

Creative Perspectives Against Sexual Assault



Holmes County Central High Art Club created individual paintings and collages for SAAM (Sexual Assault Awareness Month). HCCHS, Nollie Jenkins Family Center and Holmes County SART Team hosted educational seminars on April 2. Pictured above (from left): Veronica Rand, sponsor, Tyrik Brown, Jamaris Shaw, Patrick Chatelain, Larthell Bankhead; Back row: Henry Hill, John Mitchell, Curtissa Bacon, Kitori Jordan. Not pictured: Ivory Dorsey, Montavious Hightower, Laterraia Floyd, Shabecca Harris, Jontavia Newton and Teontay Wade. Pictured at left, Tawanna Jefferson displays some of he artwork created during the seminar.

(Photos submitted)



ALYSSA KILLEBREW Lexington native to serve on state mental health board

Dr. Alyssa Ellis Killebrew was appointed recently by Mississippi Governor Phil Bryant and confirmed

by the Mississippi Senate to serve on the Mississippi Mental Health Board. She will sit on this board as the 3rd Congressional District representative for a seven year term beginning July 1, 2019.

Killebrew is the wife of Keath Killebrew and mother of their three month old daughter Vivian Keeler Killebrew. Her mother is Sally Scott of Oxford and father is Billy Ellis of Lexington.

Killebrew has over 16 years of experience working in the field of mental health. She is currently the A&D Clinical Director for the Mississippi Department of Corrections.

New report: Insurance costs could rise from litigation on Hurricane Katrina claims

A recent report produced by Milliman, Inc. has revealed that subrogation litigation being brought by the Mississippi Attorney General more than 12 years following Hurricane Katrina could end up costing homeowners up to \$55 million annually. Even moderate estimates indicate Mississippi homeowners may pay over \$8 million more annually for insurance as a result of the prospective impact of such litigation.

Public documents indicate that plaintiffs' attorneys collect up to 25 percent of each settlement.

As cited in the report, Mississippi Homeowners Insurance: Potential Impacts from Subrogation Litigation related to Hurricane Katrina, property insurers paid \$13.8 billion in covered losses on 515,000 Katrina claims. The federal government also stepped in to help homeowners who did not have enough insurance coverage to rebuild. According to the Mississippi Development Authority, more than \$2.1 billion of grant assistance was awarded to help 29,000 Mississippi homeowners.

But now, more than a dozen years later, the Mississippi attorney general's office

is working with outside plaintiffs' attorneys to extend Katrina litigation and file lawsuits against insurance companies. These lawsuits are being filed without even notifying the homeowners who initiated the claims in the first place.

Rather than benefiting consumers, the new report shows that the typical coastal county policyholder could see premium increases between \$10 and \$487 per annual policy, with a central estimate of \$74 per policy due to the anticipated impact of future litigation. Based on estimated current coastal premiums, these values correspond to potential rate increases of 0.5 percent, 25 percent, and 3.8 percent, respectively.

"Turning back the clock and reopening settlements from 12 years ago might pad lawyers' pockets, but it would also disrupt the insurance marketplace and harm consumers and the economy," said APCIA Southeast Region vice president Ron Jackson.

APCIA will continue to work with the Mississippi legislature to close the legal loopholes and make sure insurance consumers are protected.



Preparing for the real world

other issues.

If you and her mom really want to show her you love her, you'll make sure she starts learning some character and discipline. And it's very important that both of you are on the same page and in agreement every step of the way. You might also want to read a book together by Dr. Henry Cloud called "Boundaries." This is a great book, and it will give you both several ideas for creating a reasonable timeline aimed at teaching her more responsibility.

I would advise letting her mom present any changes to her initially. Neither of you wants to create a scenario where you're viewed as the bad guy. Let her mom start the process by explaining that she made a few mistakes in terms of teaching her more about personal responsibility and self-reliance when she was younger. Then, she can begin to lay out the first few rules and expectations.

In my mind, there's nothing wrong with requiring her to get a job within 30 days if she doesn't already have one. If she needs to

go job hunting, make sure she's out of bed and on the road no later than 8:00 a.m. every morning. During this first phase, looking for work every day should be her job. It wouldn't be a bad idea to start teaching her about budgeting, saving, and everything else that goes into handling money responsibly during this time, too.

Next, phase two might consist of requiring her to help around the house doing chores on her days off, or whenever mom needs a hand. Then, after a month or two of this, phase three might consist of her paying a small amount in rent.

Do you see what I'm doing? By stepping up the expectations gradually you're building a foundation so she'll have the tools and knowledge to where, in the sixth or seventh month, she's moving out and taking care of her own responsibilities.

Like an adult!

—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](https://twitter.com/DaveRamsey).

*Investigation

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home safely.

The Holmes County Sheriff's Department and Mississippi Highway Patrol authorities were notified. The district is working closely with authorities as they investigate this situation."

No arrests have been reported in the case.

WHO WILL WIN?

AT THE FOURTH ANNUAL:

"A NIGHT AT THE OSCARS" EVENT

WHEN: Thursday, May 2, 2019 @ 6 p.m.

WHERE: Lexington Multi-Purpose Complex

GUEST SPEAKER: RAYFORD HORTON, SR.

TICKETS ARE \$25.00 OR TABLE OF SIX, \$125
Kawanna S. Horton or Christy Teague at 662-571-7944

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