

DAVE

Says

By Dave Ramsey



A teachable moment
Dear Dave,
My mom is single, and she co-signed on my student loans for college. Would it affect her credit if I couldn't or didn't make the payments?

Terri
Dear Terri,
Yes, it would. The truth is, your mom shouldn't have co-signed for you in the first place. There's only one reason lenders want a co-signer, and that's because they're afraid the person taking out the loan won't be able to pay back what's owed.

You'll be trashing your and your mom's credit if you don't pay the bills on time. If she co-signed for you, and you don't do the right thing and pay back the loans, she'll start getting phone calls looking for the money, too. I don't think you want to subject your mom to the stress and hassle of collector calls or bad marks on her credit, do you?

Believe me, I understand what happened. Your mom loves you, and she wants the best for you. She's willing to do whatever it takes to help her daughter succeed.
What I want you both to understand going forward is that the idea you have to borrow money to attend college—or do anything else, really—is a myth. There are many ways to get a great education, and find excellent career opportunities, without borrowing a dime. Scholarships and grants are everywhere these days. There's absolutely nothing wrong with working before and during college to help cash-flow an education, or you can begin your studies at a community college where the costs are much less.

In addition to four-year schools and community colleges, anyone looking to further their education shouldn't ignore the possibility of trade or technical schools. At these institutions, you can get valuable training that's highly marketable. Not to mention completing a trade

or technical school program usually takes less time and is cheaper than a bachelor's degree.

My goal here isn't to fuss at you or beat you up, Terri. It's just very important you understand what's at stake—now and in the future. My hope is to give you and your mom some good information that will help each of you make smarter, more informed financial decisions down the road!


—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.*

Durant Mayor's Youth Council gets sponsorship



Hunter Engineering of Durant presented a check for \$500 to the city of Durant as a sponsorship for the Mayor's Youth Council. Pictured above (from left), Hunter Engineering representatives, Marcus Braddock, manager, Production Control, City Manager Cardell Wright, Hunter Engineering, Donna Harvey, manager, HR and Hunter rep. Ken Lowery, manager, HR. (Photo submitted)



Fish Day!

It's Time To Stock Your Pond!

Delivery Will Be: Tuesday, July 30

Winona 1:00-1:45 @ Hi-Grade Farm Supply

Lexington 2:45-3:30 @ Lexington Farm Supply

Benton 4:15-5:00 @ CPS Crop Prod Services

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DISTRICT 1

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Store Hours: Mon. - Fri. 8:00 a.m. - 5:00 p.m.
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BOYS AND GIRLS CLUB
The Boys and Girls Clubs of the Mississippi Delta, Lexington Unit, is hosting its 2nd Annual Back to School Supplies Giveaway on Saturday, August 3 at 8:00 a.m. on the campus of Holmes County Central High School. Supplies will only be given to school-aged kids. Refreshments will also be served.
7-18,25

MT. SINAI M.B.C.
Mt. Sinai M.B. Church will hold its Annual Revival services from Wednesday, July 31 through Friday, August 2, at 7:00 nightly.
7-18,25

ASIA M.B. CHURCH
Asia M.B. Church in Lexington will hold its Annual Choir Day on Sunday, July 28 at 3 p.m. All performance groups are invited to attend, rendering an A and B selection. Register on arrival.
7-18,25

MALLORY C.H.C.
Mallory Community Health Center in Lexington will hold its Back to School Bash and Community Health Fair on Friday, August 2, 10 a.m. at the pediatric clinic on Yazoo Street. School supplies and food will be available
7-18,25

LEXINGTON LIBRARY
Mrs. Betsy Padgett, Hol-

mes County Extension director, will present a children's program at 3 p.m. on Thursday, July 18.

Dorian the Magician will present a children's program at 3 p.m. on Thursday, July 25.
Both programs are part of the "Universe of Stories" summer library programs sponsored by Friends of the Lexington Public Library. Weekly programs are geared to children ages 6-12. Children under nine must be accompanied by a parent/child caregiver. Caregivers must be 12 years old or older. For more info call 662-834-2571.
7-18,25

WORCCI
Word of Righteousness Christian Center International will host its 12th Pastor and Wife Appreciation on Sunday, August 4 at 3 p.m.
7-18,25

SALEM M.B. CHURCH
Salem M.B. Church in Pickens will host its Annual Summer Revival from July 29-31 at 7:15 nightly.
7-18,25

NATIONAL NIGHT OUT
The city of Durant National Night Out and Back to School Party will be held on Thursday, August 1 at 6:30 p.m. on west Depot Street. School supplies will be provided, school information, health information and

information on community service organizations.
7-18,25

WEST M.B. CHURCH
West M.B Church in West will host its Men and Women's Day Celebration on Sunday, July 21 at 3 p.m.
Vacation Bible School will be held for all ages on Wednesday, July 24 through Friday, July 26 at 6:00 nightly. A family meal will be on Friday.
7-18,25

LEXINGTON COLTS
Lexington Colts peewee football team and cheerleaders will hold at benefit garage sale for team expenses on Saturday, July 27 at 7 a.m. The sale will be at Harvesters Restaurant on Highway 12 in Lexington.
7-18,25

ROCKPORT M.B.C.
Rockport M.B. Church will celebrate the church musicians' anniversary on Sunday, July 28 at 11 a.m.
7-11,18

HCCSD
Holmes County Consolidated School District will host its Back to School Convocation on Thursday, August 1 at 9 a.m. on the campus of Saints Academy, Patterson Hall, in Lexington.
7-18,25

ST. JOSEPH C.O.G.I.C.
St. Joseph C.O.G.I.C. in West will host the Hill Family and Friends Day Program on Sunday, July 28 at 1 p.m. Sunday school at 11:30 a.m.
7-18,25

EAST JONES CHAPEL
East Jones Chapel M.B. Church will host its Annual Youth Day Program on Sunday, July 28 at 11:30 a.m.
7-18,25

MEMBER

MPA

MISSISSIPPI PRESS ASSOCIATION (USPS 247-680)

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Matthew Breazeale..Editor
Julie Ellison.....Manager

SUBSCRIPTION RATES

In Holmes County - \$35.00

In Mississippi - \$40.00

Outside Mississippi - \$50.00