

# Three graduating

As the school year closes for another year, I realize it is an extraordinary year for us, one like no other. We have three grandchildren graduating this year, THREE! This is a rarity for most families. Two of these advancing offspring were given to us in marvelous fashion and not by birth but I declare to you, they are truly loved by their Pawpaw and Meme. The one that we have celebrated since birth is just a replica of the little boy I gave birth to



**Peggy's Take**

several years ago. When I look at John Marc, I see his daddy's eyes looking back at me, the same build, and the exact same personality - very loving and sometimes bizarre. They both have the capacity of making you feel cherished. It brings back memories that have never and will never be forgotten.

I remember my graduating night and the ceremony as if it were yesterday. I wore a white dress underneath my long maroon robe with a white collar and that hard-earned yellow rope draped around my neck that signified "with honors". John Marc will wear the same yellow rope tonight and we are so proud of him.

Now as this chapter closes, the anticipated and impatiently awaited next one begins for all three of these,

our children. They are each taking a different road in this big anxious step of their young lives. As I look back on this time in my life, I realize that I had no idea of what life held for me other than as I was married, it was one of planning for two people instead of one. This will be one of the most exciting and exhilarating times in their lives. They will live on their own, for the very first time, answer to really no one, learn to take complete care of themselves. I believe their parents have prepared them for this time and it should be an easy transition. This is the point in time where friendships will be forged for a lifetime and most likely, they will meet and fall in love with their life partners. I have told them it will all not be "coming up roses" as they will encounter some sharp thorns along the way but years from now, like me, they will look back on this grand time and realize it was unforgettable and - "Whoa What a Ride"!!!!

John Marc has always enjoyed eating my potato dishes and this is a favorite. I am giving you my recipe for the twenty- one of us. You can scale down to your size needed.

### Cheesy Potatoes

Peel and Boil about 8 pounds of white potatoes until done. Drain and add 1 stick of real butter.

- 1 cup of sour cream
- ½ cup of Pet Milk
- 1 cup of shredded cheddar cheese
- 1 cup of mozzarella cheese salt and pepper (Sometimes I add ½ cup of onion chives)

Cream the potatoes with an electric mixer as you add butter, sour cream and



### Lost and overwhelmed

Dear Dave,  
My fiancé and I just started your class, but we're having trouble getting our beginner emergency fund together. We both work full-time, and I make \$59,000 a year while he has worked in retail for several years and makes \$22,000 to \$25,000. I'm trying to manage a couple of side jobs, but we just can't seem to get our budget to work in a way that will allow us to save anything. Can you help us?

Adrienne

Dear Adrienne,  
First of all, your finances should remain separate until you're married. There's shouldn't be a "we" in terms of money at this point. You can always run a single budget that you both look at and prepare for after you're married, but right now he shouldn't be paying your bills and you shouldn't be

pet milk and then stir in the cheeses. These are just like a stuffed baked potato without the potato "boat."

*\* Peggy Sims is a life-long resident of Attala County and columnist.*

paying his bills.

The biggest problem I see is that he's making no money. He needs to get a better job. He can't pay his bills, and in the process, he's sucking you dry. I'm sure your fiancé is a good, hard-working man, but he needs to make a serious career shift soon—like now!

In the meantime, this guy needs to take on a part-time job or two until he gets that career shifted. It's not really a budgeting problem you're looking at. It's an income issue.

Dave

### Diversify advisors?

Dear Dave,  
We're wondering if we should diversify our investments by hiring multiple advisors with different companies, so we won't have all our eggs in one basket. Your thoughts would be appreciated.

Marya

I would get one advisor, and I wouldn't invest all my mutual funds in one fund. Virtually all mutual fund advisors can sell pretty much any mutual fund, and you can buy an array of different mutual funds from different

companies through one advisor. That gives you diversification. So, there's really no advantage in having multiple advisors, unless you don't trust someone's advice. And if you don't trust someone's advice, why are you working with them in the first place?

I personally have one financial advisor, and I trust that person. Still, I ask lots of questions and make sure I understand everything that's going on with my money and the investment before making a decision. Why are you recommending this? What is it about them you like? Show me the fund and how it compares to the S&P and other funds in the same category. If you approach it this way,

and again, you have one advisor, it's a learning process and you become a more educated investor. Plus, after a while you can create your own diversification.

Never put money into something you don't fully understand!

