

DAVE Says

By Dave Ramsey



Long distance landlord?
 Dear Dave,
 My husband and I are active duty military stationed outside Washington, D.C. We're completely debt-free and have finished your entire Baby Steps plan, but last month our paid-for rental house in Florida burned down. It was empty at the time, so no one was hurt, and we got a check from the insurance company for \$165,000. We both plan to serve another nine years, and we know we could be moved around during that time. We love that area in Florida, though, and want to go back there one day. Do you think we should use the money to buy another place and rent it out until we're ready to retire from the military?

guys want to take a chance on, though, you're certainly in the financial position to do it. Just remember to pay cash for the whole thing, and if possible, try to get a location where you'd both like to end up when your military careers are over.
 Congratulations, you two! And thank you for your service to our country.

Combine finances in marriage?
 Dear Dave,
 Should my husband and I combine our finances?

Dear Jenny,
 If you want a quality marriage, the answer is yes. If you want a high probability of building wealth, the answer is yes.

Dear Carrie,
 Wow! I am so proud of you guys. You're at the point where you're living—and giving—like no one else. You have achieved financial peace!

I read an article the other day about how you shouldn't rely on joint bank accounts in marriage, because half of all marriages end in divorce, and the woman needs to be independent of her husband financially, so she won't get messed over if the marriage doesn't last. That's an absolute load of crap, and here's why.

Now, I love real estate. But it's always a good idea to have your rental property near you. I wouldn't buy a place in Florida if I lived in Washington, D.C., and there was a chance I could be re-assigned pretty much anywhere in the world. I'd just scrape the lot where the rental house was, sell it, and invest that cash along with the insurance money.

How and where you spend your money is always a direct result of your value systems. Jesus said it this way, "For where your treasure is, your heart will be, also." When you plan your finances together, and you're sharing your hopes and dreams, you're sharing your goals for the future. You're reaching for those together. You each have a voice, you each have a vote, and no one loses their personal identity in this. So yes, married couples should

Long distance landlording is really tough. It's stressful, and it adds an even bigger element of risk to the rental property equation. It's not something I generally recommend. If it's something you

Degree seekers benefit from county supervisors scholarship



Mississippi Association of Supervisors (MAS) received three applications from Holmes County for its County Employee Scholarship. Two county students, Verkita Wiley and Da'Mia Riley, were selected to each receive \$500 toward an undergraduate degree. The state committee selected Wiley who is the daughter of Chestene and Patricia Wiley of Lexington. Wiley's sponsor was her aunt, Caldonia Wiley, currently employed in the Holmes County Office of Administration. Riley, is the daughter of Sheila Riley of Pickens. Riley's sponsor was her mother, Sheila Riley, currently employed in the Holmes County Office of Administration. Scholarship applications were open to graduating high school seniors or college students of all current or retired Holmes County employees. Pictured above are (from left): Henry Lockett, Holmes County chancery clerk, Eddie Carthan, supervisor district 5, Henry Anderson, supervisor district 1, Debra Mabry, supervisor district 3, Verkita Wiley, Da'Mia Riley, James Young, supervisor district 2, and Larry Davis, supervisor district 4. (Photo by Matthew Breazeale)

combine their finances. They should combine their checking accounts and their decision making on finances. You'll make better, smarter decisions that way, and it instills communication in a marriage.

You know, when I first started teaching this stuff I didn't realize that. I told couples to combine their finances, not from a relational standpoint, but because it's impractical to run two sets of books in a household. But it's very hard to hit the same goals and make good

things happen together when you're living separate financial lives. Since then, I've become convinced this approach builds stronger finances and stronger marriages.

Marriage is grand, divorce is fifty-grand, and when you live separately you're going to end up living...separately. Combine your finances.

—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.*

Crop	CBOT Month	Delivery Period	Futures Price	EGT Basis	Net Change
Wheat	Jul 19	2019 Jun	5.20	-0.22	4.98 0.17
Corn	Jul 19	2019 Jun	4.24	0.04	4.28 -0.03
Corn	Sep 19	2019 Aug	4.34	-0.07	4.27 -0.02
Soybeans Sidon	Nov 19	2019 Aug-Sep	9.06	-0.48	8.58 0.01
Soybeans G'wood	Jul 19	2019 Jun. - Deferred Pricing only	8.79	-0.46	8.33 0.01
Soybeans G'wood	Nov 19	2019 Aug-Sep	9.06	-0.32	8.74 0.01
Soybeans G'wood	Jan 20	2020 Jan	9.18	-0.24	8.94 0.02
Soybeans Minter City	Nov 19	2019 Aug-Sep	9.06	-0.38	8.68 0.01
Rice	May 19		11.695		0.240
Rice	Sep 19		11.890		0.235
Cotton	Jul 19		68.57		0.800
Cotton	Dec 19		67.97		0.900

