

\*Outdoor Truths

(Continued from page 6.) They make normal activities difficult and complicated. They take more focused concentration. It is the Christian winter. But it is in this winter that I am compelled to look for new life. You see, winter is the season of faith. The trees are without leaves and the ground is covered with the death of the past. Everything seems lifeless. But, it is under the surface of those leaves and that death, that we find new life for the days ahead. We may not be able to see it, but it is there. Germinating, breaking free, and growing. The lack of exposure is not for its hindrance, but for its protection. In our winter times, we too



Short term planning Dear Dave, My husband and I are completely debt-free, and we're saving up for our first house. We currently have about

\$90,000 in savings, and we'd like to buy a home with cash in the next few years. Where should we put our money, so it will work for us while we save more?

are growing. God is using the hard things to teach us to trust him. We may not see Him, but if we will look under the surface, we will find him at work, getting us ready for a new season of life. These hard things are not to hinder you, but to protect you, until it's time for you break through.

gary@outdoortruths.org

Aimee Dear Aimee, It's a great feeling when you don't have any debt hanging over your head, isn't it? With the path you're on now, just imagine how incredible it will be in a few years to have a new home and still be debt-free!

If I were in your shoes, and maybe looking at a three- to five-year window, I'd just

park the cash in a good market account. You won't make a lot off it, but your money will be safe. Besides, all you're looking for is a wise place to stash it for a little while.

When it comes to long-term investing I'm a big fan of growth stock mutual funds. The problem with that in your situation would be the volatility of the market. By the time you've saved up more money, and spent time deciding on a house, the market may be down.

It sounds like you two are doing a fantastic job with your finances. Congratulations!

Congratulations, young man. You've done a great job!

Keep your emergency fund simple

Dear Dave, One of my friends suggested that I put my emergency fund money into bonds. What do you think of this idea?

Dear Renee,

Never put your emergency fund into things where volatility and risk are a concern. An emergency fund isn't an investment; it's three to six months of expenses set aside to help protect you from the unexpected things life will throw at you. My advice is to keep your emergency fund in something simple—like a money market account where there's no penalty for early withdrawal and check writing privileges for easy access.

Bond values and prices go down when long-term interest rates rise. Right now, long-term interest rates—a good example would be mortgage rates—are ticking up. So, as this happens, the value of bonds goes down.

LEGALS

IN THE CHANCERY COURT OF HOLMES COUNTY, MISSISSIPPI IN THE MATTER OF THE ADOPTION OF THE CHILD DESCRIBED IN THE PETITION

FILE NO. 18-0007 ON THE ADOPTION DOCKET SUMMONS TO: Putative father of the child sought to be adopted, whose name and address are unknown after reasonable diligent search and inquiry.

You have been made a Defendant in the suit filed in this Court by Harrison Randle and Christine Randle, adoptive parents, and Stephanie Thurmond, biological mother, Plaintiffs, seeking the Adoption of the Child Named in the Petition. Defendants other than you in this action are NONE.

ISSUED UNDER MY HAND AND THE SEAL OF SAID COURT, this 10th day of December 2018.

HENRY LUCKETT CHANCERY CLERK OF HOLMES COUNTY POST OFFICE BOX 1211 LEXINGTON, MISSISSIPPI 39095 (S E A L) By: Charlie Luckett D.C. 12-13,20,27b

BEFORE THE MISSISSIPPI PUBLIC SERVICE COMMISSION

2018-UA-232 COOPERATIVE ENERGY EA123075000

IN RE: PETITION OF COOPERATIVE ENERGY FOR CERTIFICATE OF PUBLIC CONVENIENCE AND NECESSITY AUTHORIZING IT TO ACQUIRE, CONSTRUCT, OWN AND OPERATE SWITCHING STATION FACILITY IN HOLMES COUNTY, MISSISSIPPI (ACONA)

NOTICE Notice is hereby given that on the 3rd day of December, 2018, Cooperative Energy filed with the Mississippi Public Service Commission the above referenced matter. Any person desiring to participate in or receive further notice of these proceedings is required under RP 6.121 of the Commission's Public Utility Rules of Practice and Procedure to file a written petition to intervene on or before twenty (20) days from publication of this notice.

