

LETTER TO THE EDITOR



Dear Editor,
 As I travel across the world, I'm often asked where I'm from and, because we have both good and bad cultural baggage, when I say "Mississippi" I get looks and comments. Many are favorable; some are not.
 I just hold my head up and go on, because I treasure my ancestral home's peoples and cultures, and love how we celebrate our good while working on the rest.
 And to me, nothing epitomizes our spirit better than the Magnolia State's official

floral emblem. Its beautiful glossy foliage and huge, fragrant flowers are instantly recognizable worldwide. The Garden Clubs of Mississippi's Avenue of Magnolias astonishes every visitor and returning native driving through the eight major entrances, and, since 1949, a bold rendering of its flower and leaves has graced our historical markers.
 All this is to say that, as of last month, we have a mandate to create something strong and evocative that can represent Mississippi

DAVE Says

By Dave Ramsey



Evaluating insurance needs

Dear Dave,
 Last year I got a divorce. I'm 32, a teacher and a sin-

gle mom. I'm on Baby Step 2 right now, and I was wondering about life insurance. My son is only two, and if something happened to me, he would go to his father. His dad is in good shape financially and responsible with money, so how much life insurance should I have?
 Christian

Dear Christian,
 Well, you probably don't need the full 10 to 12 times your income like I recommend for most people. The only dependent you have is also dependent upon his dad. And from what you said, his father seems perfectly able to take care of him.
 I'd get a good term life policy equal to the amount that you'd like to supplement your son's care. The good news is you can get a couple hundred thousand in life insurance at your age for practically nothing.
 If you get life insurance, make sure his dad—your ex—is not the beneficiary. The beneficiary should be a family trust, formed upon your death, and the money

well to people both near and far. Much like Texas' Lone Star and the South Carolina's palmetto, we have an opportunity to extend our positive market brand by putting, rather than something nearly generic, our uniquely reminiscent state flower on a new state flag.
 Our legislature decreed that "In God We Trust" be included in the design, which can easily underwrite a bold rendering of the flower.
 Main thing is, little this side of roses brings more smiles than the beloved and celebrated magnolia flower. Hope it ends up, in one form or another, on the flag of the great Magnolia State.

Please check out the non-political website: www.magnoliaflowerflag.org.
 If you agree, share the site with friends, coworkers and garden club members.
 Felder Rushing
 Columnist

would go into that trust for the benefit of your child. You set the terms of the trust. It should not be controlled by your ex. In a divorce situation, I would never name someone I'm not willing to be married to the trustee of my money on behalf of my child.

I'm so glad you're thinking about these things, Christian. It shows you're an intentional lady, a fine mom, and a good planner. Those traits will serve you and your son well!

Are utilities included?

Dear Dave,
 I just received a formal job offer in law enforcement. I'm debt-free, single, and I'd like to move out of a roommate situation and into my own apartment. I'll be starting out at \$34,000 a year, then moving up to \$38,000 after my probationary period. You have a rule that says to make sure rent or house payments are 25% or less of your take home pay. If I can find a place where utilities are included, do they figure into that amount?

Dear Josh,
 It's really more of a guideline than a rule. The point

of not letting your housing cost eat up more than 25% of your take home pay is to make sure you have money left over for other important things.
 It's hard to save and invest for the future when a huge chunk of your money is eaten up by rent or a mortgage payment each month. But no, utilities are not part of the one-fourth of your take home pay guideline.
 At this point, it doesn't sound like you need anything fancy. Try to find a safe, quiet place to call home—somewhere you can relax and decompress when you're off duty. And thanks for entering law enforcement. A lot of folks are leaving your line of work, and we need good men and women in that profession right now.

—Dave Ramsey
 *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.

Living With Children

By John Rosemond
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I have long maintained that the significant per-capita increase in child and adolescent mental health problems since the 1960s – a ten-fold increase in suicide, for example – is due to the collective embrace of a parenting paradigm that has proven itself to be not only dysfunctional but also dangerous – ironically, to child and teen mental health. This new paradigm, which I term "Postmodern Psychological Parenting," was cut from whole cloth by America's mental health establishment.

