

Layoff insurance? Dear Dave,

with have been buying into a new kind of supplemenkind of thing.

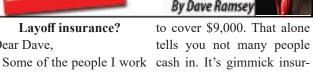
Dear Steve,

for something you could months of expenses. cover yourself, it's a good idea to stop and remember I'm not buying that stuff. that every insurance company is still a business. They must cover all the costs of operation, plus make a profit. Dear Dave, Believe me, that takes a lot of money.

(USPS 247-680) **HOLMES COUNTY HERALD**

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ance. On average, you're losing

tal insurance that protects money when you buy insur- is \$3,500. Basically, you against layoffs. It costs about ance of any kind. Again, on \$30 a month per person, and average, over the scope of the full payout if you're laid your lifetime you'd be better off is \$9,000. It seems to me off simply saving money and you would have to be paying self-insuring against things in for a long time to see that like this. The only things I kind of return, so I wanted to recommend buying insursee how you feel about this ance for are things you can't afford to cover personally. Steve But you can afford to cover a layoff by saving an emer-

Anytime insurance is there gency fund of three to six If I'm in your shoes, Steve,

Dave

Keep it in your own pocket!

I just filed taxes, and it looks like I'll get a pretty big Statistically speaking, if refund this year. A friend of lots of people cashed in on mine told me I should adjust a policy like this an insur- my withholding, so I don't ance company would go get a refund. This seems out of business. We're talk- pretty dumb to me. Why ing about only \$30 a month would I change my with-

> Fax 662-834-1074; Email hcherald@gmail.com; Website www.holmescoun-

SUBSCRIPTION

RATES In Mississippi - \$40.00 Outside Mississippi - \$50.00 **SENIOR CITIZEN'S** RATES (Age 60+ \$1.00 off.)

PUBLIC HEARING NOTICE **INITIAL HEARING / CITIZEN PARTICIPATION**

The Town of Pickens, Mississippi, is considering applying to the Mississippi Development Authority for an Community Development Block Grant of up to \$ 450,000.00. The State of Mississippi has been allocated approximately \$22.8 million that will be made available to cities and counties on a competitive basis to undertake eligible community development activities. These funds must be used for one of the following purposes:

1. To benefit low- and moderate-income persons

holdings when I'm getting money back?

James

Dear James,

The only reason you're getting a refund is because you had too much taken out of your paychecks in 2017.

Let's say your refund loaned the government \$3,500 of your own money, interest-free. A refund isn't a gift or reward, James. It's your own cash that you get back because you paid in too much during the previous year. In your case, that adds up to almost \$300 a month!

Join the Arbor Day Foundation in March and receive ten free trees

is making it easy for every- ter. White pine trees are one to celebrate the arrival of spring by planting trees.

Join the Arbor Day Foundation in March 2018 and receive 10 free white pine trees or 10 white flowering dogwood trees.

"White pine trees or white flowering dogwoods will add beauty to your home throughout the year," said Matt Harris, chief executive of the Arbor Day Foundation. "Dogwoods are known for their showy spring flowers and red berries that at-

Instead of loaning the government money that you worked hard to earn, wouldn't it be a better idea to keep it in your own pocket? Dave

2018

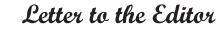
* Dave Ramsey is CEO of Ramsey Solutions. He has authored seven best-selling books, including The Total Money Makeover. The Dave Ramsey Show is heard by more than 13 million listeners each week on 585 radio stations and multiple digital platforms. Follow Dave on the web at daveramsey.com and on Twitter at @DaveRamsey.

The Arbor Day Foundation tract songbirds during winfast-growing landscape trees that will break heavy winds, making them an ideal addi-

> tion to any yard." The free trees are part of the nonprofit Foundation's Trees for America campaign.

With planting instructions included, the trees will be shipped at the right time for planting, between March 1 and May 31. The 6 to 12inch trees are guaranteed to grow or they will be replaced free of charge.

Foundation Arbor Day



Here is my opinion on the students. That is a bad the worst Valentine's Day idea. ever in America in Parkland School, Florida. My heart to buy any kind of AR-15 and prayers go out to the rifles, semi-automatic rifles families that lost loved ones and ones that were injured. gun stores. The parents of the community should stand up and fight for the students' rights. Give the students what they want in their schools, no guns, no NRA, no violence in the Douglas High School. USA.

AR-15 rifles, a ban on semiautomatic rifles and large tion in Parkland schools and capacity ammunition magazines.

All state law makers need to keep in mind, we voted you in we can vote you out.

To President Trump, in my opinion, he needs to stop name calling. I don't think more guns should be in the what they can to support this schools. Teachers should not March 14, 2018 Valentine's carry guns in the classrooms Day celebration. because some teachers may snap and start shooting up

members also receive a the free trees, send a \$10 subscription to Arbor Day, contribution to TEN FREE the Foundation's bimonthly publication, and The Tree DOGWOOD TREES, Arbor Book, which contains information about tree planting Avenue, Nebraska City, NE and care.

the Foundation and receive org/march.

