



**Layoff insurance?**  
Dear Dave,  
Some of the people I work with have been buying into a new kind of supplemental insurance that protects against layoffs. It costs about \$30 a month per person, and the full payout if you're laid off is \$9,000. It seems to me you would have to be paying in for a long time to see that kind of return, so I wanted to see how you feel about this kind of thing.

Steve  
Dear Steve,  
Anytime insurance is there for something you could cover yourself, it's a good idea to stop and remember that every insurance company is still a business. They must cover all the costs of operation, plus make a profit. Believe me, that takes a lot of money.

Statistically speaking, if lots of people cashed in on a policy like this an insurance company would go out of business. We're talking about only \$30 a month

**(USPS 247-680)**  
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**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 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.

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 is \$3,500. Basically, you 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**

The Arbor Day Foundation is making it easy for everyone 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 attract songbirds during winter. White pine trees are fast-growing landscape trees that will break heavy winds, making them an ideal addition 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 12-inch trees are guaranteed to grow or they will be replaced free of charge.

Arbor Day Foundation



*Letter to the Editor*  
Here is my opinion on the worst Valentine's Day ever in America in Parkland School, Florida. My heart and prayers go out to the families that lost loved ones and ones that were injured. 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 USA.

There should be a ban on AR-15 rifles, a ban on semi-automatic rifles and large 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 schools. Teachers should not carry guns in the classrooms because some teachers may snap and start shooting up

members also receive a subscription to Arbor Day, the Foundation's bimonthly publication, and The Tree Book, which contains information about tree planting and care.  
To become a member of the Foundation and receive

the free trees, send a \$10 contribution to TEN FREE WHITE PINE or 10 FREE DOGWOOD TREES, Arbor Day Foundation, 100 Arbor Avenue, Nebraska City, NE 68410, by March 31, 2018, or join online at arborday.org/march.

the students. That is a bad idea.  
No one should not be able to buy any kind of AR-15 rifles, semi-automatic rifles or a bump fire stock device at gun shows, pawn shops or gun stores.  
I am hoping every school will have a walk-out in March to show their support for Marjory Stoneman Douglas High School.  
I am hoping on March 14, 2018 there will be the biggest Valentine's Day celebration in Parkland schools and that 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 what they can to support this March 14, 2018 Valentine's Day celebration.

Frances Patterson  
Durant

<b>HOLMES EXTENSION</b> 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	<b>GREATER NAZARETH</b> Greater Nazareth M.B. Church in Tchula will celebrate its 101st Year Anniversary on Sunday, March 11 at 11:30 a.m. 3-1,8	queline Wilson on Sunday, March 11 at 1:30 p.m. 3-8
<b>ST. PAUL COGIC</b> St. Paul Church of God in Christ in Lexington will host its Pastor's Aide Program on Sunday, March 11 at 5 p.m. 3-8	<b>MT. SINAI M.B.C.</b> 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	at 9 a.m. 3-8,15
	<b>EAST JONES CHAPEL</b> East Jones Chapel in Lexington will host its 14th Year Anniversary of Pastor Ernest Wilson, Sr. and wife Jacqueline Wilson on Sunday, March 11 at 11:30 a.m. 3-8	<b>POPULAR SPRING</b> Popular Spring M.B. Church will host its 35th Pastor Appreciation Service on Sunday, March 11 at 2 p.m. 3-8
		<b>HEALTH COUNCIL</b> The Lexington Mayor's Health Council will meet on Thursday, March 15 at 10 a.m. in the Multi-Purpose Complex. 3-8
		<b>MACEDONIA M.B.C.</b> Macedonia M.B. Church in Lexington will host its Annual Family and Friends Day Program on Sunday, March 18 at 11 a.m. 3-8,15

EXPRESS GRAIN COMMODITY PRICES						
Crop	CBOT Month	Delivery Period	Futures Price	EGT Basis	Net Price	Change
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-Sep	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

**TO ALL MEMBERS OF**  
**LEBANON WATER ASSOCIATION**  
**ANNUAL MEETING**  
will be held on Tuesday, March 13, 2018  
at 6:00 p.m. at Lebanon Water Office,  
20379 Highway 17 North,  
Lexington, MS 39095.