*Dave Says

(Continued from page 4.) amount they need. His parents are well-off, and they have offered to cosign on the loan. Is this a bad idea?

Rhonda

Dear Rhonda,

It's a really bad idea. Those two have no business thinking about a house right now, and his parents are about to make things even worse with their loving, misguided help.

If you need a co-signer, you're nowhere near ready to buy a home. They need to slow down. I mean, they're just engaged. They don't even need a house at this point. They should get married, live in a cheap apartment for a while, and work on paying off their debts. After that, they need to save up an emergency fund of three to six months of expenses, then start setting cash aside for a huge down payment on their first, modest home.

These two have a bad case of house fever. And

mom and dad need to step back, look at things objectively, and realize they would not be blessing these kids by helping get them into a home they obviously can't afford!

Dear Bob.

Why not short-term disability? Dear Dave,

Why don't you recommend having shortterm disability insurance while doing the first three Baby Steps of your plan? It seems like a good time for it, when you're in the beginning stages of getting your finances in order.

You could certainly do that if you want, possibly even through your place of employment. I'm a big fan of folks having long-term disability insurance when they're in their prime wage-earning years. But short-term disability is something I've always considered to be that's something I don't credit score is "indeterrecommend or buy.

get the argument, Ι too, that short-term disability coverage usually isn't very expensive. But during the first two Baby Steps — getting a \$1,000 beginner emergency fund set aside, and pay-Dave ing off everything but the house - you're trying to limit expenses as much as possible. Chances are you wouldn't need it in Baby Step 3, because that covers your full emergency fund of three to six months of expenses.

Hope that helps, Bob!

–Dave Low vs. No

Dear Dave,

My husband and I are Bob trying to buy a house, but we both have low credit scores, so we're having trouble securing a loan. We've heard you talk about getting a mortgage loan with no credit score. Is this the same as a low credit score?

> Laura Dear Laura,

No, it is not. No credit score, means you don't gimmick insurance, and have any credit or your minable." A low credit score indicates you've had — or still have debt in your life, and you haven't done a good job of paying creditors on time.

Two things will help ter at @DaveRamsey.

solve the problem of having a low credit score. One is time. If you've had instances of late payments from years ago, time will help heal that to a degree. The older late issues become, the less they count against you.

But my guess is you two probably have some bad debt. By bad debt, I mean things that were never paid, or accounts that are in collections. If that's the case, you need to contact those people, and settle those debts in full — and in writing as quickly as possible. Officially close the accounts, too, before you try to buy a home.

When it comes to buying a home, Laura, I always advise folks to first be debt-free and have an emergency fund of three to six months of expenses set aside.

—Dave

* Dave Ramsey is CEO of Ramsey Solutions. He has authored seven bestselling 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 Twit-

* (Continued from page 4.) give inappropriate inregards a single parent, structions to a child). So, the same principle and to the question at hand. priorities apply, actu- if a responsible, morally ally. Children of divorce upright boyfriend gives a should know that where- child an instruction, the as they are loved and will child should obey. always be adequately protected and provided be somewhat needless for, both parents' prima- to say, but the same apry relationships are with plies to a stepparent. To other adults, not them. be clear, a stepparent's Likewise, children - re- authority over children gardless of their parents' should be regarded as marital status - should be COMPLETELY EQUAL in primary relationship IN ALL RESPECTS to a with other children.

Adult-child ship boundaries are main-stepparent is a secondtained for the benefit of class all concerned. Adults are trouble in the future, for diminished, concerning their author- mom/dad, so I don't have ity, when they strive to to do what you say," just be friends with children doesn't cut it. (not friendly, mind you, but friends with). Chil- ents, you do not want dren, furthermore, fail to your children thinking develop proper respect that it is somehow "cool" for adults who are striv- to have an adult friend. ing to be liked, and as I Adult-child friendships said in a recent column, are ALWAYS the result child mental health is in- of adults who invite chilextricably tied to respect dren into relationship for adults.

encompass any and all vulnerability should not adults who are identified be fostered in the home, by a child's parent or par- period. ents as responsible and *Family* morally upright, and with gist John Rosemond. that respect should come *johnrosemond.com*, obedience (because, in parentguru.com.

this context, the adult in question is not going to

PAGE

It should, at this point, biological/adoptive parrelation- ent's authority. When a citizen, there's especially sure. "You're not my

One final word: Parwith them. That renders a That respect should child vulnerable, and that

psycholo-



LEGALS

STATE OF SOUTH CAROLINA COUNTY OF GREENVILLE South Carolina Department of Social Services, Plaintiff.

