



Tithe on stimulus check?
Dear Dave,
Should my wife and I tithe on our stimulus checks? She thinks we should, but I'm not sure. In my mind, we already gave our money to Caesar—so to speak—and now he's just giving it back. What do you think?
Luke

Dear Luke,
Well, it's your money you're getting back. The government doesn't really create anything, it only takes money from us. And in this case, it gave you back some of what it took. I don't really see that as a tithing circumstance.
The other side of the coin is that you really can't go wrong being generous. The tithe is your baseline for generosity. You shouldn't tithe or not tithe because of a set of rules, but if you're having a theological or philosophical discussion about the tithe and how it works, I think your reasoning is sound.
It's certainly not a salvation issue, but generosity is a good rhythm to have in your life. And honestly, these stimulus checks are kind of like tax refunds. You gave it to the government, and now they're giving it back.
So, in my mind it's okay either way. I've just always had an attitude of when in doubt, it's better to give.
Dave

Go ahead, knock it out
Dear Dave,
We make about \$70,000 a year, and we're debt-free except for our house. We're following your plan, and just started saving for retirement, but we only have \$15,000 left on our mortgage. We can have that paid off in six or seven months, so would it be okay to go ahead and pay off our home as soon as possible before continuing to save for retirement?
Nate

Dear Nate,
I'm generally pretty hardcore about sticking with the proper order while doing the Baby Steps. But in your case, with such a small amount left to pay on your home, I think I'd go ahead and knock that out.
Most of the people I talk to still have six figures left on their mortgages. There's a big difference between that and the situation you two are in right now.
Think about it, you guys could be completely debt-free by Christmas, and you've already started to make a move on retirement planning. I say go for it!
—Dave

Those convinced against their will...
Dear Dave,
I'm debt-free except for my home, and it is all because I started following

your plan four years ago. I'm even on track to pay off my mortgage in eight years. With all the scary economic news out there, I'd love to talk to my family about following your advice, too. Do you have any suggestions for doing this without sounding like a know-it-all or that I am bragging?
Lacey

Dear Lacey,
It's been my experience that when it comes to family, words don't always do the trick. There's an old saying that goes, "Those convinced against their will are of the same opinion still." Some people have been brainwashed into believing credit cards and debt are an unavoidable part of life. They're stuck in their ways, and nothing anyone can say or do is going to change that.
I've been fortunate enough to help millions of people change their lives, get out of debt, and take control of their finances. But there are millions more who will never listen. They'll just keep going deeper and deeper into debt, and never realize the real problem is the person they see in the mirror every morning.
The truth is, you can make irrefutable arguments against credit cards. People who use them spend more than those who use cash or debit cards. Research has proven this. You don't need one to rent a car, get a hotel room, or buy airline tickets. A debit card will do all those things without piling up debt. For an emergency fund, you can simply save up cash. It takes some discipline and hard work, but relying on credit when things go wrong is a really bad idea. It's a trap.
If they won't listen to all these truths, try telling them your story. Let them know you understand from experience how hard breaking old habits can be. Emphasize how amazing your life has been since you made the decision to actively control your money, instead allowing a lack of money to control you.
Congratulations, Lacey. I'm proud of you for working so hard and being disciplined. I hope you can be an influence on others in your family, and help lead them to a place of financial peace, too!
—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.*



We are in uncharted territory. Covid 19 has not only affected my work life, but now my hunting life. Kentucky allowed no non-resident hunters to hunt during turkey season. I know the fish and wildlife agency was not happy either. They could have used the income. But to be honest, most fish and game agencies have been losing my money for some years now.
The affordability to hunt out-of-state has become increasingly out-of-reach. In Kentucky, for example, a bear tag that was once included with your deer tag, is now \$250.00. In Missouri, a turkey tag was once included with your deer tag. Today, it will cost another \$224.00. And I'm not picking on Kentucky or Missouri.
I could give you the same

scenario in Tennessee, Virginia, Alabama, Texas, and the rest of the United States. And therein lies the problem. When an agency is asked why, most will say, "Every state is doing it." And that is supposed to end the conversation.

A wildlife officer once told me; they were making more money now but with less hunters. This ought to make every single organization that is designed to increase the hunter population go bonkers.

