DAV By Dave Ramse

Corey

Saving for a car Dear Dave.

ago to start following your recommend them as a way 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, up, or down, in value. so should I put the money I'm setting aside for that purchase in a mutual fund?

Dear Corey,

I'm glad to hear you've decided to get control of your great for long-term investing, and by long-term invest-

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ing I'm talking about a bare minimum of five years-I decided a couple of years preferably 10. But I wouldn't 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

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 money. Mutual funds are 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** 

⇒ Rice Bran

Lexington

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 ex-

> Samuel Dear Samuel,

tra guidance.

Do you have guidelines

for giving when it comes to helping family members?

My wife and I are both 52,

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.



#### Things are beginning to for the following signs of go back to normal as busi- drug use: nesses begin to reopen, and





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sign matches may not mean for sure that the person is treatment centers never shut using or using the drug, you down and were deemed esthink they are.

If you find that your loved the pandemic. one is exhibiting several signs of drug abuse, there nario is real and your loved is a good chance you are one has relapsed, reach out

XANDER THOMPSON

Many drug and alcohol sential at the beginning of

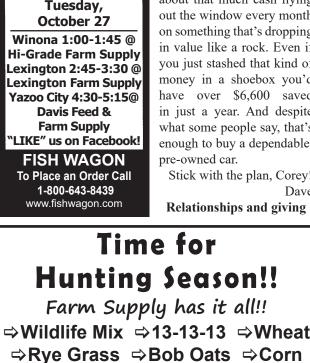
So if the worst-case scenot just paranoid, and the to find them help. If you staff available 24-7 to help you find a treatment center that works for you. For more information on https://www.narcononsigns-of-drug-addiction. a 12-panel test. The number html

# **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)





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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

borrow money Poor hygiene

• Stories that don't make sense

· Money issues, asking to

• 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

person is using. Do not go don't know where to start, into denial and start making give us a call we have caring 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 signs of drug abuse visit: be ordered online or bought at your local drug store. You newliferetreat.org/identifywant to make sure you buy

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 today for free screenings or fake it. Many tests contain referrals. 1-800-431-1754. an indicator that will show if your loved one cheated the test in some way.

#### ADDICTION **SCREENINGS**

Narconon can help you take steps to overcome addiction in your family. Call Aaron Olson Narconon Denham Springs, LA