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Reduce Your Residential Risk

Advice to make your home storm-ready

FAMILY FEATURES
 In the United States, more than 100,000 thunderstorms occur each year. These storms, which can be accompanied by high winds, hail and tornadoes, can cause power outages, fires and flooding, all of which pose serious threats to people and property across the country.
 When these storms hit, many of the features that make your home more comfortable and enjoyable can also pose serious risks. Learn how to prevent

damage and protect your family's safety from these common hazards.
Landscaping
 Lush, well-developed trees provide valuable curb appeal, but they can also be dangerous in storm conditions. Although it's virtually impossible to fully prevent damage from falling branches or even entire trees, you can minimize the risk. Prune trees regularly to maintain a safe

distance from the house and power lines, and eliminate dead trees or damaged branches that are more susceptible to high winds. Take a similar approach with any large shrubs, bushes or other vegetation that could cause damage to your home or vehicles.
Decorative Features
 The strong winds that accompany many storms can turn everyday items in your

yard into airborne hazards. If items like decorations and patio furniture aren't secured, bring them in or safely secure them before the storm hits. Also check for decorative features like shutters, which can shake loose in a strong wind and cause significant damage to your home's exterior.
Propane Tanks
 Numerous variations of severe weather, including floods and strong winds, can cause falling tree limbs or other debris to impair or even destroy a propane tank. More important than the property damage are the potential safety risks, such as gas leaks. In addition to trimming back landscaping that could fall onto a tank,

also have a service technician survey your tank for possible risk factors, such as rust, loose fittings or faulty valves.
Doors and Windows
 Poorly fitted or sealed doors and windows are especially vulnerable in a storm. They can invite leaks or, even worse, blow in completely when weakened by blustery force. It's a good idea to give all openings to your home a careful review at least a couple of times a year and again after any major weather event.
 For additional information on preparing for severe weather conditions, visit Propane.com/Safety.



10 Storm Safety Tips

- If your home uses propane, consider these tips from the Propane Education & Research Council to help keep your family safe.
1. Create an emergency contact list with information for your propane supplier and emergency services, along with instructions for turning off propane, electricity and water. If you do need to turn off your propane, contact a service technician to inspect your propane system prior to turning it back on.
 2. Consider installing UL-listed propane gas detectors and carbon monoxide detectors, which provide you with an additional measure of security. Be sure to follow the manufacturer's instructions regarding installation, location and maintenance.
 3. If you can hear thunder, you are close enough to the storm to be struck by lightning. Metal objects such as propane tanks and equipment, tractors and telephone lines can conduct electricity. Do not go near them. If you are caught outside and cannot get to a safe dwelling, find a low-lying, open place away from trees, poles or metal objects. Make sure the place you choose is not subject to flooding.
 4. In the event of a flood, shut off the gas. Turn off the main gas supply valve on your propane tank if it is safe to do so. To close the valve, turn it to the right (clockwise). Also, it's typically a good idea to turn off the gas supply valves located near individual indoor appliances. Before you attempt to use any of your propane appliances again, have a propane retailer or qualified service technician check the entire system to ensure it is leak-free.
 5. If a tornado is approaching, immediately take action. If you are inside your home or a building, go to the lowest level possible such as a basement or a storm cellar. If there is no basement, go to the center of an interior
 6. After the storm passes and it is safe to do so, check the entire area for damaged gas lines or damage to your propane tank. High winds and hail can move, shift or damage gas lines and tanks. If it is dark, use flashlights, not candles. Immediately call your local utility company or propane retailer if any of these hazards exist. Do not attempt repairs yourself.
 7. Never use outdoor propane appliances like portable heaters, barbecue grills or generators indoors or in enclosed areas, particularly during a power outage. This can result in carbon monoxide poisoning or potentially death. Never store, place or use a propane cylinder indoors or in enclosed areas such as a basement, garage, shed or tent.
 8. Inspect propane appliances for water or other damage, if it is safe to do so. If the appliances have electric components and have been exposed to water, they can create a fire hazard. Do not turn on a light switch, use any power source or inspect your household appliances while standing in water. This can result in electrocution.
 9. Schedule a time for a qualified service technician to perform a complete inspection of your propane system if you suspect any of your propane appliances, equipment or vehicles have been underwater or damaged, or you have turned off your gas supply. Never use or operate appliances, equipment or vehicles, or turn on the gas supply, until your system has been inspected by a qualified service technician.
 10. Exercise sound judgment. Stay calm and use radios, television and telephones to stay informed and connected. If any questions arise, contact your propane retailer or local fire department.