This cause is returnable to the regular meeting of the Commission to be held at 10:00 A.M., Thursday, January 10, 2019, at the Mississippi Public Service Commission Hearing Room, 1st Floor, Woolfolk State Office Building, Jackson, Mississippi. If a hearing is required, the Commission, by subsequent order, will set a time and place for said hearing. This cause is subject to being set for disposition on a hearing date not less than twenty (20) days from the date of publication of this Notice. If protest, answer or other appropriate pleading is on file in response to this matter, the Commission will consider same on said hearing date.

WITNESS MY HAND AND THE OFFICIAL SEAL OF THE MISSISSIPPI PUBLIC SERVICE COMMISSION, on this the 4th day of December, 2018. Katherine Collier Executive Secretary (SEAL)

We're not looking to make money with an emergency fund, Renee. Think of it as a type of insurance. Just let it sit there, safe and sound, until it's needed!

—Dave \*Dave Ramsey is CEO of Ramsey Solutions. He has authored seven best-selling books. Follow Dave on the web at daveramsey.com and on Twitter at @DaveRamsey.

\*Conservation

(Continued from page 4.) fawn is 1 month old it will begin to follow its mother. Fawns will nurse until they are 3 to 5 months.

Bucks take no part in raising fawns. A fawn will lose its spotted coat at 4 months. Male fawns follow their mother for about 1 year; female fawns follow for about 2 years.

Deer in Mississippi feed mostly during the late afternoon and night. Generally, they spend the day bedded down in cover resting. An adult deer requires about 8 to 10 pounds of food per day, and about 2 to 3 quarts of water per day (depending on the type of food eaten).

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.

LEGALS

NOTICE TO BIDDERS

Sealed bids will be received by the Mayor and Aldermen of the City of Tchula, Mississippi, in the office of the City Clerk, 1027 Main Street, Tchula, MS, 39169 UNTIL: 2:00 pm CST, on Thursday, January 10, 2019 FOR: WWTP Improvements (CDBG Project No.: #1133-16-359-PF-01), Tchula, MS and there be publicly opened and read. Plans and specifications may be obtained from the office of CIVILTech, Inc., 5420 Executive Place, Jackson, MS 39206; Phone 601-713-1713; upon payment of \$50 per set (checks only, payable to CIVILTech, Inc.). Payments are non-refundable. Pre-Bid Conference will be conducted at 10:00 am CST, December 18, 2018 at Tchula City Hall, Board Room, 1027 Main Street, Tchula, MS 39169. ALL PROSPECTIVE BIDDERS ARE ENCOURAGED TO ATTEND. Bidders shall be advised that Bids will be held open for sixty (60) days from bid date, prior to acceptance and award of the Contract. No bidder may withdraw their bid during this period without Owner's consent. The City of Tchula, Mississippi reserves the right to reject any and all bid proposals received, to waive any informalities or irregularities in the bids received, and to accept the lowest and best bid. Award of contract is subject to availability of funds.

The work to be performed under this contract is subject to the requirements of Section 3 of the Housing and Urban Development Act of 1968, as amended 12 U.S.C. 1701u (Section 3). CDBG regulations governing the grant require that, to the greatest extent feasible, opportunities for contracting, subcontracting, training and employment arising in connection with this CDBG project will be extended to Section 3 businesses and Section 3 residents.

Minority and women's business enterprises are solicited to bid on this contract as prime contractors and are encouraged to make inquiries regarding potential subcontracting opportunities, equipment, material and/or supply needs. The City of Tchula does not discriminate on the basis of disability in the admissions or access to or treatment or employment in its programs and activities. The City considers itself an equal employment opportunity community and seeks to further fair housing within the City to the greatest extent possible.

The City of Tchula is an Equal Opportunity Employer. The City of Tchula hereby notifies all Bidders that it will affirmatively insure that any Contractor pursuant to this advertisement will be afforded the full opportunity to submit bids in response to this invitation and will not be discriminated against on the grounds of race, color, religion, sex, national origin, age, disability, sexual preference, marital or veteran status, or any other legally protected status in consideration for an award.

