PAGE 2 **COUNTY**

Terri



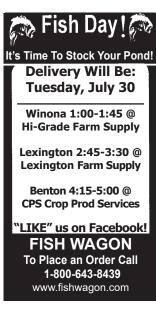
A teachable moment Dear Dave.

ments?

Dear Terri,

Yes, it would. The truth is, place. There's only one reason lenders want a co-signer, 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



By Dave Ramse thing and pay back the loans, she'll start getting phone My mom is single, and calls looking for the money, she co-signed on my student too. I don't think you want loans for college. Would it to subject your mom to the affect her credit if I couldn't stress and hassle of collecor didn't make the pay- tor calls or bad marks on her credit, do you?

Believe me, I understand what happened. Your mom loves you, and she wants the your mom shouldn't have best for you. She's willing to co-signed for you in the first do whatever it takes to help her daughter succeed.

What I want you both to and that's because they're understand going forward afraid the person taking out 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

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50 lbs.

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

HERALD

My goal here isn't to fuss at you or beat you up, Terri. It's just very important you understand what's at stakenow 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.

The Boys and Girls Clubs of the Mississippi Delta, Lexington Unit, is hosting its 2nd Annual Back to School Supplies Giveaway on Saturthe campus of Holmes County Central High School. Supplies will only be given to the "Universe of Stories" school-aged kids. Refreshments will also be served.

7-18,25

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

MT. SINAI M.B.C.

ASIA M.B. CHURCH Asia M.B. Church in Lexgroups are invited to attend, Sunday, August 4 at 3 p.m. rendering an A and B selection. Register on arrival.

MALLORY C.H.C.

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 avail-

LEXINGTON LIBRARY Mrs. Betsy Padgett, Hol-

BOYS AND GIRLS CLUB mes County Extension direcinformation on community tor, will present a children's service organizations. program at 3 p.m. on Thursday, July 18.

Dorian the Magician will present a children's program day, August 3 at 8:00 a.m. on at 3 p.m. on Thursday, July

> Both programs are part of 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-

> > 7-18,25

WORCCI

Choir Day on Sunday, July tional will host its 12th Pas- way 12 in Lexington. 28 at 3 p.m. All performance tor and Wife Appreciation on

SALEM M.B. CHURCH

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

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

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 Friday, July 26 at 6:00 night-day, July 28 at 11:30 a.m. ly. A family meal will be on

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 Word of Righteousness a.m. The sale will be at Harington will hold its Annual Christian Center Interna- vesters Restaurant on High-

ROCKPORT M.B.C.

will celebrate the church musicians' anniversary on Sunday, July 28 at 11 a.m.

HCCSD

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

ST. JOSEPH C.O.G.I.C.

St. Joseph C.O.G.I.C. in 7-18,25 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.

EAST JONES CHAPEL

East Jones Chapel M.B. will be held for all ages on Church will host its Annual Wednesday, July 24 through Youth Day Program on Sun-

7-18,25

MEMBER

MISSISSIPPI PRESS ASSOCIATION (USPS 247-680) **HOLMES COUNTY HERALD**

Periodicals postage paid at Lexington, Mississippi by Holmes County Herald 7-18,25 Lexington, Mississippi.

POSTMASTER: Send address changes to: Holmes County Herald, P.O. Box Rockport M.B. Church 60, Lexington, MS 39095. Published each Thursday at 308 Court Square, Lexington, MS 39095. Telephone 662-834-1151; Fax 662-834-1074; Email hcherald@gmail.com; Website www.holmescountyherald.

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

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