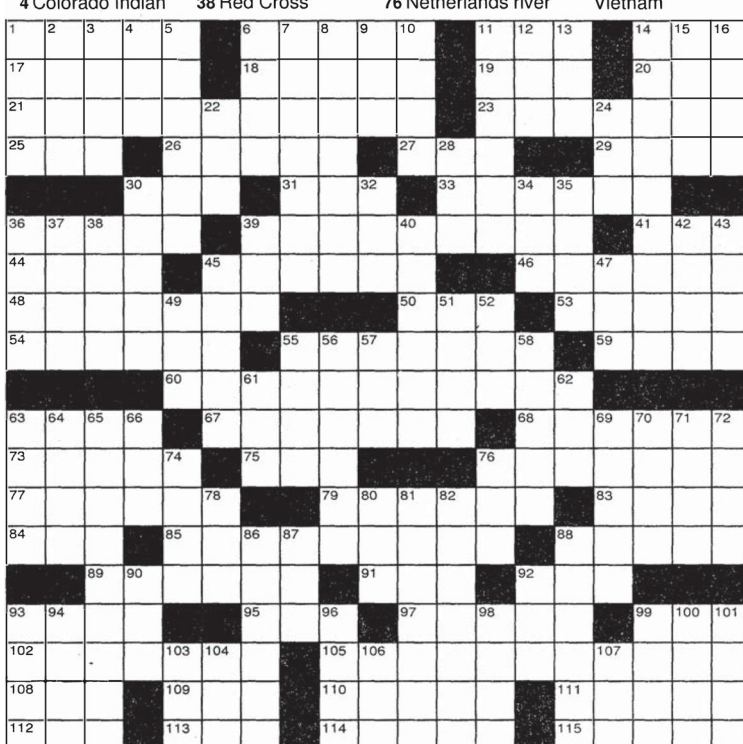
Sunday 2nd June, 2017

ACROSS

- 1 Sewed quickly
- 6 Music of India
- 11 River barrier
- 14 Chi follower
- 17 Violinmaker
- 18 Place of combat
- 19 Yalie
- 20 Actor Carmichael
- 21 Responsibility sometimes granted in divorce court
- 23 Storm-wear cloth
- 25 Singer Zadora
- 26 Rose-gardener's bane
- 27 "Toy Story" bad boy
- 29 Morays
- 30 High-school bigwigs: abbr.
- 31 Petition for damages
- 33 Canonical hour
- 36 Quick
- 39 Nursery rhyme man with a dietary problem
- 41 School outreach gp.
- 44 Sahara-like
- 45 Sweet curd dessert
- 46 Gardening tool brand
- 48 Acclaimed indie of 2005
- 50 Stable morsel
- 53 Dragon's pride
- 54 National Rail Passenger Corp.
- 55 Leaf interstices
- 59 Killy's gear
- 60 Chevron stitch
- 63 _-tat
- 67 Type of Florida fishing
- 68 Cowboy, at times
- 73 Palate part
- 75 Daisy _ Yokum
- 76 Ocean movement paralleling the wind
- 77 Computer's number system
- 79 Caught twenty winks
- 83 Connections
- 84 Actress Marie Saint
- 85 Riverboat habitué
- 88 Trick
- 89 Move like a showgirl
- 91 Espy

DOWN

- 1 Speak hoarsely
- 2 Mine, in Meudon
- 3 King of Hindu legend
- 4 Colorado Indian
- 5 French astronomer Jean (1620-1682)
- 6 Baby's irritation
- 7 Skilled crafts-person
- 8 Large, edible clam
- 9 Plus
- 10 Articulates
- 11 East Indian cedar
- 12 The Louisville Lip
- 13 Diameter measurement
- 14 Site of a Colorado bicycle race
- 15 Set out in a sloop
- 16 Rural lodging spots
- 22 Letters on a brown delivery truck
- 24 D.C. VIP
- 28 Petty demon
- 30 Iron: prefix
- 32 _ out a living
- 34 Highland hat
- 35 Scratch activator
- 36 Bell of the NBA
- 37 Jack-in-the-pulpit, e.g.
- 38 Red Cross
- 39 "Little Brown _"
- 40 Fall taker
- 42 Amos or Spelling
- 43 Attaches
- 45 Faked out of position
- 47 _ Alamos
- 49 Scrooge's shout
- 51 Jessica of "Escape from Planet Earth"
- 52 Truth, in China
- 55 _ rug
- 56 Matures
- 57 O'Toole, e.g.: abbr.
- 58 Rolled the credits
- 61 "Stand" group
- 62 Earlier, poetically
- 63 Snake oil salesman's customer
- 64 Tel _
- 65 Sandwich filler
- 66 In the fashion of
- 69 Web-footed animal
- 70 Henry _
- 71 Pre-Fall abode
- 72 Take some time off
- 74 Parking lot lights
- 76 Netherlands river
- 78 Exclamation of derision
- 80 Sounds of satisfaction
- 81 Spanish culinary delights
- 82 Neonate who couldn't wait
- 86 Allowance
- 87 Color
- 88 A _ (distantly related)
- 90 Rocker DiFranco
- 92 Midmorning
- 93 "Drat!"
- 94 Turner of "Madame X"
- 96 "Wait _!"
- 98 Officeholders, for short
- 99 "That's All Right, _"
- 100 Nile snakes
- 101 Most outstanding
- 103 Jim Hawkins, e.g.
- 104 Grandstander's problem
- 106 Doctors' gp.
- 107 Seaport in Vietnam



