

Handling debt collectors Dear Dave,

are reasonable and easy to made the offer. work with, but others are Also, be completely up would be appreciated.

Dear Paul,

thing—your money.

don't know your rights, they pens sometimes-hang up can scare you by using bogus immediately. threats. Understand what I'm Financial troubles like saying here, Paul. If you have debt can make every aspect debt, you have a legal and of your life feel messed up. moral obligation to pay it. At If you want to get back on the same time, you need to track, start living on a writcalmly and confidently con- ten, monthly budget, and trol these kinds of conversa- attack your debts using the tions. You might have made debt snowball system. It's some financial mistakes, but not easy, and it takes discithat doesn't mean you should pline, hard work, and sacriallow someone to abuse you. fices, but it's worth it!

When it comes to dealing with debt collectors,

Collection Practices Act. If the collector agrees to settle Do you have suggestions the debt, get it in writing and on how to interact with debt keep the document as proof collectors? Sometimes they in case they "forget" they

rude and pushy. Your advice to speed on your accounts. Know what you owe, who Paul you owe, and have a record

of all the payments you've You'll run into all sorts of made. Knowing the facts collectors, no matter what gives you the upper hand kind of debt you have. Occa- in any situation. Don't be sionally they are friendly and intimidated by debt collecunderstanding, while others tors, either. Calmly explain can be downright mean and your situation, the reason nasty. Whatever their ap- you're behind on the debt, proach is, you have to keep and how you plan to pay it in mind they're all after one off. Don't get emotional and let yourself get drawn into an Most debt collectors prey argument or shouting match. on a person's emotions and If they insult you, or yell or lack of confidence. If you curse at you-yes, this hap-

-Dave *Dave Ramsey is CEO of keep track of all the calls Ramsey Solutions. He has and emails. Write down the authored seven best-selling names of anyone you talk books, including The Total to and when they called. A Money Makeover. The Dave record of all contact is im- Ramsey Show is heard by portant, and it will make it more than 16 million listeneasier to report them if they ers each week on 600 radio and on Twitter at @Davviolate the federal Fair Debt stations and multiple digital eRamsey.

Corn posts solid harvest despite struggling start

By Robert Nathan Gregory

MSU Extension Service A soggy planting season dissuaded some Mississippi producers from planting corn this year, but those who stuck with the crop have mostly been rewarded with a solid harvest.

Initial planting forecasts at the end of February called for more than 700,000 acres of corn in the state. That figure was scaled back to 550,000 acres a few months later as a waterlogged March and April led some growers to shift some acreage to soybeans.

At 90% complete, Mississippi's corn harvest progress is slightly behind where it usually is at the end of September. Most corn reached physiological maturity later than normal due to late planting.

Good growing conditions, however, kept corn productivity strong. Erick Larson, Mississippi State University Extension Service grain crop specialist, said reports from growers indicate good yields in dryland fields and average results in irrigated fields. The current yield estimate from the U.S. Department of Agriculture is at 180 bushels

platforms. Follow Dave on the web at daveramsey.com



Good growing conditions helped Mississippi corn -- like this plant pictured in a Monroe County field -- mitigate a wet planting season.

(Photo by MSU Extension Service/Kevin Hudson)

per acre. "Corn is responsive to

early plantings, but this year a planting window of more than a day did not materialize at all throughout much of the corn-growing portions of the state until late April. There were more opportunities to plant in the southern part of the state, but that comprises a small percentage of the growing area," Larson said.

"May was drier than normal, which generally helped the corn get off to a good start and allowed growers an opportunity to apply fertilizer and herbicides in a timely manner," he said.

One of the variables that correlates closely with yield potential is nighttime temperature during the 30-day period after corn tassels. Too much heat compromises the plant's grain yield.

"Overnight temperatures at that time were a slightly above normal but not excessively hot," Larson said. "That probably affected the later planted corn more than the early, although we've gotten several harvest reports that early corn didn't vield as well as later corn."

Generous rainfall from June 20 to July 10 helped the crop significantly. Dry weather followed afterward during late grain filling stages.

Will Maples, MSU Extension agricultural economist, said lagging corn prices also gave growers pause when deciding what to plant this year. Corn futures have rebounded since March, when there was downward market had weren't strong enough to pressure due to the COV-ID-19 pandemic.

"Futures are trading in the

\$3.65 to \$3.75 range, which has led to some new crop cash bids in the Mississippi Delta in \$3.80 to \$4 range,' Maples said. "This is presenting marketing opportunities for producers to at least break even this year."

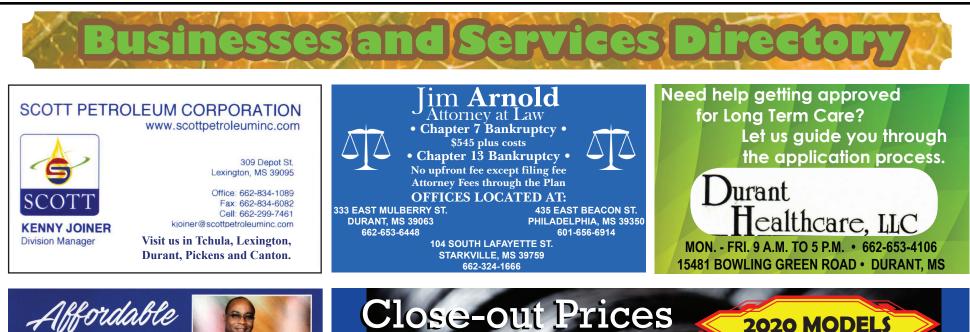
Yield uncertainty in the Midwest has driven prices nationally.

"Iowa faced double trouble with a drought in the western part of the state and the derecho weather event," Maples said. "Back in the spring, it was forecasted we would have near record high corn production, but as the growing year has progressed this forecast has been adjusted down and supported higher prices."

Some Mississippi corn also dealt with issues related to extreme weather, albeit on a much smaller scale. Heavy winds and flooding from Hurricane Laura may have caused considerable damage to unharvested corn in south Mississippi, such as near Natchez, in late August, but most of Mississippi's corn crop was well east of the storm's path.

"Wind is a big threat to corn because it is such a tall crop. Wind damage considerably slows harvest progress and increases losses because combines have difficulty picking fallen or lodged stalks and ears up off the ground," Larson said. "Fortunately, Hurricane Laura generally went west of Mississippi, so the winds we cause severe lodging for a lot of the Delta crop that would

have been more exposed."



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