



**Keep your dignity, and work your way out**

Dear Dave,

My wife and I will both turn 30 next month. We have two young children, and we make a little over \$85,000 combined. The problem is we have about \$70,000 in debt. Some of it is credit card debt, but nearly \$50,000 is in two car loans. Her mom and dad have offered to let us move in with them, so we can save up money and start getting a better handle on our finances, but we're not sure how we feel about this. What's your advice?

Justin

Dear Justin,

You've got a ridiculous amount of money wrapped up in those cars. I'd sell the stupid things, get into a couple of little beaters, and start living on a budget and paying down debt.

In your situation, the only scenario where I'd even consider taking the in-laws up on their offer is one where

the stay is for a very short, agreed-upon period of time. They'd have to be absolutely wonderful people, too, and everyone involved would need to know their boundaries.

But you guys can get out of debt pretty fast if you'll just lose the cars. You could even save a little money on the side while you were paying down debt, and buy a better car as soon as the debt was gone.

You might love your cars so much that you're unwilling to make the sacrifice. Not me. I'd rather keep my dignity intact, and work my way out of the mess I created!

—Dave

**Playing the lottery robs you of your future**

Dear Dave,

I've been struggling financially for the past few months, so I've been playing the lottery once a week. To me, the chance to win millions is worth a few dollars



The winter undoubtedly thwarts many outdoor plans in most parts of the country. If you don't believe me, just wait until the first warm weekend in February. There will be more lawnmowers heard than any other time of the year. It's not that they want to mow their lawn, but it's just that they have cabin fever.

Another problem with the winter is the amount of light in each day. There have been several times when one could hunt all day and stay out less than twelve hours. That means twelve hours in the dark. And even though my children think I live most of my life "in the dark," I'm not ready to do it literally. I guess you could say this time of the year we must live our lives in a cold and dark place. That doesn't sound too exciting. And the truth is depression is far more likely to occur during these cold and dark days than when it is warm and sunny. There is no doubt we are built for the light. Light was one of the very first creations of God. It is obvious why; without it we wouldn't be able to see all the other creation. The beauty of the mountains and trees, the plants and animals, would never be fully appreciated without a light to see it by. With light we understand

those things we see, touch, smell, and hear. It puts things in perspective and shows the harmony each part of nature has with the other.

As a child I was very afraid of the dark. My own bedroom became a prison for me each night. As I got older however, I began to love being outside at night. I used to think it was the darkness that gave me comfort, but it was not. It was the light. It was each star and constellation. It was the moon and the flickering lights that came from distances unknown. It was not the sea of blackness, but it was how one tiny speck of light could penetrate that sea, that mesmerized me.

There is no wonder Jesus said of Himself, "I am the light of the world." I understand that. I understand what He was saying was simply this. He gives everything perspective, purpose, and peace. He illuminates the unknown, makes plain the path, and brings harmony to chaos. By His own life He penetrated a dark world with a light of hope and He gave us all an invitation to live in this light where we never have to be afraid or unsure and where we can enjoy every minute of each day, no matter if the calendar says June or January.

gary@outdoortruths.org

a month, even if things are tight

Paula

Dear Paula,

You've told me you're having money troubles, and at the same time you're throwing money out the window every week? Honestly, the small amount you're talking about doesn't make a difference. Even if it's just two or three bucks a week, that action represents a lot of financially irresponsible behavior in your life.

I'm going to be very blunt

with you. The lottery is a tax on the poor and people who can't do math. Your chances of winning are bleak at best. Did you know the odds of winning the Powerball jackpot are about 1 in 292,000,000? There are plenty of other very unusual things that are much more likely to happen to you than winning the lottery. Your chances of making a hole-in-one on the golf course are about 1 in 12,500. Even your odds of having quadruplets are around 1 in 11 million.

When times are tough and you're strapped for cash, the last thing you need to do is spend what little you have on gimmicks. My advice is to focus on working hard, living on a tight budget that cuts out all unnecessary expenses, and saving every penny you can. Unlike the lottery, this is a plan that works every time. When you start living on a budget and get out of debt, it provides a little bit of breathing room in your life. You might even feel like you got a raise!

Don't let your finances—and your dreams—be hijacked by the lottery.

