



You need actions, not words

Dear Dave,

My husband and I have about \$20,000 in credit card debt, plus payments on a new truck. We also have a camper he bought before we got married that we're still making payments on. I recently received a \$50,000 inheritance, and I'd like to use that money to help get us out of debt and open a savings account. My husband says he is onboard, but he keeps buying things we don't have the money for. I don't want the inheritance to go to waste, so what can I do?

Tessa

Dear Tessa,

I want you guys to get control of your finances and have a better life, too. But until your husband is willing to get rid of the camper and the truck, I'd hang on to the inheritance money.

Right now, you need more than his words—you need

his actions. At this point, the real issue isn't the debt or the idea of using the gift you received to pay off the debt. The issue is you can't see a future where your husband isn't going to repeat the same financial stupidity. You need to have that future cleared up, and it isn't going to be cleared up until he proves he has changed his heart and his ways. In his case, that means showing he has become a grown-up and isn't buying toys he can't afford anymore.

I know where you are, and I know where he is right now. I've been there. Years ago, I was a "grown man" but I was still really a little boy buying things I couldn't afford to impress people I didn't even know. This guy likes stuff. He likes shiny trucks, shiny things to pull behind shiny trucks, and that sort of thing.

But it's time for him to sell all the crap, grow up, and start putting you and your family first. Keep talking to

Conservation Corner

by James Cummins  
Executive Director  
of Wildlife Mississippi

This column, the third of a four-part series, will give readers a closer look at CWD. In this column, we will discuss "How CWD Spreads."

The widely held belief that all CWD occurrences can be traced back to a single Colorado research facility prevents wildlife and animal health professionals from considering that some outbreaks may be arising from unrecognized exposure events that occur repeatedly over time.

him. Explain how important it is to you that you're both on same page financially and in every other aspect of your marriage. Until he proves he's ready to do that, though, I'd say just hold on to the inheritance money.

—Dave

*\*Dave Ramsey is CEO of Ramsey Solutions. He has*

In fact, natural and human-facilitated factors have contributed to the geographic spread and persistence of CWD over the last 5 decades. Regardless of the origin, much of the spread of CWD appears attributable to natural movements of wild deer. For example, Wyoming has only one private game farm, and consequently commercial enterprise is unlikely to have driven the widespread distribution there. Alternatively, the role of commercial elk operations in CWD

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*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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outbreaks in captive herds in Saskatchewan and South Korea was well documented, with inadvertent spillover apparently giving rise to a large, freeranging focus spanning the Saskatchewan-Alberta border. In Colorado, a combination of natural and human-facilitated factors likely contributed in different measures to separate outbreaks.

Natural factors contributing to persistence and geographic spread include prolonged incubation of the disease, multiple routes of CWD prion disease shedding, its environmental persistence, and the movements of free-ranging deer. Infected deer likely shed prions in feces, urine, and saliva for most of the disease course, thus allowing for ample opportunities for transmission to other deer. Migration movements also have the potential for contributing to longer distance jumps in distribution. Because CWD can bind to soil and plants, it can remain in the environment for an extended time. Therefore, transmission can occur on overlapping ranges even in the absence of direct interactions between infected and uninfected animals. Indirect transmission also increases the likelihood of interspecies transmission.

The primary human-facilitated factor identified in the spread of CWD is movement of live animals, and to date, this is the only confirmed contributing activity linked to CWD's spread between distant locations. These animal movements typically are associated with other highly artificial wildlife management activities, such as captive wildlife propagation and high-fenced shooting enclosures. Moving free-ranging deer from an infected source would also present a similar risk for spreading CWD. Local wildlife may be exposed to CWD if infected captive animals escape, or if free-ranging deer are exposed to infected captive animals or contaminated environments. Fence-line contact offers another opportunity for direct transmission. Note that these

transmission opportunities are a two-way street (i.e., CWD can move in either direction between captive and wild deer). Other possible modes for human-facilitated spread of CWD include transport of infected carcasses, products manufactured or contaminated with prion-laden deer or elk urine, saliva, or feces, or possibly the movement of hay or grain crops contaminated with the CWD agent.