THE MAYOR AND ALDERMEN OF THE CITY OF TCHULA By: /s/ General Vann General Vann, Mayor 12-13,2018

LEGAL NOTICES

IN THE CHANCERY COURT OF HOLMES COUNTY, MISSISSIPPI IN THE MATTER OF THE ESTATE OF D. W. HOUSE, DECEASED

CAUSE NO.: 29-4279 NOTICE OF CREDITORS Letters of Administration having been granted on the 14 day of November, 2018 by the Chancery Court of Holmes County, Mississippi, to the undersigned upon the Estate of D.W. House, 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 14th day of November, 2018. /s/ Diane Hall, Administrator DIANE HALL, ADMINISTRATRIX Bryant W. Clark (MSB# 100965) BRYANT CLARK LAW, PLLC P.O. Box 179 Lexington, MS 39095 Telephone: (662) 834-6133 Attorney for Estate 12-13,20,27b

IN THE CHANCERY COURT OF HOLMES COUNTY, MISSISSIPPI

EDGEWOOD, LLC PLAINTIFF VS. CAUSE NO. 18-0154 WELLS FARGO BANK, NA as Trustee under Pooling and Servicing Agreement dated as of February 1, 2005 Asset Backed Pass-Through Certificates Series 2005 WHQ1; STATE OF MISSISSIPPI; HOLMES COUNTY, MISSISSIPPI; DISTRICT ATTORNEY FOR HOLMES COUNTY, MISSISSIPPI; CITY OF DURANT, MISSISSIPPI; AND ALL OTHER PERSONS, FIRMS AND CORPORATIONS HAVING OR CLAIMING ANY LEGAL OR EQUITABLE INTEREST IN AND TO THE FOLLOWING DESCRIBED LAND SOLD FOR TAXES ON AUGUST 25, 2014, PARCEL NO. 0410716300, 100 FEET OFF THE NORTH END OF LOT 333 IN THE CITY OF DURANT, HOLMES COUNTY, MISSISSIPPI; AND DOES 1-75, INCLUSIVE DEFENDANTS

SUMMONS TO: THE UNKNOWN DEFENDANTS, ALL OTHER PERSONS, FIRMS AND CORPORATIONS HAVING OR CLAIMING ANY LEGAL OR EQUITABLE INTEREST IN AND TO THE FOLLOWING DESCRIBED LAND, SOLD FOR TAXES ON AUGUST 25, 2014, PARCEL NO. 0410716300, 100 FEET OFF THE NORTH END OF LOTT 333 IN THE CITY OF DURANT, HOLMES COUNTY, MISSISSIPPI

You have been made a Defendant in the suit filed in this Court by Edgewood, LLC, Plaintiff, seeking the Court to confirm the tax sale of property in Holmes County, Mississippi (the "Property"). Defendants other than you in this action are Wells Fargo Bank, State of Mississippi; Holmes County, Mississippi; District Attorney for Holmes County, Mississippi; and, City of Durant, Mississippi

You are required to mail or hand deliver a written response to the Complaint filed against you in this action to Andrew Hammond, Attorney for Plaintiff, whose address is Young Wells Williams P.A., Post Office Box 6005, Ridgeland, Mississippi 39158 or 141 Township Avenue, Suite 300, Ridgeland, Mississippi 39157. YOUR RESPONSE MUST BE MAILED OR DELIVERED NOT LATER THAN THIRTY (30) DAYS AFTER THE 6 DAY OF DECEMBER, 2018, WHICH IS THE DATE OF THE FIRST PUBLICATION OF THIS SUMMONS. IF YOUR RESPONSE IS NOT SO MAILED OR DELIVERED, A JUDGEMENT BY DEFAULT WILL BE ENTERED AGAINST YOU FOR THE MONEY OR OTHER RELIEF DEMANDED IN THE COMPLAINT.

You must also file the original of your Response with the Clerk of this Court within a reasonable time afterward.

Issued under my hand and seal of said Court, this 20th day of November 2018. HENRY LUCKETT, CHANCERY CLERK HOLMES COUNTY, MISSISSIPPI BY: CHARLIE LUCKETT, D.C. 12-6,13,20b

HOLMES CO BD OF SUPERVISORS CLAIMS SUMMARY FOR: 11/2018 FOR THE PERIOD ENDED NOVEMBER 30, 2018

Table with columns: FND-DPT, DEPARTMENT NAME, DEPT TOTAL. Lists various departments like GENERAL COUNTY PAYROLL, BOARD OF SUPERVISORS, CHANCERY CLERKS DEPT, etc., with their respective totals.