—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.*



### SUBSTITUTE TRUSTEE'S NOTICE OF FORECLOSURE SALE

WHEREAS, on November 7, 1984, Nolen R. Flint and wife, Donna H. Flint, executed a certain deed of trust to Thomas F. King, as trustee, for the United States of America, acting through the Farmers Home Administration, United States Department of Agriculture, as Beneficiary, which deed of trust is of record in the Office of the Chancery Clerk of Holmes County, State of Mississippi, in Book 193, Page 46;

WHEREAS, default has occurred in the payment of the indebtedness secured by said deed(s) of trust, and the United States of America, acting by and through the United States Department of Agriculture, as Beneficiary, has authorized and instructed Stephens Millirons, P.C. as Substitute Trustee to foreclose said deed(s) of trust by advertisement and sale at public auction in accordance with the statutes made and provided therefor.

THEREFORE, notice is hereby given that pursuant to the power of sale contained in said deed(s) of trust and in accordance with the statutes made and provided therefor, the said deed(s) of trust will be foreclosed and the property covered thereby and hereinafter described will be sold at public auction to the highest bidder for cash at the Main Front Door of the Holmes County Courthouse at 2 Court Square Lexington, Mississippi, in the aforesaid County and will sell within legal hours (being between the hours of 11:00 AM and 4:00 PM) on June 4, 2019, to satisfy the indebtedness now due under and secured by said deed(s) of trust.

Stephens Millirons, P.C. will convey only such title as vested in it as Substituted Trustee.

The premises to be sold are described as:

From the Northwest Corner of the Owens Methodist Church Lot, run North 24 degrees East to the Township line and the point of beginning of this description (said point being 132 feet West of the common corner of Section 34 and 35, Township 15 North, Range 3 East); thence run East 9.5 chains to the Owens Wells Public Road; thence run South 56 degrees West along said road 280 feet; thence run North 74 degrees West 420 feet to a fence; thence run North 24 degrees East along said fence 51 feet to the point of beginning and close, and containing 0.8 acre in the Northwest Quarter of Northwest Quarter of Section 2 and 0.3 acre in the Northeast Quarter of Northeast Quarter of Section 3, Township 14 North, Range 3 East Holmes County, Mississippi, and containing in the aggregate 1.1 acres, more or less.

Subject to Easement to West Hill Water Association, recorded in Deed Book 108, Page 195 of the Holmes County Records; and Subject to Easement to Mississippi Power and Light Company, recorded in Deed Book 140, Page 393 of the Holmes County Records; and Subject to Easement to Mississippi Power and Light Company, recorded in Deed Book 113, Page 241 of the Holmes County Records

This property will be sold on an "as is, where is" basis, subject to any easements, encumbrances, and exceptions reflected in the mortgage and those contained in the public records of County where the above-described property is situated. This property will be sold without warranty or recourse, expressed or implied as to condition, title, use and/or enjoyment.

The successful bidder must tender a non-refundable deposit of Five Thousand Dollars (\$5,000.00) in certified funds made payable to Stephens Millirons, P.C. at the time and place of sale. The balance of the purchase price must be paid in certified funds by noon on the second business day following the sale at the law firm of Stephens Millirons, P.C. at 120 Seven Cedars Drive, Huntsville, Alabama 35802.

Date: April 30, 2019

Stephens Millirons, P.C.  
Substituted Trustee  
120 Seven Cedars Drive  
Huntsville, AL 35802  
(256) 382-5500  
2018-14734

Duly authorized to act in the premises by instrument recorded on April 2, 2019, in Book 2019, Page 204, of the records of the aforesaid County and State.

Publish: 5/9, 5/16, 5/23, 5/30

# CASH PLUS TITLE PLUS

205 Tchula St., Lexington, MS  
(across from Double Quick)  
**662-834-9045**

**Payday Loans up to \$400.00**  
**Title Loans up to \$2,500.00**

**WE DO 30 DAY LOANS!!!**  
**NO Credit Check**

**Refer a friend, earn a free \$20.00!**



**MATASSA MITCHELL**  
**Lexington native earns degree from Hinds CC**

Hinds Community College graduated 1,254 students who received a total of 1,706 credentials in five spring graduation ceremonies spanning three days. Many graduates received more than one credential.

Among them was Matassa Mitchell, of Lexington, who earned an Associate in Applied Science degree in Medical Data Technology.

Of the spring graduates, 260 achieved cum laude, 3.2 to 3.59 grade point average; 197 achieved magna cum laude, 3.6 to 3.99 GPA and 126 achieved summa cum laude, 4.0 grade point average.

We will be closed

Monday, May 27, 2019

# Memorial Day

in honor of those who died  
while defending our country.

## HOLMES COUNTY BANK AND TRUST COMPANY

Lexington, Goodman, Vaiden, and West