In addition, other human activities can substantially increase the likelihood of establishing, maintaining, and spreading CWD and other diseases in free-ranging wildlife. In particular, artificial management activities, such as wildlife baiting and feeding or other practices that congregate normally dispersed wild animals enhance transmission opportunities.

In the next, and last, column on CWD, I will discuss efforts to try and control it.

*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.*

\*Bomb Threats

(Continued from page 1.) that all students and staff were safe and that classes had resumed.

"Please know that your child is safe. Our children's safety is our TOP PRIORITY!" he said. "We are working with the local authorities and the Mississippi Bureau of Investigation (MBI). We have identified the number of the prank caller and an arrest will be made soon. These actions are federal offenses and will not be tolerated in our school district! We will keep you updated on this matter. Thank you for entrusting your child to our care — we will ensure their safety."

Dr. Henderson provided his mobile phone number for parents to reach him with questions or concerns. He wanted to make certain everyone knew that all students and staff were safe.

14th January

ACROSS

- 1 Shopper's place
- 5 Formal agreement
- 9 Sound like a heavy smoker
- 13 Alkali neutralizer
- 17 Nagano gold medalist Kulik
- 18 Mother of Jubal
- 19 Nautical direction
- 20 Surrealism's cousin
- 21 Horse owners' competition
- 23 Start-up funds
- 25 "Roots" author
- 26 Greek letter
- 27 Bone cavities
- 28 Trucking locale
- 29 Mastery
- 30 Restaurant, to a gossip columnist
- 33 Of the vertebrates
- 35 \_\_\_ wild oats
- 37 Wind instrument
- 39 Like a suit's skirt
- 40 Greedy
- 41 Singe
- 42 Fix
- 43 Waterside inn
- 46 Before legal or medic
- 47 Calcutta resident
- 51 Nearer fruition
- 52 Housekeeper's bane
- 53 Dr. Casey
- 54 Like Snapple's tea
- 55 Controversial apple preservative
- 56 Muscularity
- 57 Frog's milieu
- 58 Patricia of "Cookie's Fortune"
- 59 Gladiolus, once
- 60 Relevant
- 61 Loafer's ornament
- 62 Pointed arch
- 63 International rapprochement
- 65 Fuller's earth
- 66 Hums

- 67 Mauna \_\_\_
- 68 Perfume bottle
- 69 "Star Trek" helmsman
- 70 "They \_\_\_ Horses, Don't They?"
- 73 Twosome
- 74 Musical compositions
- 77 Famous Alp-crosser
- 79 Tarzan et al.
- 81 Before sigma
- 83 \_\_\_ poetica
- 84 Cuts out the seeds
- 86 Chemical suffix
- 87 Wipes dishes
- 89 Preliminary efforts
- 91 Urban domiciles
- 93 Lacquered enamelware
- 94 "Night" author Wiesel
- 95 Overfill a suitcase, e.g.
- 96 State bird of

