



Handling debt collectors
Dear Dave,
Do you have suggestions on how to interact with debt collectors? Sometimes they are reasonable and easy to work with, but others are rude and pushy. Your advice would be appreciated.

Paul
Dear Paul,
You'll run into all sorts of collectors, no matter what kind of debt you have. Occasionally they are friendly and understanding, while others can be downright mean and nasty. Whatever their approach is, you have to keep in mind they're all after one thing—your money.
Most debt collectors prey on a person's emotions and lack of confidence. If you don't know your rights, they can scare you by using bogus threats. Understand what I'm saying here, Paul. If you have debt, you have a legal and moral obligation to pay it. At the same time, you need to calmly and confidently control these kinds of conversations. You might have made some financial mistakes, but that doesn't mean you should allow someone to abuse you.
When it comes to dealing with debt collectors, keep track of all the calls and emails. Write down the names of anyone you talk to and when they called. A record of all contact is important, and it will make it easier to report them if they violate the federal Fair Debt

Collection Practices Act. If the collector agrees to settle the debt, get it in writing and keep the document as proof in case they "forget" they made the offer.
Also, be completely up to speed on your accounts. Know what you owe, who you owe, and have a record of all the payments you've made. Knowing the facts gives you the upper hand in any situation. Don't be intimidated by debt collectors, either. Calmly explain your situation, the reason you're behind on the debt, and how you plan to pay it off. Don't get emotional and let yourself get drawn into an argument or shouting match. If they insult you, or yell or curse at you—yes, this happens sometimes—hang up immediately.
Financial troubles like debt can make every aspect of your life feel messed up. If you want to get back on track, start living on a written, monthly budget, and attack your debts using the debt snowball system. It's not easy, and it takes discipline, hard work, and sacrifices, but it's worth it!
—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*

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



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 yield 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 pressure due to the COVID-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 had weren't strong enough to cause severe lodging for a lot of the Delta crop that would have been more exposed."

Businesses and Services Directory

SCOTT PETROLEUM CORPORATION
www.scottpetroleuminc.com



SCOTT
KENNY JOINER
Division Manager

309 Depot St.
Lexington, MS 39095

Office: 662-834-1089
Fax: 662-834-6082
Cell: 662-299-7461
kjoiner@scottpetroleuminc.com

Visit us in Tchula, Lexington,
Durant, Pickens and Canton.



Jim Arnold
Attorney at Law

- Chapter 7 Bankruptcy •
\$545 plus costs
- Chapter 13 Bankruptcy •
No upfront fee except filing fee

Attorney Fees through the Plan

OFFICES LOCATED AT:

333 EAST MULBERRY ST.
DURANT, MS 39063
662-653-6448

435 EAST BEACON ST.
PHILADELPHIA, MS 39350
601-656-6914

104 SOUTH LAFAYETTE ST.
STARKVILLE, MS 39759
662-324-1666



Need help getting approved
for Long Term Care?
Let us guide you through
the application process.

Durant
Healthcare, LLC

MON. - FRI. 9 A.M. TO 5 P.M. • 662-653-4106
15481 BOWLING GREEN ROAD • DURANT, MS

Affordable
**FUNERAL HOME
OF DURANT**

James and Veronica Smith, Owners

390 East Madison Street
Durant, Mississippi 39063
662-653-3770 / 662-653-3711 fax
www.affordablefuneralhomeofdurant.com





Lexington Home Center
Do it
Best

• 662-834-9007 •

**Close-out Prices
on 2019 Models**

FINANCING LOW AS

0%

**UP TO 72 MONTHS
ON SELECT MODELS**



**2020 MODELS
NOW IN STOCK**

**REBATES
AVAILABLE!**

CHECK OUT OUR
PRE-OWNED
VEHICLES @

www.hammettmotorco.com

HAMMETT MOTOR CO.

INTERSECTION OF
HWY. 12 W & 51 N

662-653-3141
DURANT