



Great start, but follow the steps

Dear Dave,

I've recently begun living on a budget, and I've got \$1,000 saved. At the moment, I have \$150 left over each month after everything is account for in my budget. I also have three debts totaling about \$12,000. Should I use this extra cash to pay off debt, or would it be a better idea to start investing the money?

Leland

Dear Leland,

Let's put off investing for the time being. You've done a great job so far by getting on a budget and saving \$1,000. Making mature decisions and telling your money where to go, instead of wondering where it went, is the key to gaining control of your finances.

Now, let's take a closer look at my plan and where you stand. You've already set aside \$1,000 for a beginner emergency fund. That's Baby Step 1. Don't touch that money except in the event of an actual emergency. You're ready now for Baby Step 2, which is to pay off all debt except for your mortgage using the debt snowball system.

To do this, make a list of your debts from smallest to largest. Make minimum payments on all but the smallest debt, and attack it with a vengeance. As soon as you get that one paid off, move on to the next one and then the next one.

Once you finish the debt snowball, and you're debt-free except for your house, you go back to your emer-

gency fund and stash more money away until you have a fully-funded emergency fund of three to six months of expenses. This is Baby Step 3. Now you can begin concentrating on investing for retirement, which is Baby Step 4. Start with your employer's 401(k) plan. Then, you can invest the rest into Roth IRAs—one for you, and one for your spouse—if you're married.

Saving and investing are both very important. But it's also important to become debt-free. That's what makes them easy!

—Dave

Who will be liable for the debt?

Dear Dave,

My parents are getting up there in years, and they aren't really prepared for when they pass away. They can't afford life insurance at this point, and they also have a lot of debt. When they die, who will be liable for their debt?

Tammi

Dear Tammi,

Any outstanding debt your parents have upon passing will likely go against their estate. If they have a positive net worth—meaning they owned more than they owed—there will be money left over after the debts are paid, and this could go toward an inheritance. If they have a negative net worth, which means they owed more than they owned, everything could be sold off to cover as much of the debt as possible. Regardless, you would only be held liable for any of their debt if you were a co-signer on the loans.

Public Notice

All interested public and private transit and paratransit operators within Holmes County, are hereby advised that the **City of Tchula** is applying to the Mississippi Department of Transportation, Jackson, Mississippi, for a grant under Section 5310 of the Federal Public Transportation Act, as amended, for the provision of Enhanced Mobility of Seniors and Individuals with Disabilities Service (is being) (would be) provided within Holmes County. This program consists of three vans.

The purpose of this notice is to advise all interested parties, including transit and paratransit operators, of the service being planned for providing transportation services for the elderly and disabled within the area as described above, and to ensure that such a program would not represent a duplication of current or of proposed services provided by existing transit or paratransit operators in the area.

Comments either for or against this service will be received at any time within fifteen days from the date of this notice. All comments should be addressed to General Vann, Mayor of The City of Tchula, P.O. Box 356, Tchula, MS 39169.

DURANT NEWS

by Rowena Hill

Intended for the week of 12-26-19:

Mrs. Shirley Hill Higginbotham of Clinton spent time during the week with this writer and her brother Joey Hill and wife Jackie, also cousin Mark Underwood.

Cassie and Tom Humphries welcomed guests during the holiday week. They are a pleasure to spend time with.

I'd also suggest getting their permission to buy burial policies on them. If they won't agree to this, you might have to save up money for their final expenses yourself. In most areas, \$10,000 to \$15,000 is enough to cover basic burial costs for two people.

—Dave

*Dave Ramsey is CEO of

May God bless you all.

The Christmas musical last Sunday at 6 p.m. was well attended. Food was served in the fellowship hall following the program. It felt natural to have Brother Ed and Libby there. They are surely loved by the Durant First Baptist congregation. Wish we could keep them.

Best wishes and love to all

Ramsey Solutions. He has authored seven best-selling books, including The Total Money Makeover. The Dave Ramsey Show is heard by more than 16 million listeners each week on 600 radio stations and multiple digital platforms. Follow Dave on the web at daveramsey.com and on Twitter at @DaveRamsey.

who are sick, especially Mrs. Cynthia Bratcher. We missed her at Sunday school last two weeks and hope she can be back for next week.

Love and best wishes to Buck Burrell. We hope to see him out and about again very soon. I sympathize with him and the family because of the recent loss of Nell. May God bless and give each comfort.

The town is looking Christmas-y and is hopefully being enjoyed by our residents. Wish each family a good Christmas and New Year. Let's work together to make our town look pretty but most of all clean. I pray for those who are sick and homebound.

Joey and Jackie Hill visited the Salley sisters in north Mississippi during the week. Sure wish they would move back to our town. They are really nice girls.

It was good to see Teresa Murphy and young daughter

at the Baptist church during the weekend. I, along with others, look forward to seeing and being together often with former citizens of our town.

It's not a lot to put in the local paper this week, with Christmas and families here again. I really look forward to seeing and being with everyone. I, among many of our residents, a re excited to see former residents here, even if it's just for holidays.

Let's not forget those who are not well enough to be out and about. We really miss Plez White. He was in church each Sunday until he was disabled. May God bless and give peace to Plez and others who are pretty much homebound. We do miss them a lots.

Have a wonderful Christmas everyone. Let's not forget what Christmas is. May God bless all who read this little column.

CROSSWORD PUZZLE

27th December

ACROSS

- 1 Had a tantrum
- 6 Bounds' partner
- 11 Ad __ committee
- 14 Reconciled
- 15 Fjord
- 16 Jackie's second
- 17 Infantryman
- 19 Trawl
- 20 More minute
- 21 Sewing-machine part
- 23 Kind of helmet
- 26 Make a trade
- 27 Tabloid
- 30 Dundee denial
- 32 Part of IRA

35 Yoyos

- 36 __ the neck
- 38 A funds pers.
- 39 " __ Touch of Venus"
- 40 Stylish ornament
- 41 Thespian Stanley
- 42 Use a scythe
- 43 Kind of hammer
- 44 Jamboree
- 45 Doll up
- 47 Monk's title
- 48 Manners
- 49 Fictional plantation
- 51 More rational
- 53 Link
- 56 Imagine
- 60 Slangy

approval

- 61 Paper money, of little value
- 64 __ Patrick Campbell
- 65 Grenada gentleman
- 66 Tibetan monks
- 67 __ -relief
- 68 Orange
- 69 __ off: gave up

DOWN

- 1 Great amount
- 2 Thine, to Jacques
- 3 Thug
- 4 Lures
- 5 Forsake
- 6 Diamond __

Extremities

- 7 Omega
- 8 Touched down
- 9 Noblemen
- 10 Scattering
- 11 Carefully selected
- 12 Baseball's Hersher
- 13 Mention
- 18 Mouths
- 22 Swiss river
- 24 Ginned
- 25 Crowning glories
- 27 Tread heavily
- 28 Pay deference to
- 29 Testifier in court
- 31 Conundrum
- 33 Ill will
- 34 Harness parts
- 36 Crony
- 37 Ending for Carol or Saturn
- 40 Strong coffee
- 44 Envisioned
- 46 Homo sapiens
- 48 Awards
- 50 Agonizes
- 52 Zero
- 53 Search thoroughly
- 54 Gumbo ingredient
- 55 Actress Louise
- 57 Prefix with sphere
- 58 Spree
- 59 Gaelic
- 62 Holiday drink
- 63 Prefix with tend or text

