

USDA to survey Catfish and Cattle operations

Catfish Operations
 In July, the U.S. Department of Agriculture's National Agricultural Statistics Service (NASS) will survey catfish operations nationwide to provide an up-to-date measure of U.S. catfish inventories and water acreage used for production.

"NASS surveys catfish producers in July to create an accurate estimate of catfish inventories in Mississippi and the Nation," said Esmerelda Dickson, State Statistician, Mississippi State Office, Delta Region. In Mississippi, NASS will survey approximately 150 catfish farmers in July asking them to provide the total water area and inventory-breakdown of its usage into subcategories (broodfish, foodsize, and fingerlings).

To make it as easy as possible for producers to participate in the survey, NASS offers the option of responding via the Internet, telephone, mail or a personal interview with a local NASS representative. The Catfish Production report will be released on July 20, 2018 at 3:00 pm ET. This and all NASS reports are available online at www.nass.usda.gov/Publications. For more information, call the NASS Delta Regional Office at (800) 327-2970.

Cattle Operations
 In July, the U.S. Department of Agriculture's National Agricultural Statistics Service (NASS) will survey over 175 cattle operations statewide to provide an up-to-date measure of the United States cattle inventory.

"This information helps producers make timely, informed business decisions and plan for herd expansion or reduction. It also helps packers and government

leaders evaluate expected slaughter volume for future months and determine potential supplies for export," said Mississippi State Statistician, Esmerelda Dickson. "Obtaining the current count of cattle will serve as an important decision-making tool for the entire agriculture industry."

During the first two weeks of July, Mississippi producers will have the opportunity to report their beef and dairy cattle inventories, calf crop, death loss and cattle on feed-information. To make it as easy as possible for producers to participate in the survey, NASS offers the option of responding via the Internet, telephone, mail or a personal interview with a local NASS representative.

The July Cattle report will be released on July 20, 2018 at 3:00 pm ET. This and all NASS reports are available online at www.nass.usda.gov/Publications/index.php.

For more information, call the NASS Delta Regional Office at (800) 327-2970.



Artistic endeavors
 Dear Dave,
 I'm retired, and in the past few years I've taken up painting. This hobby has begun bringing in more money than I expected. I was wondering at what point I should start thinking about separating my art money from my personal finances, and look at officially starting a little business.

Pat
 Dear Pat,
 I'd do it now. A hobby that makes money is called a business. Hearing this is scary to some people, but starting a small business doesn't have to be complicated. You can go to your bank, and using your Social Security number, open a sole proprietor checking account. Title the account with your full name, then DBA — doing business as — and the name of your business.

All your art income goes into that account, and any

expenses paid where your painting is concerned comes out of that account. After the income goes in, and the expenses come out, what's left is profit. That's what you'll end up paying taxes on. Also, you'll be required to do quarterly estimates and send them to the IRS if you make more than \$640 in a quarter. Always remember to always hold back 25 percent for taxes, too, in a separate savings account just for this purpose. This is really cool, Pat. I think you're on the verge of being very successful!

—Dave
Follow up for peace of mind
 Dear Dave,
 Do you think it would be a good idea to request a formal statement saying my student loan debt has been completely paid off?
 Andrea
 Dear Andrea,

Following up on paid-off debts is always a good idea. It wouldn't hurt to write, and request formal, written confirmation that everything is paid in full. You can do this through email, so you'll have a record of contact, or you can send a certified letter — return receipt requested — through the postal system. That way, you'll have a record they received the letter and signed for it. It sounds like you spent a lot of time paying off your student loans. After an experience like that, you don't want to have to deal with greedy or dishonest collectors hounding you years down the road, and no way to prove you're free and clear.

—Dave
 *Dave Ramsey is CEO of Ramsey Solutions. 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.

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