Dealing with extremes of high rainfall as well as drought is a way of life for farmers in Mississippi. Methods for managing crops through these periods have been employed by farmers with varying success through the years. Some of these techniques work and some don't but it seems that when crises arrive we want to do "something" in an effort to get the crop back on track even if the effort may be futile.

Sometimes the best plan is to do nothing at all rather than expend funds that may or may not be rewarded in yields. In other cases a few basic principles may be brought to bear on the problem and actually help crops recover more rapidly than might be expected if left alone.

As we discussed in an earlier piece, the depletion of oxygen from the soil as the result of soil saturation is probably the most direct factor contributing to problems with crop development during a wet period like this.

The first thing that comes to mind in this case is that some form of tillage may permit new oxygen to enter the root zone but this operation will require that the soil support the heavy equipment needed to accomplish the task.

The use of tillage to prune roots and allow oxygen into the root zone was not a great problem when animal power was used to pull implements.

Toward the end of the horse drawn era farmers kept a mule or two specifically for this purpose, but that time has passed. Today we must wait for fields to dry down sufficiently for the use of other means of tillage. Even now this may be a good practice especially for cotton.

There are other ways to help crops get back on track. Most of these are suited to cotton. We must of course manage plant development through applications of PGR products as well as boron to help plants redirect their energy toward the production of fruit rather than vegetation. Many growers will apply additional nitrogen since the appearance of cotton plants may suggest that much of their applied nitrogen has been lost through denitrification and/or leaching.

Usually the actual nitrogen loss is far less than we may think and plants will "find" it later and it will produce excessive growth, shed of the fruit load, and quality loss from boll rot. A light application of between 75 and 100 pounds of ammonium sulfate will supply around 20 pounds of N as well as sulfate which will aid in the uptake and utilization of N.

Supplementation of potash may be even more important for cotton than nitrogen. Like nitrogen, potash is leached downward through the soil profile especially on light textured silt and sand cotton soils.

The fact that most roots are near the surface compounds this problem as well, making the surface application of K very important to resume good fruiting for cotton plants.

A topdress of 100 pounds of potash (0-0-60) may be the most cost effective measure for getting cotton soil fertility back on track for respectable yields this year. A similar application may also provide good benefits for soybeans although the body of research is not as great as that supporting it in cotton.

Thanks for your time.

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|----------------------|------------|-----------------|---------------|-----------|-----------|--------|
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| Corn | Sep 17 | 2017 July | 4.02 | -0.07 | 3.95 | 0.09 |
| Corn | Sep 17 | 2017 Aug | 4.02 | -0.04 | 3.98 | 0.09 |
| Soybeans Sidon | Nov 17 | 2017 Aug Sep | 10.39 | -0.30 | 0.00 | 0.00 |
| Soybeans G'wood | Aug 17 | 2017 July | 10.25 | -0.17 | 10.13 | 0.24 |
| Soybeans G'wood | Nov 17 | 2017 Aug Sep | 10.39 | -0.14 | 10.25 | 0.19 |
| Soybeans Minter City | Nov 17 | 2017 Aug Sep | 10.39 | -0.19 | 0.00 | 0.00 |
| Rice | Jul 17 | | 11.755 | | | 0.035 |
| Rice | Sep 17 | | 12.025 | | | 0.030 |
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