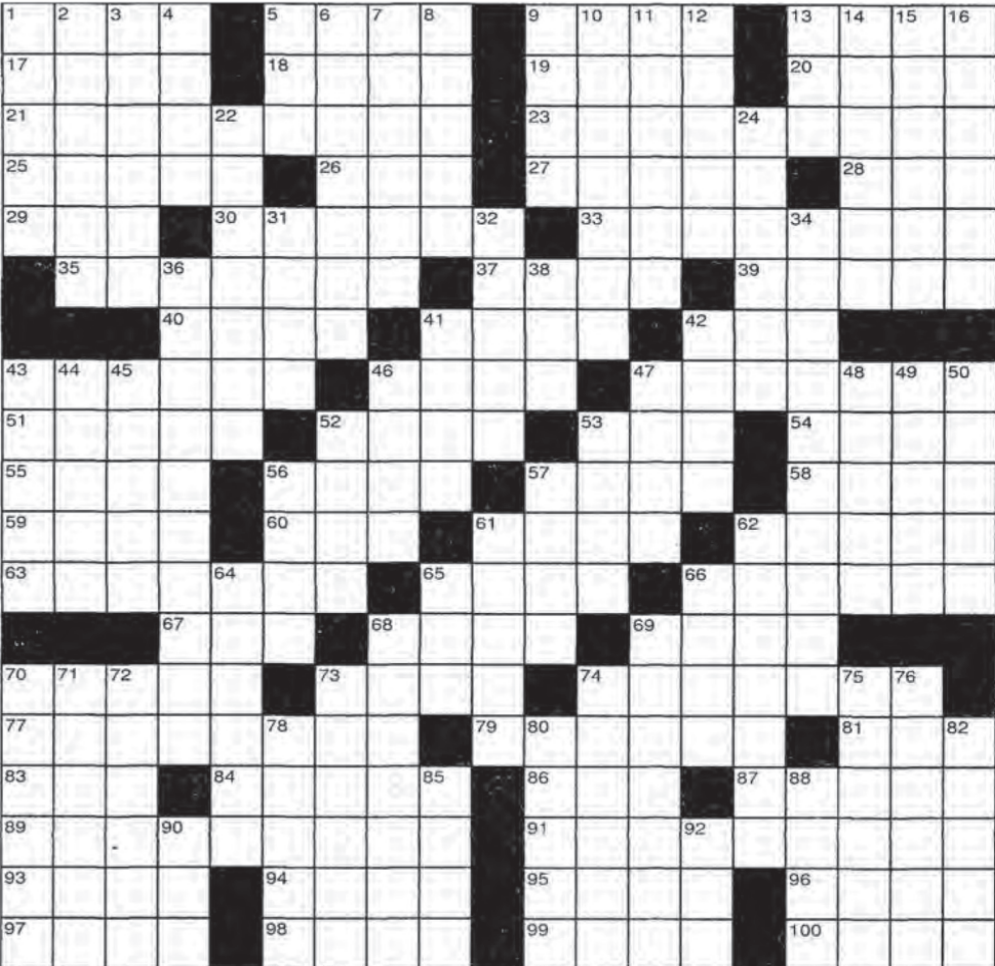
- Hawaii
- 97 All over again
- 98 Esoteric
- 99 City in Kansas
- 100 Tiny insect

DOWN

- 1 Baryshnikov, to pals
- 2 Ritual sites
- 3 Common theater name
- 4 Stomach
- 5 Fixed standard
- 6 Modified
- 7 Hidden hoards
- 8 "A League of \_\_\_ Own"
- 9 Tabula \_\_\_
- 10 Lace-manufacturing French city
- 11 Boil
- 12 \_\_\_ de Valdivia (conqueror of Chile)
- 13 Bustle
- 14 Cole Porter musical
- 15 Think up
- 16 Type of couch

- 22 Run one's \_\_\_ (examine)
- 24 Perkins of "The Wild Kingdom"
- 31 West Indian plant
- 32 \_\_\_ for the asking
- 34 Dealing with the blizzard's aftermath
- 36 Sweet summer treat
- 38 Lingerie piece
- 41 Depraved
- 42 Tear asunder
- 43 Make steady
- 44 Pour \_\_\_ troubled waters
- 45 Severed
- 46 Closely confined
- 47 Warped
- 48 \_\_\_ the hole
- 49 Military holiday
- 50 Passes time unproductively
- 52 Be sunk in dejection
- 53 Angular
- 56 "Farewell," affectedly
- 57 Ring

- 61 Red Cross founder Barton
- 62 Family vacation destination
- 64 Bulletin board item
- 65 Caesar's 102
- 66 \_\_\_ buggy
- 68 Actress Harper
- 69 By any means
- 70 Kind of daisy
- 71 Nag about endlessly
- 72 Reduced
- 73 Conditional release from jail
- 74 Title for Violeta Chamorro
- 75 Out of bed
- 76 "Morning Train" singer Easton
- 78 Submitted
- 80 Food fish
- 82 Aryan people
- 85 Round farm-basket
- 88 Ladder's step
- 90 Moisture on the grass
- 92 "\_\_\_ Pinafore"



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