



Saving for a car
Dear Dave,
I decided a couple of years ago to start following your plan. Part of getting out of debt for me included paying off my car. I'm taking your advice, and saving up to pay cash for my next vehicle. I know you like mutual funds, so should I put the money I'm setting aside for that purchase in a mutual fund?

Corey
Dear Corey,
I'm glad to hear you've decided to get control of your money. Mutual funds are great for long-term investing, and by long-term invest-

ing I'm talking about a bare minimum of five years—preferably 10. But I wouldn't recommend them as a way of saving up for a vehicle purchase. The problem with mutual funds, in the type of short-term scenario you're talking about, is they can go up, or down, in value.

I'd suggest a simple savings or money market account when it comes to stashing the money you're saving for a newer car. They don't pay much in terms of interest, but your money will be safe, and you won't have the ups and downs of the stock market to worry about.

Did you know the average monthly payment in America for a new car right now about \$554 a month? It makes my head hurt to think about that much cash flying out the window every month on something that's dropping in value like a rock. Even if you just stashed that kind of money in a shoebox you'd have over \$6,600 saved in just a year. And despite what some people say, that's enough to buy a dependable, pre-owned car.

Stick with the plan, Corey!

Dave
Relationships and giving

Fish Day!
It's Time To Stock Your Pond!
Delivery Will Be:
Tuesday, October 27
Winona 1:00-1:45 @
Hi-Grade Farm Supply
Lexington 2:45-3:30 @
Lexington Farm Supply
Yazoo City 4:30-5:15@
Davis Feed & Farm Supply
"LIKE" us on Facebook!
FISH WAGON
To Place an Order Call
1-800-643-8439
www.fishwagon.com

Time for Hunting Season!!
Farm Supply has it all!!
⇒ Wildlife Mix ⇒ 13-13-13 ⇒ Wheat
⇒ Rye Grass ⇒ Bob Oats ⇒ Corn
⇒ Corn Chops ⇒ Rice Bran
⇒ Protein Blocks and Bags
.....
New shipment of HAY BALES!!
.....
Deer Attractants!!
⇒ Liquid ⇒ 4lb. Bricks ⇒ Bags
Mo' Bucks Deer Feed
LEXINGTON FARM SUPPLY
Store Hours:
Mon. - Fri. 8 a.m. - 5 p.m. & Sat. 7:30 a.m. to 5 p.m.
Highway 12E 834-3388 Lexington

CASH PLUS TITLE PLUS
205 Tchula St., Lexington, MS
(across from Double Quick)
662-834-9045
Payday Loans up to \$400.00
Title Loans up to \$2,500.00
WE DO 30 DAY LOANS!!!
NO Credit Check
Refer a friend, earn a free \$20.00!

Dear Dave,
Do you have guidelines for giving when it comes to helping family members? My wife and I are both 52, we're debt-free, and we have savings along with about \$750,000 in retirement. We agree with you that it's a bad idea to loan money to relatives, but we were hoping you could give us a little extra guidance.

Samuel
Dear Samuel,

I love that you have a helping and generous heart toward your family. Wanting to help is a noble and caring thing. Wanting to help in the best way possible for all concerned in a sign of maturity and wisdom.

The big thing is to make sure you're helping someone get back on their feet, and make positive changes in their life. You're not helping anyone when you give a drunk a drink, so you have to ask yourself if your generosity is really helping them or if you're just enabling bad behavior. Also, you can't give to a point where you're putting your own household at risk. You have to continue to be responsible with your finances where your own family is concerned, as well.

This isn't about being a control freak, Samuel. It's about using the resources God has given you in a wise and responsible manner. In human terms, that means helping someone get out of a mess they're in, while at the same time ensuring they're working to make sure they never end up there again!

—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.*

LETTER TO THE EDITOR



Things are beginning to go back to normal as businesses begin to reopen, and people start going back to normal life. Have you been in self-isolation with a loved one who struggles with substance abuse?

If your answer is yes, you need to stay aware of their behavior. With lockdowns across the country, many addicts were forced to clean up but not by choice. As things begin to reopen, this means that access to their vices will once again become available. Combined with the fact that their tolerance to drugs may be low means the chance of a fatal overdose will be higher.

For this reason, we wanted to take this time to remind families to keep a lookout

Central Holmes Lady Trojans win Kirk Cross Country Meet



Pictured above (from left): Coach Nikki Edwards, Ally Kyzar, Ashlyn Tate, Zoey Jones, Breann Bell, Daynie Parish and Allie McBride. Not pictured: Hattie Melton, Massey Collins, Mary Hayden Hathcock, Paicey Ingram, Heidi Hudson and Lydia Killebrew. (Photo Submitted)



CAYTON EDWARDS



XANDER THOMPSON

sign matches may not mean for sure that the person is using or using the drug, you think they are.

If you find that your loved one is exhibiting several signs of drug abuse, there is a good chance you are not just paranoid, and the person is using. Do not go into denial and start making excuses so you can write it off. The only way to be sure a loved one is using or continuing to be clean is to give them a drug test. These can be ordered online or bought at your local drug store. You want to make sure you buy a 12-panel test. The number 12 indicates the number of types of substances it will test for in the urine sample. If you are going to do this, make sure to prevent your loved one from trying to fake it. Many tests contain an indicator that will show if your loved one cheated the test in some way.

- Money issues, asking to borrow money
- Poor hygiene
- Stories that don't make sense
- Erratic behavior
- Small drug containers, ripped balloons, button bags, and tinfoil
- Drug paraphernalia
- Strange burnt smells
- Needle marks on arms and other parts of the body
- Accelerated weight gain or loss
- Strange looking eyes
- Irregular looking eyes
- Irregular breathing or heartbeat

Keep in mind that substances affect people differently, and just because one

Many drug and alcohol treatment centers never shut down and were deemed essential at the beginning of the pandemic. So if the worst-case scenario is real and your loved one has relapsed, reach out to find them help. If you don't know where to start, give us a call we have caring staff available 24-7 to help you find a treatment center that works for you.

For more information on signs of drug abuse visit:

<https://www.narconon-newliferetreat.org/identify-signs-of-drug-addiction.html>

ADDICTION SCREENINGS

Narconon can help you take steps to overcome addiction in your family. Call today for free screenings or referrals. 1- 800-431-1754.

Aaron Olson
Narconon
Denham Springs, LA