



February 22 - Rhonda Young, Lawanda Reese, Keanna Renise Gibson, Sara Drennan Word, A.J. Davis, Helen Lammons, Kristi Hager, Wendy Sweeney, Charlie Coats, Betty McBride, Dex Rule, Dee Haynes, LaJerica Moore

February 23 - Ricky Tate, Tyler Killgore, Hayes O'Reilly, Ike Campbell, Flora O. Pilgram, Edie Tate, Sue Harrell, Allison W. McQuirter, DeSean Rogers, Barbara Harrison, Mayson Ables

February 24 - Jennifer Williams, Chris Allen, Sallie Rule, Patricia Hester, Tracy Sullivan, Carl (Victor) Hughes, Melvin Johnson

February 25 - Jordan Pritchard, Taylor Phillips, Jonathan McBride, Phil Williamson, Trent Johnson, Cindy Middleton, Marc Boutwell, Livi Howell, Kim Rutledge, David Wallace, Joanna McLaurin, Candice Edwards Parish, DeeDee Cobb, Kendall Smith, Wayne Wong, John Koll, Jimmy Pate

February 26 - Cleotha Barker, Samantha Williamson

February 27 - Taylor Ellison, Caleb Guest, Robert Hawkins, Francie Smith, Larry Killebrew

February 28 - Mac A.



Boss says get a credit card?

Dear Dave,
 I recently got a new job that requires monthly expenses of almost \$5,000 that are reimbursed. I can't swing that kind of money right now, and my company told me to get a credit card to cover things. I'm trying to get out



February 14 - George and Li Ables

February 28 - Andy and Shelly Ledbetter

To add your birthdays and anniversaries to our list, please send your information by mail to P.O. Box 60, Lexington, MS 39095; fax 662-834-1074; email to hcherald@gmail.com; or stop by our office at 308 Court Square in Lexington. No phone calls, please.

O'neal, Tunga Newton, Jimbo Thomas, Wade O'Briant, Michael Fancher, Jill Nichols, Linda K. Gibson, Troy Golden, Ray McCleskey, Chris Howard, Jonwiley Jones, Coby LeClair

February 29 - Deloris Adkins, Madison Sims, Judy Richards, Gene Brooks

of debt, and I don't like this idea. What should I do?

John

Dear John,
 Your company should be fronting the money for these expenses. When you talk about the cost of doing business, it's the responsibility of the company — not the employee — to pay expenses.

If I send someone on the road to make money for my company, I pay the bills. It doesn't matter if you're talking about hotel rooms, airfare, or rental cars, those are my expenses. If it's someone who travels a lot, we give them a company debit card. If it's just an occasional thing, we'll give them money out of petty cash. But a company shouldn't treat its employees this way. That's just plain wrong.

It's a mystery to me how some segments of Corporate America have sold their employees on the idea of being the company bank. Ultimately, the decision is yours. If you don't mind covering your company's expenses and getting reimbursed, but you don't want to go into debt, you'll have to save and build up a \$5,000 business expense fund in a separate checking account. This should be used only for business expenses, and what's spent should be replenished immediately when they re-

imburse you.

You're in an unusual spot, John. Personally, I think this is an unprofessional way to run a business. But if you like your job, and want to stay without taking on any more debt, the good news is you'll only have to fill up your expense account one time.

Good luck!

Well meaning, but misguided

Dear Dave,

My sister has bad credit due to a lot of late payments. She has finally started to change her ways and get control of her finances, because she and her fiancé want to make an offer on a house. The bank won't approve it if she is on the loan, and his income alone isn't enough to get the amount they need. His parents are well-off, and they have offered to co-sign on the loan. Is this a bad idea?

Rhonda

Dear Rhonda,
 It's a really bad idea. Those two have no business thinking about a house right now, and his parents are about to make things even worse with their loving, misguided help.

If you need a co-signer, you're nowhere near ready to buy a home. They need to slow down. I mean, they're just engaged. They don't even need a house at this point. They should get married, live in a cheap apartment for a while, and work on paying off their debts. After that, they need to save up an emergency fund of three to six months of expenses, then start setting cash aside for a huge down payment on their first, modest home.

These two have a bad case of house fever. And mom and dad need to step back, look at things objectively, and realize they would not be blessing these kids by helping get them into a home they obviously can't afford!

—Dave

* Dave Ramsey is CEO of Ramsey Solutions. He has authored seven best-selling books, including *The Total Money Makeover*. The Dave Ramsey Show is heard by more than 13 million listen-



Prayers continue for Plez White. He has been pretty much home bound for some months and is missed by lots of friends and the family. All look forward to his being back in church again. Also pray for Faye as she attends to his needs and care.

The home of Mrs. Mitch (Betty) Land is looking good again after being repaired from the damage received during the tornado several months ago.

Prayers and best wishes are for Mr. Harold Payton. He hasn't been well for a while. All look forward to seeing him out in his yard and garden again.

All are thankful Mrs. Bettie Faye Edwards is now feeling better and was in church and Sunday School on Sunday. We sure missed her during her illness and recovery. There are a number of our people who aren't well. Hope to see all feeling well soon.

