

Holmes County Hero

Man braves icy roads to ferry co-workers

Staff Report

Employees come and go. Some clock in, and do their job well, and clock out and go home at the end of their shift. And then there are employees who go above and beyond the call of duty like Camnron Burt.

Burt has been employed at Lexington Manor Senior Care for over ten years as the Maintenance Supervisor. He manages housekeeping and laundry staff, fixes anything from leaks to broken beds, and sometimes drives the elders to their doctor’s appointments. He was not required to drive in the treacherous road conditions during this winter storm of 2021. Burt volunteered to drive to homes all over Holmes and Attala County so employees could arrive to work to care for the many elders in Lexington Manor. He would have to awaken before dawn so the new shift of workers could relieve the night shift. He would work a few hours in the building with various issues arising, and then back on the icy roads to pick up a dietary staff member or housekeeper, then back again out on the road to pick up the night shift nurses and certified nursing assistants. Some family members



CAMNRON BURT

drove employees to work, some in the city limits drove themselves, while others chose to sleep in an empty room or stay at a co-workers house in town. Employees of Lexington Manor sacrificed being away from their

families for days on end, or worked extra hours as relief staff was arriving late to avoid driving during the dark hours. This also occurred at our local hospital, UMMC-Holmes County, and in the Durant Nursing Home.



Mortgages and Baby Steps
Dear Dave,

We’d like to own a home someday, but we know we’re not ready for that kind of financial commitment yet. Where does buying a house fit in your Baby Steps plan?

Heather

Dear Heather,

Buying a home when you’re broke is the easiest

Many in our county enjoyed the time at home playing in the snow and ice, others lost water and power later in the week, while others were essential workers and had to find a way to get to their place of employment.

“We are so grateful to have such a dedicated and caring employee like Camnron. We could not have made it without him last year during our outbreak with COVID, and also during this winter storm last week” stated Lisa Williamson, administrator at Lexington Manor.

Holmes Country has so many dedicated healthcare workers and staff members at our hospital, nursing homes, and doctors’ offices. Camnron Burt is just one of our local heroes helping to take care of one another here in our small community.

way I know to become a foreclosure statistic. I’m glad you two are being thoughtful and sensible about taking such a big step.

If you remember, in Baby Step 1 I advise people to save up a beginner emergency fund of \$1,000. Baby Step 2 is paying off all consumer debt from smallest to largest using the debt snowball method. Then, Baby Step 3 is where you go back and grow your emergency fund to a full three to six months of living expenses.

With all this in mind, let’s call getting ready to buy a home Baby Step 3b. Save up for a down payment of at least 20 percent to avoid PMI (private mortgage insurance). Also, make sure any mortgage loan is a 15-year, fixed rate loan, where the payments are no more than 25 percent of your monthly take-home pay.

Doing it this way may delay your dream of being a homeowner for a while, but it will help ensure your new home is a blessing and not a financial curse!

Dave
Planning for future purchases

Dear Dave,

How far in advance do you recommend figuring future

purchases into your budget?

Robbie

Dear Robbie,

I recommend starting to put money aside, and including it in your budget as soon as you know the need for an item is a real possibility. Waiting until things go wrong or something breaks down will leave you in a real mess, more times than not.

For example, if you’re pretty sure you’ll need another vehicle in a year or two, the smart thing is to start putting money aside now. Do some research on prices, then do the math to see how much you’ll need to set aside each month.

And remember, it’s a whole lot easier to save money when you don’t have things like credit card payments and other debt hanging around your neck. That’s one of the big reasons I want to help people learn to live debt-free!

—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.*

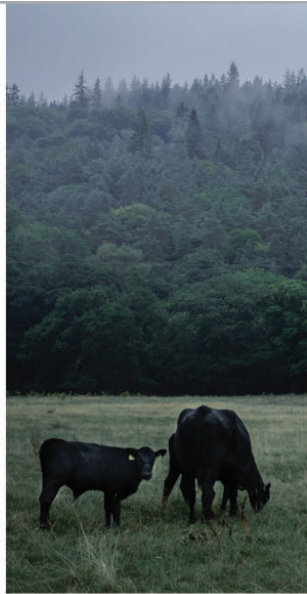
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