No one should not be able or a bump fire stock device at gun shows, pawn shops or

I am hoping every school will have a walk-out in March to show their support for Marjory Stoneman

I am hoping on March 14, There should be a ban on 2018 there will be the biggest Valentine's Day celebrathat community will come together.

> I hope America will show some love to the people of Parkland and to the students because they did not have a happy Valentine's Day.

> I hope Americans will do

Frances Patterson Durant

WHITE PINE or 10 FREE Day Foundation, 100 Arbor 68410, by March 31, 2018, To become a member of or join online at arborday.

CALENDAR OF **EVENTS** DEADLINE: 4 p.m., FRIDAY

HOLMES EXTENSION Private Pesticide Certification Training is scheduled for Monday, March 12 at the relocated office of Holmes County Extension at 299 1/2 Yazoo Street in Lexington, the building on the east end of Fred's Dollar Store parking lot, the former Factory Connection. The training will start at 1:30 p.m. The certification fee is \$20. Call 662-834-2795 for more information.

3-1.8

ST. PAUL COGIC St. Paul Church of God in Christ in Lexington will host

GREATER NAZARETH Greater Nazareth M.B. Church in Tchula will celebrate its 101st Year Anniversary on Sunday, March 11 at 11:30 a.m.

MT. SINAI M.B.C.

Mt. Sinai M.B. Church will host its 2018 Spring Break Gospel Explosion on Saturday, March 10, at 6 p.m. with different musical groups performing. This event is free and open to the public. 3-1,8

EAST JONES CHAPEI

queline Wilson on Sunday, at 9 a.m. March 11 at 1:30 p.m. 3-8

Popular

Sweet Home M.B. Church Church will host its 35th will celebrate the 1st Year Pastor Appreciation Service Anniversary of Pastor and on Sunday, March 11 at 2 Mrs. Otis Anthony II on Sun- p.m. day, March 18 at 2:30 p.m. 3-8,15

GREATER NAZARETH

in Tchula will celebrate its Thursday, March 15 at 10 101st Year Church Anniver- a.m. in the Multi-Purpose sary on Sunday, March 11 at Complex. 11:30 a.m.

the Lexington Court Square

3-8

3-8,15

M.B.

HEALTH COUNCIL

POPULAR SPRING

Spring

The Lexington Mayor's Greater Nazareth M.B.C. Health Council will meet on

SWEET HOME M.B.C.

3-1,8

and households;

2. To aid in the prevention or elimination of slums or blight; or

3. To meet other community development needs having a particular urgency because existing conditions pose a serious and immediate threat to the health or welfare of the community where other financial resources are not available to meet such needs.

The activities for which these funds may be used are in the area of economic development and public facilities. The Town of Pickens proposed project consists of water/sewer improvements that will benefit the Town of Pickens. The public hearing will be held at Pickens Town Hall on March 23, 2018, at 5:00 p. m. and will provide more specific details regarding the activities, program requirements, and rating system. The purpose of the hearing will be to obtain citizen input into the development of the application.

its Pastor's Aide Program on Sunday, March 11 at 5 p.m.

East Jones Chapel in Lexington will host its 14th Year

Anniversary of Pastor Ernest 3-8 Wilson, Sr. and wife Jac-

Express	G GR	ain Coi	MMDE	ΟΙΤΥ	Pri	CES
Сгор	СВОТ	Delivery	Futures	EGT	Net	Change
	Month	Period	Price	Basis	Price	
Wheat	May 18	2018 Mar	5.09	-0.52	4.57	0.09
Wheat	Jul 18	2018 July	5.23	-0.22	5.01	0.08
Milo	Dec 18	2018 Aug-Sep	4.06	-0.36	3.70	0.02
Corn	May 18	2018 Mar	3.87	0.00	3.87	0.02
Corn	Sep 18	2018 Aug	4.00	0.03	4.03	0.02
Soybeans Sidon	Nov 18	2018 Aug-Sep	10.42	-0.21	10.21	0.05
Soybeans G'wood	May 18	2018 Mar	10.78	-0.14	10.64	0.06
Soybeans G'wood	Nov 18	2018 Aug-Sep	10.42	-0.07	10.35	0.05
Soybeans Minter City	Nov 18	2018 Aug-Sep	10.42	-0.15	10.27	0.05
Rice	Mar 18		12.300			0.035
Rice	Nov 18		11.680			-0.055
Cotton	Mar 18		85.41			2.690
Cotton	May 18		85.23			3.140
Prices as of 2:00 p.m. on 3/5/18						

Call to get daily bids by cell phone or email www.ExpressGrain.com 662-453-0800

MACEDONIA M.B.C.

ST. JAMES C.M.B.C. Macedonia M.B. Church in St. James Community Lexington will host its An-M.B. Church in Lexington nual Family and Friends Day will host its Annual Prayer Program on Sunday, March Breakfast on Saturday, 18 at 11 a.m. March 17 at Gladys' Deli on

3-8,15



3-8

will be held on Tuesday, March 13, 2018 at 6:00 p.m. at Lebanon Water Office, 20379 Highway 17 North, Lexington, MS 39095.