

***Conservation**
(Continued from page 10.)
rush of the brook, or with the shimmer of sun on blue water. It brings meekness and inspiration from the decency of nature, charity toward tackle-makers, patience toward fish, a mockery of profits and egos, a quieting of hate, a rejoicing that you do not have to decide a darned thing until next week. And it is discipline in the equality of men—for all men are equal before fish.”

And President Dwight D. Eisenhower said, “The problems of juvenile delinquency decrease in direct proportion to the opportunities of our young people to enjoy outlets for their energies in sports...I have observed the resourcefulness and stability of young who have had an opportunity to learn how to take care of themselves...as fishermen.”

President Eisenhower was correct in what he said. Sometimes I wonder if many of the problems of our young people could not be solved

by introducing them to activities that are wholesome and result in a greater appreciation of the world around them, not become hostile to it. And there is no better time than the present to introduce them to fishing.

Like many homes that are blessed with the internet, CNN, Fox News, and satellite television, the great state of Mississippi is blessed with quality farm ponds, reservoirs, oxbow lakes, rivers, and streams.

We are also the beneficiaries of good fisheries management by the Mississippi Department of Wildlife, Fisheries, and Parks, the U.S. Fish and Wildlife Service, the USDA Natural Resources Conservation Service, and the USDA Forest Service.

Some of the events being held during National Fishing and Boating Week are: Turcotte Education Center (Turcotte Rodeo Ponds) – Katfishin’ Kids, June 2; City of Clarksdale (Coahoma County Fairgrounds) – Fish-

ing Rodeo, June 2; Neshoba County Lake – Fishing Rodeo, June 9; and the U.S. Army Corps of Engineers’ Ponds at Grenada Lake (Grenada Rodeo Ponds) – Fishing Rodeo, June 9.

During National Fishing and Boating Week, I encourage you to carry your son, daughter, niece, nephew, or other young person fishing. The values it will instill will last a lifetime. And there is no better way to celebrate National Fishing and Boating Week while you still can!

And finally, another quote from President Herbert Hoover, “Fishing is much more than fish. It is the great occasion when we may return to the fine simplicity of our forefathers.”

James L. Cummins is executive director of Wildlife Mississippi, a non-profit, conservation organization founded to conserve, restore and enhance fish, wildlife and plant resources throughout Mississippi. Their web site is www.wildlifemiss.org.

DAVE Says
By Dave Ramsey

Getting rid of the car
Dear Dave,
How do you sell a vehicle with a lien amount that’s higher than the actual value of the car?

Michael

Dear Michael,
First, you need to find a way to cover the difference between the amount of the lien and what you can get for the car. Let’s say the car is worth \$12,000, and you owe \$15,000. That would leave you \$3,000 short.

The bank holds the title, so unless you give them the payoff amount of \$15,000 you’re not getting the title. The easiest and simplest way would be if someone buys the car for \$12,000, and you had \$3,000 on hand to make up the difference. If you don’t have the money to make up the difference, you could go to a local bank or credit union and borrow the

remaining \$3,000.

I really hate debt, but being \$3,000 in the hole is a lot better than being \$15,000 in the hole. Then, you could turn around and quickly pay back the \$3,000 you borrowed.

You’d give the total amount owed to the bank, they would give you the title, and you would sign it over to the new owner. Hope this helps!

—Dave

Stop spending completely?
Dear Dave,
My mom and dad are following your advice, and they are working hard to get out of debt. I was wondering, is it okay to buy things while you’re paying off the debt you already have?

Leslie

Dear Leslie,
I’m glad you’re paying attention to the finances around your house. Of course, there

are some things you must have. We call these “necessities.” Most things are not necessities, though. If your air conditioning breaks down, or you have car repairs, those are things you must spend money on to fix. Things like new furniture, vacations, and eating at restaurants are not necessities. They’re things you might want, but they’re not necessary — especially when you’re trying to pay off debt.

I always recommend people take a hard look at their priorities, and remember there’s a difference between wanting something and needing something to survive. It can be hard, and it may mean everyone has to go without a few things they want for a while. But if your parents are serious about getting out of debt, they’ll do it. And it really won’t take all that long.

Great question, Leslie!

—Dave

** Dave Ramsey is CEO of Ramsey Solutions. Follow Dave on the web at daveramsey.com*

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