—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 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.*

## MISSISSIPPI COMMUNITY DEVELOPMENT BLOCK GRANT PROGRAM COMBINED NOTICE

### NOTICE OF NO SIGNIFICANT IMPACT ON THE ENVIRONMENT AND NOTICE TO PUBLIC OF REQUEST FOR RELEASE OF FUNDS

Date: January 16, 2020

Town of Goodman, Mississippi  
9912 Main Street Goodman, MS 39079  
TO ALL INTERESTED AGENCIES, GROUPS AND PERSONS:

On or about February 3, 2020, the above named Town will request the Mississippi Development Authority to release Federal funds under Title I of the Housing and Community Development Act of 1974, as amended, for the following project:  
Sewer Lagoon System Rehabilitation Project –CDBG # 1136-19-197-PF-01  
Project description:

Existing woody vegetation will be removed and the levees will be repaired in order to facilitate access to the lagoon for routine operations and maintenance and to ensure the integrity of the lagoon's containment capacity. First, overgrown vegetation will be removed from the levees. Then, the existing levees will be reconstructed to a full typical section to allow for proper maintenance and equipment operation in the facility. Riprap and geotextile fabric will be applied to critical levee areas to prevent future erosion and deterioration of the levees. The boundary fence will be repaired where needed. At a minimum, a wave protection blanket (9' wide strip of riprap) will be placed on the interior slope of all reconstructed levees. The manholes on the influent line and the effluent line will also be repaired.

The work limits will be inside the existing wastewater treatment facility. No work is anticipated outside the site fence, which generally runs along the outside slope of the levees. Overgrown woody vegetation will be removed from the levees. The manholes needing repair are located in the perimeter levee. Earthwork on the top or outside of the levees should be limited to the filling of washes and holes with application of erosion control measures on all disturbed areas. All other earthwork including excavation and backfill will occur on the inside (pond side) of the levees. There is no drain outlet; therefore any sediment from storm water runoff should remain contained within the lagoon cells while silt fence can be utilized to limit storm water runoff from any small repair on the tops or outsides of the levees. There will be no construction in the middle of lagoon cells; all work will be on the levees around the outside edges of the ponds.

These activities will take place at the towns waste water treatment facilities using \$449,973.00 of CDBG funds.

### Finding of No Significant Impact

It has been determined that such request for release of funds will not constitute an action significantly affecting the quality of human environment and, accordingly, the above named Town has decided not to prepare an Environmental Impact Statement under the National Environmental Policy Act (NEPA) of 1969 (PL 91-190).

The reasons for such decision not to prepare such a statement are as follows:

The proposed activities will have no adverse effect on the environment, and the project will benefit the area residents by providing adequate waste water service for this area.

An Environmental Review Record respecting the area within project site has been made by the above-named Town which documents the environmental review of the project and more fully sets forth why such statement is not required. This Environmental Review Record is on file at the above address and is available for public examination and copying weekdays between the hours of 8:00 a. m. until 5:00 p. m.

No further environmental review of such project is proposed to be conducted prior to the request for release of federal funds.

### Public Comments on Finding

All interested agencies, groups, and persons disagreeing with this decision are invited to submit written comments for consideration by the Town of Goodman, Mississippi, to the office of the undersigned. Such written comments should be received at the Goodman Town Hall at 9912 Main Street Goodman, Mississippi 39079 on or before January 31, 2020. All such comments so received will be considered and the Town will not request the release of funds or take any administrative action on the within named project prior to the date specified in the preceding sentence.

The Town of Goodman, Mississippi, will undertake the project described above with grant funds from the Community Development Block Grant Program. The Town of Goodman, Mississippi is certifying to the State that the Board of Aldermen and Anthony McMullen, in his official capacity as Mayor, consent to accept the jurisdiction of the federal courts if an action is brought to enforce responsibilities in relation to environmental reviews and that these responsibilities have been satisfied under the National Environmental Policy Act of 1969, as amended.

### OBJECTIONS TO STATE RELEASE OF FUNDS

The State will accept an objection to its approval only if it is on one of the bases set forth in 24CFR Part 58.76, and submitted in accordance with the required procedure set forth in 24CFR Part 58. Objections must be prepared and submitted in accordance to Ms. Kristen Chancellor, Bureau Manager, Grants Management, P. O. Box 849, Jackson, Mississippi 39205-0849 (Attention: Antoine Dixon, Compliance Program Manager).

Objections to the release of funds on bases other than those referenced above will not be considered by the State. No objection received after February 20, 2020, will be considered by the State.

Anthony McMullen, Mayor  
Town of Goodman  
P.O. Box 397  
Goodman, Mississippi 39079