I was in graduate school when PPP was cobbled together, given fake scientific bona fides, and set in motion. At its core is the notion that good parenting is primarily a matter of permitting, understanding, and properly responding to a child's emotional expressions.
 Individuals who have achieved a state of authentic adulthood – which has nothing to do with one's chronological age – know that emotions are, on one hand, one of the wonders of being human but on the other, one of the most destructive of human attributes. On their dark side, they destroy people and relationships, not to mention various personal properties ranging from dishes and lamps to Wal Marts. Like a child's thinking, emotions must be disciplined, trained. The chaff of emotion must be separated from the wheat and the earlier that training begins, the better for all concerned.
 The term "behavior modification" entered parenting vocabulary in the late 1960s. The implication was that the discipline of a child was all about his or her behavior. Previously, before psychobabble reigned in American childrearing, it was generally understood that discipline was needed to teach children not only to behave

correctly, but also to think and emote correctly. In fact, proper (pro-social) behavior is nothing more than an indication of proper thinking and emotional restraint.
 Unfortunately, the new paradigm took hold and has wreaked havoc since. Ironically, the very profession responsible for the national child and adolescent mental health mess markets itself as exclusively qualified to treat it. At the individual level, psychologists (keep in mind, dear reader, I am one) call it by various scientific-sounding names like "emotional dysregulation disorder" that, as in that very case, have no scientific validity whatsoever.

One "treatment" facility's website says that kids with EDD "can have biological predispositions for emotional reactivity that can be exasperated by chronic low levels of invalidation in their environments resulting in emotional dysregulation." I think they meant "exacerbated by chronically low levels of validation." Nonetheless, said facility can prove not one aspect of that statement. Furthermore, validating a child's every emotion is at the heart of the problem, not by any means a solution.
 The solution is for parents to stop allowing their children's emotional states to drive their decisions and run their families; for parents to stop striving for fun, give-and-take relationships with their kids and assume their rightful authority – calm, decisive, rational and intentional.
 Paradoxically, good child mental health begins with the child realizing his parents are not there to ensure his perpetual happiness. He will be much happier from that point on.

Family psychologist John Rosemond: johnrosemond.com, parentguru.com.

CROSSWORD PUZZLE

ACROSS

- 1) Cakewalk
- 5) Diploma word
- 10) Asian nurse
- 14) Jewish month
- 15) Newton of science
- 16) Hearty party
- 17) Commotion
- 18) Low point
- 19) Work in the cutting room
- 20) Bouquet
- 22) Protract
- 24) Like some yogurt
- 27) "Dear" ones
- 28) "That's my boy" recipient
- 30) Trigonometric term
- 31) Summer ermines
- 34) Turkish official
- 35) Cosecant's reciprocal
- 36) Poison ivy, for one
- 37) Boring
- 39) African capital
- 42) Canape topper
- 43) Continue, as a subscription
- 45) At one time, at one time
- 47) Amscrayed
- 48) Mystifies
- 50) Cicatrix
- 51) Computer monitor type
- 52) Chowder morsel
- 53) Beat out, as grain
- 55) Follow, as rules
- 58) Cultural character
- 61) It pulls a bit
- 62) Elevated storage areas
- 65) Noble one
- 66) Battering wind
- 67) Courtroom event
- 68) Field of study
- 69) Racetrack quote
- 70) Plop down next to
- 71) Maltese comment

DOWN

- 1) Pro ____
- 2) What the nose knows
- 3) Michelangelo subjects
- 4) Interest piquer
- 5) God hates it
- 6) "Born in the ____"
- 7) Coped
- 8) A lot of it is first-class
- 9) Down's opposite, sometimes
- 10) Demographic
- 11) Nuts or bananas
- 12) Came down to earth
- 13) More than dislike
- 21) Aardvark fare
- 23) Pesky insects
- 25) Diamond decision
- 26) "Black Beauty" author Sewell
- 28) Mideast native
- 29) Like some bodies on a beach
- 32) Golden Horde member
- 33) Bloodhound's trail
- 38) Greeks
- 40) Eyebrow shape
- 41) Bygone leader (Var.)
- 44) Sign of gradual use
- 46) Certain surgeon's patient
- 49) Refines, as ore
- 54) Engine type
- 55) Cornstarch brand
- 56) Not working, as a battery
- 57) Daughter of Aaron Spelling
- 59) Sandwich cookie
- 60) Cole ____
- 63) Bar bill
- 64) Not aboveboard

ANGRY NUTS

By Janet Wise

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