Rosamond Parks, Brandon Lilley, Jimmy Kirkland, Donald Wilson and John Doe Defendants, IN THE INTERESTS OF A Child Born in 2007

A Child Born in 2009 A Child Born in 2012. Minors Under the Age of 18. IN THE FAMILY COURT OF THE

THIRTEENTH JUDICIAL CIRCUIT 2018-DR-23-0890 SUMMONS, NOTICE OF HEARING

Explanation of the Right to an Attorney TO: Rosamond Parks, Brandon Lilley Donald Wilson, Jimmy Kirkland, and John

YOU ARE HEREBY SUMMONED and required to answer the Complaint in this action, a copy of which is hereby served upon you, and to serve a copy of your Answer upon the Plaintiff through its attorney at 301 University Ridge, Greenville, SC 29603, within thirty (30) days from the date of service, exclusive of the date of service, and if you fail to answer the Complaint within the time aforesaid, the Plaintiff will apply to the Court for judgment by default and for the relief demanded in the Complaint.

You are further notified that you have e right to be represented by an attorney in all proceedings concerning this matter, and you are advised to have your attorney with you at any future hearing. You are further notified that if you are incompetent, the Plaintiff will apply to the Court to have a

HOLMES COUNTY, MISSISSIPP IN RE: THE ESTATE OF PAUL ALLEN EDWARDS, DECEASED

CAUSE NO.: 18-0085 NOTICE OF CREDITORS Letters of Testamentary having been granted on the 9th day of July, 2018 by the Chancery Court of Holmes County, Mississippi, to the undersigned upon the Estate of Paul Edwards, deceased, notice is hereby given to all persons having claims against said estate to present the same to the Clerk of said Court for probate and registration according to law within ninety (90) day from the date of the first publication of this notice or they will be forever barred This the 9th day of July, 2018.

/s/ Paulita Childs PAULITA CHILDS. EXECUTRIX Bryant W. Clark (MSB# 100965) BRYANT CLARK LAW, PLLC P.O. Box 179 exington, MS 39095 Telephone: (662) 834-6133 Attorney for Estate

7-12,19,26b

NOTICE TO CONTRACTORS Sealed bids will be received by the Board of Supervisors of Holmes County at the Board Room at 408 Court Square, Lexing-

IN THE CHANCERY COURT OF

Guardian ad Litem appointed for you.

You are further notified that a pre-trial hearing has been scheduled for Tuesday, March 27, 2018 at 2:00 p.m. You are further notified that a final hear-

ing has been scheduled for termination of your parental rights to the above named child for Wednesday, June 6. 2018 at 9:30 a.m. All hearings will take place at the Greenville County Famplace at the Greenville County Fam-ily Court, 301 University Ridge, Greenville, South Carolina.

You are further notified that: (1) a Guardian ad Litem (GAL) will be appointed by this Court to represent the best interests of the minor child; (2) the GAL will provide this Court with a written report, including an evaluation and assessment of the issues before this Court along with recommenda-tions; and (3) the GAL's written report will be available for review twenty-four (24) hours in advance of the final hearing at the GAL Program county office.

S.C. DEPARTMENT OF SOCIAL SERVICES. Amanda Stiles -SC Bar # 101380 Staff Attorney for Plaintiff 301 University Ridge Greenville, South Carolina 29603 (864) 467-4882 Date: 2/20/18 Greenville, South Carolina

7-19 26.8-2b

opened and read aloud for the construction of:

Set base, matt and seal for 200 feet on B Parks Road, Clark Road, Falls Road

Dig out and level with Hot Mix Salem Road and Industrial Drive in Holmes County, Mississippi.

All work, labor, equipment and materials must conform to the requirements of the Mississippi Standard Specifications for the State Aid Road and Bridge Construction, 2004 edition and any Addendums, Supplemental Specifications and/or Special Provisions to these Standard Specifications which specifically apply to the work being performed.

Certified check or Bid Bond for five percent (5%) of the total bid, made payable to Holmes County must accompany each proposal. The successful bidder will be required to furnish a one hundred percent (100%) performance bond. For specifications and a map contact J. Wayne Morrison Holmes County Engineer at 662/746-1863 or 213 South Main Street, Yazoo City, MS 39194.

The Board of Supervisors reserves the right to reject any and/or all bids in consideration of the award.

The Board of Supervisors encourages the participation of MBE/WBE Contractors and Sub-Contractors.

/s/ James Young, President Holmes County, Mississippi 7-19.26b