THIS IS A SUMMARY OF EXPENDITURES FOR NOVEMBER, 2018 LISTING THE TOTAL DISBURSEMENTS BY EACH DEPARTMENT. A COMPLETE LIST OF ALL EXPENDITURES REPRESENTING THESE TOTALS IS RECORDED IN SUPERVISORS DOCKET AND IS OPEN FOR PUBLIC INSPECTION IN THE CHANCERY CLERKS OFFICE DURING REGULAR HOURS.

CLERK OF THE BOARD 12-13b

SUMMONS BY PUBLICATION IN THE CHANCERY COURT OF HOLMES COUNTY, MISSISSIPPI HAMMETT GRAVEL COMPANY, INC. PLAINTIFF

VS. CIVIL ACTION FILE NO. 18-152 THE HEIRS AT LAW OF SALLIE PEARL BROWN, DECEASED; CLARA JOHNSON, DECEASED; AND ANY PERSON HAVING OR CLAIMING A LEGAL OR EQUITABLE INTEREST IN SW 1/4 OF SE 1/4, AND SE 1/4 OF SW 1/4, SECTION 33, T15N, R2E, HOLMES COUNTY, MISSISSIPPI DEFENDANTS

SUMMONS THE STATE OF MISSISSIPPI TO: HEIRS-AT-LAW OF SALLIE PEARL BROWN, DECEASED; CLARA JOHNSON, DECEASED; AND ANY PERSON HAVING OR CLAIMING A LEGAL OR EQUITABLE INTEREST IN SW 1/4 OF SE 1/4, AND SE 1/4 OF SW 1/4, SECTION 33, T15N, R2E, HOLMES COUNTY, MISSISSIPPI

You have been made a Defendant in the suit filed in this Court by Hammett Gravel Company, Inc., a Mississippi corporation, Plaintiff, seeking to confirm title. Defendant(s) other than you in this action are, none.

You are required to mail or hand deliver a copy of a written response to the Complaint filed against you in this action to E. Barry Bridgforth, Attorney for the Plaintiff, whose post office address is P. O. Box 1569, Yazoo City, Mississippi and whose street address is 117 E. Jefferson Street, Yazoo City, Mississippi 39194.

YOUR RESPONSE MUST BE MAILED OR DELIVERED NOT LATER THAN THIRTY DAYS AFTER THE 6TH DAY OF DECEMBER, 2018, WHICH IS THE DATE OF THE FIRST PUBLICATION OF THIS SUMMONS. IF YOUR RESPONSE IS NOT MAILED OR DELIVERED, A JUDGEMENT BY DEFAULT WILL BE ENTERED AGAINST YOU FOR THE MONEY OR OTHER RELIEF DEMANDED IN THE COMPLAINT.

You must also file the original of your response with the Clerk of this Court within a reasonable time afterward.

Issued under my hand and the seal of said Court, this 20th day of November, 2018.

HENRY LUCKETT, CLERK OF THE CHANCERY COURT OF HOLMES COUNTY, MISSISSIPPI (S E A L) By: Charlie Luckett Deputy Clerk 12-6,13,20b

IN THE CHANCERY COURT OF HOLMES COUNTY, MISSISSIPPI IN THE MATTER OF THE ESTATE OF MARGARET DEVINE MEEKS, DECEASED

CIVIL ACTION FILE NO. 15-0144 SUMMONS

TO: Unknown heirs at law or devisees of Jeaninne Meeks Warren, Deceased.

You have been made a Defendant in the suit filed in this Court by Curry Meeks, Petitioner, seeking to Determine the Heirs of Jeaninne Meeks Warren. Parties other than you in this action are Robert E. Warren, Michelle Wright, Thomas Wright and Robert Neal Wright.

You are summoned to appear and defend against the Complaint or Petition filed against you in this action at 9:00 o'clock a.m. on the 28th day of February 2019, at the Courtroom of the Yazoo County Courthouse in Yazoo City, Mississippi, and in case of your failure to appear and defend a judgment will be entered against you for the money or other things demanded in the Complaint or Petition.

ISSUED UNDER MY HAND AND THE SEAL OF SAID COURT, this 10 day of December 2018.

HENRY LUCKETT CHANCERY CLERK OF HOLMES COUNTY, MISSISSIPPI Post Office Box 1211 Lexington, Mississippi 39095 (S E A L) By: Charlie Luckett D.C. 12-13,20,27b