All are thankful Mrs. Renee Breazeale is feeling some better after she was attacked by a pit bull while walking her dog last Thursday afternoon. Something needs to be done when it's unsafe to walk a small dog. May God bless and give healing to Renee and Chipper.

Friends and family of Mrs. Katherine Cagle are thankful she is somewhat improved after being taken by ambulance to a Jackson hospital on Sunday. Prayers are for her recovery and return home with the family. She is loved by everyone in town.

Our community and church family are saddened by the move to Hattiesburg by Mrs. Ruth Gill and daughter Ann. Their new home is almost

ers each week on 585 radio stations and multiple digital platforms. Follow Dave on the web at daveramsey.com and on Twitter at @Daveramsey.

finished. May God bless you two. They are to move after a week or so. We all wish they would change their minds.

Prayers and love are for the family of Mrs. Henry (Myrle) Cain and family of Sallis. She passed away last Friday at her home with her husband at her side. May God bless all the family and friends. She was a very good mother, wife, daughter and friends. Henry worked at Hammett for many years.

Get well wishes to Mrs. Eddie Ruth Boatman. Hope to see her out and feeling well again soon.

Prayers and sympathy to Mr. and Mrs. Stanley Ellis because of the recent loss of Pat's mother. They spent time there with her mother during her illness. We have missed them a lot and pray for the family during their time of loss. May God bless all the family and give them peace.

We a First Baptist Church are thankful for a good pastor, Brother Lyn Nations and wife and a good music director, Mrs. Gale Sheppard. Come and worship with us if you have no home church.

Prayers and concern are for Sara Nell and W. R. Martin. They both have health problems and need your prayers. May God bless them with peace and healing.



Bridal Registry

Hallie Murtagh
Bailey Rutledge
May 25, 2018

Molly Sutton
Wesley Dew
June 9, 2018

Howell & Heggie Drug Co.


389 N. W. Depot St.
Durant
662-653-6441

17th February
ACROSS
1 Ancient people of Scotland
6 Coup
11 Spanish Mrs.
14 Luftwaffe foes
17 Waxy
18 Thalia's sister
19 "The Jungle Book" python
20 Pasta suffix?
21 Eighth Greek letter
22 Flavor inspired by a sovereign state
25 Backslide
27 Paddles
28 Pyle's branch: abbr.
29 Walter Raleigh's title
31 Deux halved
32 Prime meridian hour: abbr.
33 "I Cried ___" (LaVern Baker hit)
34 Remuneration
37 Nicolas Copola's stage name
39 Sour, as milk
40 Broadway's "City of ___"
41 '80s animated hero
42 Batter's stat
43 Saddler's tool
44 Host Barry of "Hard Copy"
45 Orange liqueur
49 Timetable abbrs.
51 Subdued
52 "Some ___ Running" (1958 Sinatra film)
53 Chop down
54 Finishing ingredient
55 Vanilla malt swirled with fudge and peanut butter
57 Action: suffix
58 Tire stat
59 Chaney and son
60 Enjoys a hammock
61 ___ about (approximately)
62 Cosmetic counter offerings
64 Clearing in the woods
65 Pump, in a way
66 Simple sugar

97 New Ford in '58
98 Trifled
DOWN
1 Phillies slugger Burrell
2 Resembling: suffix
3 Flavor named for a musician
4 Beret bearer
5 Angler's annoyance
6 Like a good egg
7 Notched, as leaves
8 New Mexico art colony
9 Water that borders Eur.
10 Long sled
11 Part of some suits
12 Double-crossers
13 Drivers' gp.
14 Washed lightly
15 Brute
16 Horse-drawn carriage
23 Starving student's soup
24 Coypu
26 Hose woes
29 Workout place
30 Australian swim champ Thorpe
33 Illustrator Beardsley
35 Small gulls
36 Building extension
37 Movie star, for short
38 Daffodil's family
39 Bits of bread
41 City of New Mexico
44 Parts of speech
45 Author George Washington ___
46 Banana flavor with fudge and walnuts
47 Of flying: prefix
48 Debtor
49 Dolomites and Pennines
50 Measles symptom
51 Bath alternative
52 ___-sac
55 Place for moth-balls
56 Author of "Nine Troubled Years"
61 Frogner Park locale
63 University lecturer
64 Downspout decoration
65 NRC's predecessor
67 Wild
68 Rupture
69 Poet's preposition
70 Intelligence org.
71 ___ Joe's (grocery chain)
72 Secondhand transaction
73 "Big Miracle" locale
75 Four pecks
77 Downy bird
78 Skier's trail
81 Hudson Bay tribe
82 Recording studio media: abbr.
83 Provide a hideout, e.g.
84 Malevolent
"Othello" character
86 Nabokov heroine
87 Carnaby Street dandy of the '60s
89 Compass dir.
90 Normal: abbr.

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Hallie Murtagh
Bailey Rutledge
May 25

Anna Weems
Reid Sumrall
June 2

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