



**Relationships and money**  
Dear Dave,  
My father-in-law wants to help us with our mortgage. We've been working hard to pay off our home early, and we've reduced what we owe to around \$35,000. His idea is to pay off the remainder, then let us pay him back over time. In the past, he has loaned us much smaller amounts and everything has worked out fine. What do you think about this?

Dear Brianne,  
I'm sure this seems like a winning proposition all the way around. My concern is there's a big spiritual and emotional issue that has been left out of the equation. The borrower is always slave to the lender, and nowhere is that more true than in a family.

I understand, too, you have a solid track record with this kind of thing. But anytime you borrow money from family you're playing with fire. When you do something like this, especially with such a large amount, the money issue is likely to be a shadow hovering over your relationship. Family get together, special events, and holidays will feel different when you're there with your lender instead of just good old dad.

I assume your father-in-law is doing well financially, since he can afford to make this offer. And don't get me wrong, it's a very kind and generous offer. If I were in his shoes, I might offer instead to pay off the mortgage as a gift to my son and daughter-in-law for working so hard to attain a goal. But it would be a gift. No strings attached.

If you have a nice, stable family, this debt will always be there in the back of your mind. If you have a dysfunctional, control-freak kind of family, it's going to be right there in front of you constantly. Either way, I don't think it's worth the risk.

**Fight back against fraud**  
Dear Dave,  
We recently learned that my wife's ex-husband used her social security number to establish several credit card accounts. We've written and called the credit card compa-

nies, and we're disputing the charges, but is there anything else we can do to protect ourselves and put an end to this?  
Ken

Dear Ken,  
You bet there is! File a police report immediately, and if possible, have this guy arrested. He has committed criminal fraud, and it's not something you should take lightly. Also, put a fraud victim alert on your credit bureau reports today.

Don't stop with just alerting the credit card companies about this situation. You should be speaking with and communicating via email—plus snail mail, if necessary—directly with the fraud victim division at every credit card company involved. Make sure they understand this is a denial of responsibility and not simply a dispute.

Let them know you're sorry this happened, but explain that all these charges in your names are the result of a criminal act perpetrated against you. You may have



**February 28** - Mac A. O'Neal, Tunga Newton, Jimbo Thomas, Wade O'Briant, Michael Fancher, Jill Nichols, Linda K. Gibson, Troy Golden, Ray McCleskey, Chris Howard, Jonwiley Jones, Coby

to stand your ground with the credit card companies, because some of them might try to get you to pay it, anyway. Don't do it!

—Dave  
*\*Dave Ramsey is CEO of Ramsey Solutions. He has authored seven best-selling 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 Twitter at @DaveRamsey.*

LeClair

**February 29** - Deloris Adkins, Madison Sims, Judy Richards, Gene Brooks

**March 1** - Whit Ables, Cliff Bishop, Audrey Tate, Samuel Brown, Keith Dean, Cayson Milum, Christyn Truitt, Christi Richmond, Kay Robertson, Molly Hanks, Rosie Pate, Dorothy Martin

**March 2** - Beverly Marshall Edwards, Fred Horton, Christy Pritchard, Mike Hood, Ryder Cotten, Sasha McMorris, Jan Pullen, Barry M. Jones, Faye Roy, Johnny McBride

**March 3** - Hayley Drennan, Silento McMorris, Kim Upshaw, Claire Suzanne Sheppard, Anita James

**March 4** - Burwell Barton, John L. Barnes, III, Darlene Ware, Art Sweeney, Lindsey Huffman, Megan Holland, Louis Alexander, Marcus Crockrell, Mark Underwood

**March 5** - Robin Pierce, Bear Rosamond, Melanie Garrett, Karon Sinclair Barnes, Wes Sterling, Allison Hart, Clayton Nolan, Lucy



**February 28** - Andy and Shelly Ledbetter

**March 3** - Josh and Heather Guest, Lake and Nicole Lindsey

**March 4** - Warren and Melanie Davis

**March 6** - Larry and Susan Bonner

To add your birthdays and anniversaries to our list, please send your information by mail to P.O. Box 60, Lexington, MS 39095; fax 662-834-1074; email to hcherald@gmail.com; or stop by our office at 308 Court Square in Lexington. No phone calls, please.

