



Living With Children
 By John Rosemond
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I am a member of the last generation of American children who were no big deal. No one made a big deal over me, ever. Not my mother, my father, or anyone else. For my parents, raising me properly was a big deal, but I was not. It may come as a shock and surprise to some readers, but the process and the person are two different things. Even though my parents possessed three PhDs between them, neither of them helped me with my homework on any sort of regular basis. They never even asked if I had homework, if I'd finished it, or if I had any tests coming up. My mother's favorite after-school activity for me was "go outside and find something to do and don't show your face around here until dinnertime or I'll put you to work." Upon which I went outside and found other kids who'd been kicked out of their houses and we played. We did not form rejected children support groups. I don't remember ever thinking that my parents were concerned or worried about me. The only time they made a fuss over me was when I did something bad. The fuss consisted of a calm demonstration of disapproval and disappointment followed by an equally calm assignment of a consequence that never failed to create a permanent memory.

brag about. In Little League one year, I pitched a no-hitter, led the league in home runs, and led the team to the league championship. My parents never came to a game. That was just fine with me because parents were embarrassing back then. In high school, I led the golf team to two district championships. I don't remember my parents ever asking me how I'd played. It never occurred to me that they should have. I never got much attention, but not much was enough. I never worried for lack of anything. I was well taken care of. My parents provided all the essentials and occasionally they provided slightly more. For Christmas and my birthday, I generally received school supplies. I engage in all this reminiscing because I am acutely aware that most of today's kids are a big deal or even a BIG DEAL. To their parents, they are American Idols. Being the center of attention, being the person on whom your parents seem to hang their very sense of self-worth, that's got to be a terrible burden. When that's your life, however, and furthermore appears to be the state of your friend's lives as well, you don't realize what



Rent-to-own ok?
 Dear Dave,
 Is it okay to buy something using a rent-to-own plan?

Josh
 Dear Josh,
 I advise against rent-to-own deals. Rent-to-own places get people in the door with promises of low monthly or weekly payments. But when it comes to rent-to-own furniture, washer and dryer sets, and that kind of thing, you'll end up paying much, much more than if you saved up and bought item outright. The amount you'll pay out of pocket is even more ridiculous if you compare it to buying the same item, slightly used, somewhere else.

I don't recommend rent-to-own scenarios when it comes to buying a home, either. Most of those offerings are listed at full retail price and then some. Plus, the contracts are tilted toward the seller's side of the equation. And very few people who sign a rent-to-own home deal follow a burden it is.

I'm just eternally grateful to my parents that I was no big deal. That childhood experience has helped, and still helps, me put many, many things into proper perspective.
Family psychologist John Rosemond: johnrosemond.com, parentguru.com.

through and become homeowners. When it comes to real estate deals, the only thing I would consider — other than an outright cash purchase — is leasing with an option to buy. That's different than rent-to-own, because in a rent-to-own situation you've committed to purchase. On a lease with an option to buy deal, you have the right to purchase, but not the obligation.

Josh, most of the people who use rent-to-own deals are not in good financial shape. They're deeply in debt, and they have no money. Rent-to-own ensures they'll stay there.

Disability insurance elimination period?
 Dear Dave,
 I'm looking at long-term disability insurance policies. What does the term "elimination period" mean?

Glen
 Dear Glen,
 The elimination period is, by definition, the time from the point you're declared disabled by a doctor until you begin receiving payments from the insurance company. If you have a 90-day elimination period, it will be about that long from the time you're officially declared disabled until you see your first check.

I recommend 90- to 180-day elimination periods, depending on what kind of financial shape you're in, and how much money you have stashed away in savings, investments, and your emergency fund. If you have a fully-loaded emergency fund of three to six months of expenses — and you have little or no debt, plus other money stashed away — you should be able to carry a policy with a longer elimination period.

And remember, the longer the elimination period, the lower your premiums will be. Hope this helps, Glen!
 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 listeners each week on 585 radio stations and multiple digital platforms.

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CLASSIFIED ADS

3 CEMETERY PLOTS in Odd Fellows Cemetery, Lexington, known as Lot No. 606 in the 1967 Addition. Includes a Trust Receipt, No. 376, held in trust by the City of Lexington with the interest to be used for the upkeep and maintenance of Lot 606. Call Bruce Hill at 662-417-9944 to arrange for transfer of Trust Receipt and warranty deed for Lot 606. \$1500 total. 2-1ftfn

USE THE PATENTED Happy Jack® Flea Beacon® to control fleas in the home without toxic chemicals or costly exterminators. Results overnight! LEXINGTON FARM SUPPLY (834-3388) (fleabeacon.com) 4-5,12,19,26p



Lexington Manor Senior Care

56 Rockport Road
 Lexington, MS 39095

IS CURRENTLY ACCEPTING APPLICATIONS FOR

CNA'S

12 HOUR SHIFTS
 and
PRN CNA'S
 3-11 and 11-7 SHIFTS

MUST COME TO NURSING HOME TO PICK UP APPLICATION. ONLY SERIOUS APPLICANTS NEED APPLY.

NOTICE

The Board of Levee Commissioners for the Yazoo-Mississippi Delta, Clarksdale, Mississippi is now accepting applications only until 4:00 p.m. on Friday, April 27, 2018 for the following:

CREWMAN

All applicants must be 21 years of age and possess a valid driver's license as well as a CLASS B Commercial driver's license or be able to obtain a Class B Commercial driver's license within 90 days of employment. The applicant must be physically fit. a list of job duties can be obtained from the Levee Board office. The successful candidate must report to work on time and on a regular basis. The successful candidate must have a positive attitude, follow instructions, and work well with others.

Applicants must provide two (2) previous employers references. All references provided will be contacted. The successful candidate will be required to pass a drug test before being employed. The Yazoo-Mississippi Delta Levee Board does participate in a random drug testing program.

The Yazoo-Mississippi Delta Levee Board is an Equal Opportunity Employer and does not discriminate on the basis of race, religion, color, sex, age, national origin or disability.

Anyone interested in completing an application can do so by picking up an application at the Levee Board Office at 140 Delta Avenue, P.O. Drawer 610, Clarksdale, Mississippi 38614 or call 662-624-4397.

BRUCE COOK, P.E., P.S.
 CHIEF ENGINEER

NOTICE

The Board of Levee Commissioners for the Yazoo-Mississippi Delta, Clarksdale, Mississippi is now accepting applications only until 4:00 p.m. on Friday, April 27, 2018 for the following:

EXPERIENCED EQUIPMENT OPERATOR

All applicants must be 21 years of age and possess a valid driver's license as well as a CLASS B Commercial driver's license or be able to obtain a Class B Commercial driver's license within 90 days of employment. The applicant must have experience operating a bull dozer and/or excavator in the areas of tree clearing and ditch excavation. The applicant must be physically fit. The position requires other work duties to be carried out in addition to operating heavy equipment and a list of additional job duties can be obtained from the Levee Board office. The successful candidate must report to work on time and on a regular basis. The successful candidate must have a positive attitude, follow instructions, and work well with others.

All applicants will be required to undergo and complete a field test to demonstrate level of experience operating heavy equipment. Applicants must provide two (2) previous employers references. All references provided will be contacted. The successful candidate will be required to pass a drug test before being employed. The Yazoo-Mississippi Delta Levee Board does participate in a random drug testing program.

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