



**Christmas in...
September?**

Dear Dave,
I know it may be early to talk about Christmas, but do you have any advice on saving for the holiday season?

Carlie

Dear Carlie,

It's never too early to talk about Christmas! I'm glad you're thinking about things ahead of time. A lot of people wait until December to buy

gifts and make plans. That's fine if they've got the money set aside to handle things, but most of them don't. Then, they panic and turn to credit cards. You don't want to end up in a situation where you're still paying off Christmas in April.

If you don't have anything put aside yet, I'd suggest setting some spending goals now. Taking a close look at your income and living ex-

penses should be part of this. If you're not doing it already, what I'm talking about here is living on a written, monthly budget. Look at how much you can afford to put toward Christmas each month, make a gift-giving goal amount, and stick to it. Along with this, you might consider opening a separate account just for your Christmas savings. Start looking for gift deals now, too. There are end-of-summer sales still going on, and you never know what you might find.

You don't have to spend a lot of money to have a won-

derful Christmas or make the season special for others—even when it comes to giving. Thoughtful handmade items, meaningful photographs set in a frame, or special baked goods are great ways to show the folks in your life you're thinking about them and how much you care.

Now, let's talk about next year. There's absolutely nothing wrong with including a line just for Christmas in your budget each month. Christmas doesn't sneak up on you. It's on December 25th every single year. Putting a little money aside all year long might just take some of the stress out of your Yuletide planning.

Good question, Carlie!

—Dave

Simple steps

Dear Dave,
With COVID-19 and all the resulting economic problems, do you have any advice for what a young person can do to prepare for the future?

Kyle

Dear Kyle,
Regardless of the coronavirus or any economic situation that might arise, there are always a few smart, simple things people can do to protect themselves financially. The number one thing is to live on a written, monthly budget. When you give every dollar a name, and write it down on paper, you're telling your money what to do, instead of scratching your head and wondering where it went.

Staying out of debt and

saving as much money as possible are two other great ideas. Remember, your income is your biggest wealth building tool. If you're saddled with a bunch of debt, your money goes to creditors—not into your pocket. Saving prepares you for the future and all the unexpected things, both good and bad, life will throw at you.

Even though you're young, investing is a key component in creating a stable financial outlook for yourself. In your twenties, just \$100 a month invested properly in good growth stock mutual funds can make you a millionaire by the time you're ready to

retire.
Like I said, these are all simple things. But they'll make a huge difference in your financial situation now and in the years to come!
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.*

The Quilting Party

We have begun to rebuild our "little house on the Prairie" in Sallis, MS. We have stored everything that was not too damaged in different places, and as I started to pull out things saved, I found my grandmother's quilt, the only thing tangible I have left as a legacy from her. I was ecstatically happy that this treasure had been saved. It was smoked with black soot and it smelled like a charcoal fire, but it was all in one piece and after a good cleaning it is perfect once again.



Peggy's Take

I can remember as a little girl when I visited my grandmother up in Montgomery County and she was making one of her priceless pieces and how I was always fascinated and excited to see the big wooden frame that hung so close to her bedroom/living room ceiling. I knew she was preparing to put together and assemble one of her beautiful quilts. She knew my passion, even as a child, how I was so excited to be a part of this activity and I believe she was just increasing my appetite to learn more.

She had already hand stitched the 'quilt top' part of the quilt as she sat by the fire at night and her times of rest as her small hands moved in and out of each tiny stitch. The top was made of small squares of old pieces of left-over material from some of her dresses and bibbed aprons, some of mine she had made for me, and even some of my granddaddy's blue denim and striped overalls. It was not fancy like the ones you can buy at the shops defined as quilt shops that offer Windowpane, Star, Double Wedding Band, or Sunflower quilts. Her quilts were more of a "hodgepodge" design as she used what she had on hand, but they were always the most striking and beautiful designs I have ever seen.

My granddaddy would drop the big hand-made quilting frame from the ceiling and stop it at just the right height for her and her friends who came for the quilting party to sit in a straight backed chair and reach the quilt top, batting, and muslin material as they stitched the three pieces together with the tiniest stitches imaginable. And, sometimes if I was so fortunate to be there, I got to help. My stitches were not tiny

and even but more long and crooked, but she always told me they were perfect. I feel so blessed to have one of her hand made beauties to use on one of my beds and consider blessed that its safely made it through the fire. She would always have her chocolate cake to serve as a snack but I would have probably made my brownies. I usually make my brownies from scratch and here is the recipe I use.

Scratch Brownies

- ¾ cup of baking cocoa
 - 2/3 cup of melted butter
 - ½ cup boiling water
 - 2 cups sugar
 - 2 large eggs
 - 1 and 1/3 cups of self-rising flour
 - 1 t. vanilla
 - ½ cup chopped pecans
 - 2 cups chocolate chips
- Preheat oven to 350* Mix all ingredients, not stirring too much and pour into a 9 x 13 greased pan and bake 40 minutes.

**Peggy Sims is a life-long resident of Attala County and columnist.*

Send in your news!

The Holmes County Herald welcomes reader submissions for news, events and photos for publication in our weekly newspaper. To submit items, email to: hcherald@gmail.com

Please include all pertinent details, dates, location, name of the event or occasion, all associated people, organizations or groups, reason for event or occasion and **NAMES OF ALL PEOPLE PICTURED IN ANY PHOTOGRAPH.**

We look forward to hearing from you!

-Holmes County Herald Staff

Stay connected to your community by subscribing to the



Sign-up Online

Anytime • 24/7

www.holmescountyherald.com



Do people read small ads?

You just did! Your business could be here for just \$9.75. For more information call 662-834-1151.