Alexander, Nathan Hill, Dana Hill, Michael Howard, Maci Harris, Anabelle Burwell

**March 6** - Ann Burrell, Bonnie Haffey, Joseph Walbert, Tim Johnson, Janice Gullett

**2nd February**

**ACROSS**

- 1 Truck part
- 4 Detail for Joe Friday
- 8 Physicist Bohr
- 13 "The Days and Nights of Molly"
- 17 Dr. of the rap world
- 18 Epps of "Love & Basketball"
- 19 Of an arm bone
- 20 Part of Miss Muffet's meal
- 21 Local of John Wayne Airport
- 23 Queenie's master in the comics
- 24 Atahualpa's subject
- 25 Over-nudge a pinball machine
- 26 \_\_\_ game (golf tourney)
- 28 Shallow harbor
- 30 Singer Lou
- 32 Capital of Tibet
- 33 Mrs. \_\_\_ (spice blend)

- 34 Sonia the Duck's instrument
- 35 Night: Ger.
- 36 Sheriff's badges
- 40 \_\_\_ Canals (Huron-Superior connector)
- 41 Astronomer Carl
- 42 Show fear
- 43 Abu Dhabi's nation: abbr.
- 44 Actor's test
- 46 Sanskrit word for "thread"
- 47 Legal order
- 48 Musical syllables
- 49 Rich in matter
- 50 Alexander of "Point/Counterpoint"
- 51 Spring birds
- 54 Guardian spirits
- 55 Czech river
- 56 Foolish Flynn
- 57 Swashbuckler
- 58 Opposed, in Hicksville
- 59 Bell sound
- 60 Flight part

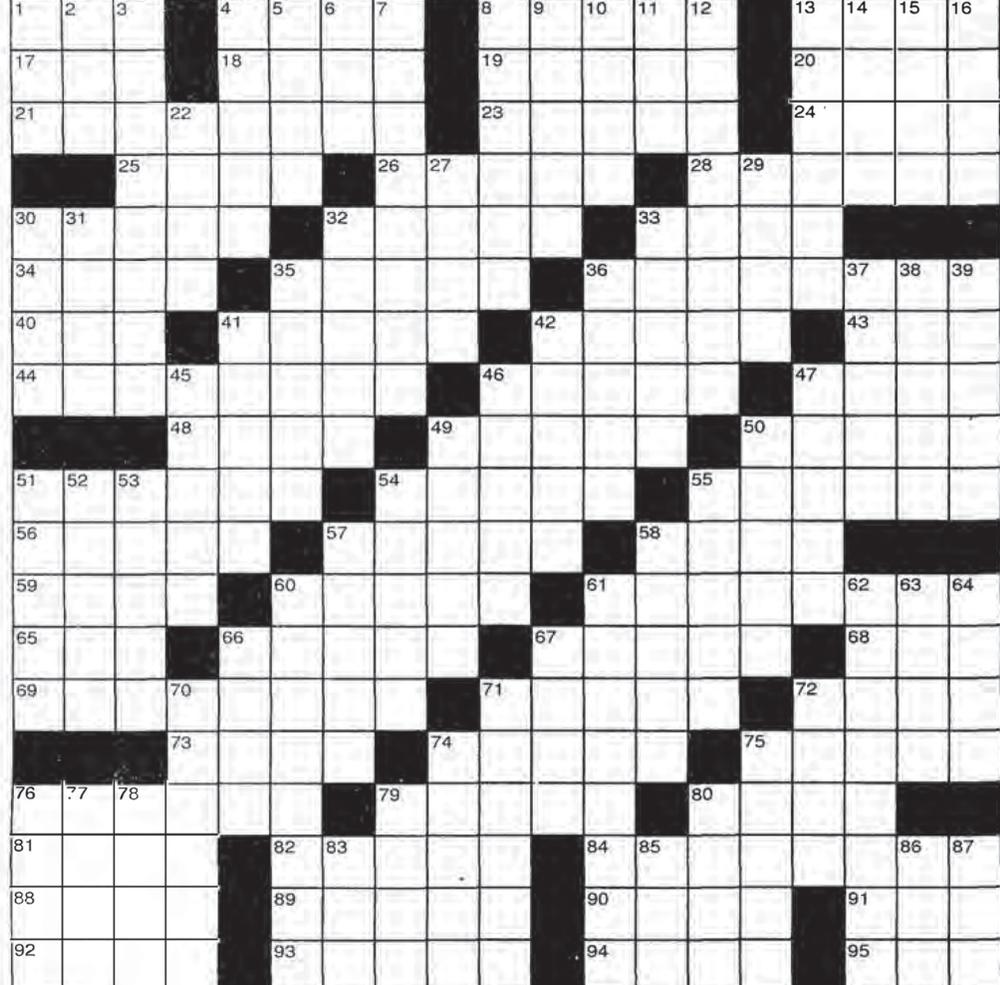
- 61 Coax from a tangle
- 65 Green prefix
- 66 Biased perspective
- 67 Esther fest
- 68 Like the desert
- 69 Edict
- 71 "Super" Nintendo hero
- 72 Eye signal
- 73 Diminutive suffix
- 74 River Madeline fell into
- 75 "Peter Pan" composer Charlap
- 76 Magazine's layout
- 79 Beet variety
- 80 Mystical teacher
- 81 Dust Bowl migrant
- 82 Skull protuberance
- 84 Display a milky glow
- 88 Strait of Hormuz country
- 89 Saltpetre
- 90 Telephone line
- 91 54, in 54