Now, let me defend the officers who work in the field. I think most are great. Many of them I consider friends. Most of them do not get to make decisions about the cost of license. They are doing their job, mostly because they love the outdoors, hunting and fishing, and do-

ing things right. What upper management does not understand is they are slowly getting rid of the very outdoor activity they are sending others to propagate. They will send lobbyists to Washington to make sure hunting will survive, while undermining their efforts within their own constituents. Not only are fewer hunters hunting, but fewer new adults are getting into the sport. Why? It is priced out of range. I know, because I am one of those who like to travel to other hunting places but can no longer do that with any consistency. I simply can't afford it. I am not alone. Some will say license costs have stayed the same. I say that's not true when you consider the added fees. So, what do we do? Should I just complain without offering suggestions? Yes and no.
My suggestion is for those who make these decisions to do what I'm going to do right now. Say "I don't have any clue how to add more revenue without adding more cost to the hunter." And once you say this, hire those who are an expert in these areas and let them do their work. If the goal is to make it through the budget year, then add another cost to the ones who

love hunting.

If you want to make hunting last for generations, then figure out another way to bring in revenue. If you are concerned about politicians, and anti-hunting organizations getting rid of our opportunity to hunt, you are concerned about the wrong people and groups. We are eliminating our passion from within. More revenue cannot be at the expense of less hunters. Or soon, there will be neither.

gary@outdoortruths.org

Hinds CC names Holmes County graduates
Press Release
More than 1,200 students received credentials from Hinds Community College in May 2020. Credentials include certificates and associate degrees.
Among those who graduated were the following:
Dekedra Simmons o Durant; Amanda Gober of Goodman; Thadus Roby of Goodman; Milton Gray of Lexington; John Head of Pickens; Kavonta Williams of Pickens; and Keyundre Burden of Tchula.

CROSSWORD PUZZLE

ACROSS

1) Prefix with "physical"	39) Chamber effect
5) Word in upscale restaurant names	40) Type of chair
9) They have sticking points	41) Speaks hoarsely
14) Type of man or horse	42) Motive, essentially
15) Salerno money no more	43) Wine's partner?
16) Second-largest Great Lake	44) Non-sharer
17) Newspaper bigwigs	45) Making its way there
20) When you might get there, for short	46) Travel allowance
21) Start again from scratch	50) Pass, as time
22) Wading bird with an upcurved bill	53) One not yet a marquis
23) Spray alternatives	54) Turn down
25) Favorable votes	55) One with a bipolar disorder
26) Escape clause	58) Outright
27) Debate sides	59) Sinister look
28) Sound of satisfaction	60) One opening a manual
31) Capitol Hill prizes	61) Run-down in appearance
34) Feudal farmer	62) Pigsty
35) ___ Major (Great Bear)	63) Confined (with "up")
36) Amazing carpenter	

HEY, BIG BOY! Bv Henry Quarters

1	2	3	4	5	6	7	8	9	10	11	12	13
14				15				16				
17			18					19				
20			21				22					
23			24				25					
		26				27				28	29	30
31	32	33			34				35			
36					37				38			
39				40				41				
42			43				44					
		45				46				47	48	49
50	51	52				53				54		
55					56				57			
58					59			60				
61					62				63			

DOWN

1) Silent performer
2) Sister of Urania
3) Melodic
4) The Santa ___ winds
5) Consumer of professional services
6) Some does
7) "Cogito, ___ sum"
8) Part of a jazz duo?
9) Baked-potato topping
10) You can fill a lot with them
11) Colorful outdoor shoe
12) Ripped
13) Pt. of MIT
18) Fuss and fret
19) Worker's perk
24) Bingo relative
25) Orderly display
27) As such
28) Slot-machine features
29) Without delay
30) ___ Christian Andersen
31) White-crested duck
32) Per person
33) Pale
34) Meager
35) Grammarian's concern
37) Controlled with straps
38) Figures in Scandinavian folklore
43) Perceive
44) Vitae reviewers
45) Gathered intelligence
46) Some equines
47) Star-shaped spice
48) Established fact
49) Wield, as influence
50) Birds with inflatable neck sacs
51) Not when expected
52) Cost of staying in
53) Sword type
56) Deciduous tree
57) Have a late bite