- 92 Terminating
- 93 More carefree
- 94 Beaks
- 95 Affirmative reply

**DOWN**

- 1 IRA components, for some
- 2 Sky altar
- 3 Curved-back furnishing
- 4 Young horses
- 5 Latin I verb applicable to Venus
- 6 Has what it takes
- 7 Home for Oscar the Grouch
- 8 Sun worshiper
- 9 Actress Massey
- 10 Austrian river
- 11 Young Highlander
- 12 Serendip, now
- 13 Country singer Yoakam
- 14 "Oops!"
- 15 Art \_\_\_
- 16 Cannon of "Ally McBeal"
- 22 Floor-covering unit

- 27 Entertainer Madeline
- 29 African fox
- 30 Parks in the front of a bus
- 31 \_\_\_ Hassan
- 32 Former capital of Nigeria
- 33 Journal
- 35 Collars
- 36 All, in Abruzzo
- 37 Atmospheres
- 38 "Hard \_\_\_ A-Gonna Fall" (Dylan)
- 39 Bristles
- 41 Emma of "Easy A"
- 42 Partridge's kin
- 45 "Of Thee \_\_\_"
- 46 Madrid mister
- 47 Sound like a tired toddler
- 49 National \_\_\_ Scholarship
- 50 Earthquake
- 51 Bill addition
- 52 "Soul \_\_\_"
- 53 Bathrooms: Sp.
- 54 Foundation donation
- 55 Author Marsh
- 57 Public storehouse
- 58 Condor's home
- 60 Slashing
- 61 Refuse
- 62 In a hateful manner
- 63 Samovars
- 64 Day care denizen
- 66 Mlle., in Barcelona
- 67 So-so poker hand
- 70 Rubber \_\_\_
- 71 More sadistic
- 72 Was dressed in
- 74 View from the crow's nest
- 75 Stubborn ones
- 76 Rowan, to Martin
- 77 Slimy gumbo ingredient
- 78 Inlets
- 79 "\_\_\_ of God" (E.L. Doctorow)
- 80 Apparel
- 83 Peeples of "Fame"
- 85 Humble \_\_\_
- 86 French co.
- 87 Gabrielle's portrayer ("Desperate Housewives")



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