



NRCS announces Conservation Stewardship Program sign-up

Jackson, Miss. – The United States Department of Agriculture Natural Resources Conservation Service (USDA-NRCS) in Mississippi announces the next deadline for Conservation Stewardship Program (CSP) applications. To be considered for funding in the fiscal year (FY), 2021 applications must be received by April 2, 2021. The 2018 Farm Bill made several changes to this critical conservation program, which helps agricultural producers take the conservation activities on their farm or ranch to the next level.

“CSP continues to be a very effective tool for private landowners working to achieve their conservation and management goals,” said Kurt Readus, NRCS state conservationist in Mississippi. “It is the largest conservation program in the United States with more than 70 million acres of productive agricultural and forest land enrolled.”

While applications are accepted throughout the year, interested producers should submit applications to their local NRCS office by April 2, 2021, to ensure their applications are considered for 2021 funding.

Changes to the Program

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.

The 2018 Farm Bill authorizes NRCS to accept new CSP enrollments from now until 2023 and made some important improvements to the program. These include:

NRCS currently enrolls eligible, high-ranking applications based on dollars rather than acres.

Higher payment rates are now available for certain conservation activities, including cover crops and resource-conserving crop rotations.

NRCS recently made several updates to the program to help producers better evaluate their conservation options and the benefits to their operations and natural resources. New methods and software for evaluating applications help producers see up front why they are or are not meeting stewardship thresholds and allow them to pick practices and enhancements that match their conservation objectives. These tools also enable producers to see potential payment scenarios for conservation early in the process.

About the Program

CSP is offered in Mississippi through continuous sign-ups. The program provides many benefits, including increased crop yields, decreased inputs, wildlife habitat improvements, and increased resilience to weather extremes. CSP is for working lands, including cropland, pastureland, rangeland, non-industrial private forest land, and agricultural land under the jurisdiction of a tribe.

COVID-19 Guidance
NRCS is under Covid-19 limitations. NRCS employees are limited in the amount of direct contact we can have with customers both for your safety and ours.

This does not mean field offices will not assist you; it only means that you may need to be more persistent and always contact the office by phone or by email before making an office visit. We've provided a link to our online

field office locator: <http://of-fices.sc.egov.usda.gov>. By using this locator tool, applicants can find contact information for your local field office. Covid-19 is new for all of us, but we have found a way to operate and assist producers in an effort to treat environmental concerns. For additional information about CSP, contact your local USDA service center. More information can be found at farmers.gov/coronavirus.

It's just not worth it
Dear Dave,
Do you think I should get a new hybrid car to save money on gas? A lot of my friends have done this, and with the rise in gas and oil prices lately, they're telling me I should, too. According to them, I'll save a ton of money, especially since I have a bigger car and a longer drive to work. What are your thoughts?

Daneen

things you can do to cut down on your fuel bill. Have you thought about trading for something smaller? If you're driving a gas guzzler, trade it in on another car worth no more than your current car's selling price. This means better fuel efficiency without a car payment. Carpooling is an option, too, even if you split the driving just a few days a week.

If you want to get a little more radical with the money-saving ideas, you could think about moving closer to work. Spend some time doing the calculations and looking at the specifics to see if it makes sense in your case. Finally, and this may be a last ditch effort, you could consider changing jobs. No one's forcing you to work where you do, especially if you're spending a lot of time and money on the road just getting to and from your job. If you're really spending a ridiculous amount on gas each month, it might even be time to look into ideas you may have once had to start your own business.

But don't use better gas mileage, or bad advice from your friends, as a rationalization for buying a new car. It's just not 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*

Dear Daneen,
I get lots of questions about these kinds of scenarios, and how it plays into people's budgets. Many folks wonder if it would be better to go out and get a new vehicle with better gas mileage. Well, do you really want to lose more money?

Let's say you currently drive a vehicle worth \$10,000 that gets 15 miles per gallon. There's a \$25,000 hybrid you're thinking about buying that gets 25 miles per gallon. That's a \$15,000 price difference just to get 10 more miles a gallon. If you drive 100 miles a week, that's about a \$10 difference a week. That would be about \$40 extra you're spending a month in gas if you stuck with the current car. A monthly car payment is a whole lot more than that! In short, the math doesn't work. You'd have to drive to the moon and back to make it worthwhile. There are a lot smarter

Money Tip for Students, March 2021 Save money by earning college credit in high school

Press Release

One way to save money on higher education is to earn college credits while in high school, according to KHEAA.

High school students, whether they plan to get a technical degree or four-year degree, can take advantage of several programs that let them earn college credits. Doing so can save them thousands of dollars as they continue their training or education after high school. These programs include:

- Dual credit courses. Dual credit courses let students earn both college and high school credit. In some cases, students will pay less than the college tuition rate.
- Advanced Placement courses. AP classes count as high school credits, but many colleges will give students college credit if they earn a certain grade on AP exams. Offered by the College Board, which provides the SAT, AP classes are

widely available.

• International Baccalaureate Diploma and Cambridge Advanced International programs. IB and CAI, for students 16 to 19 years old, are similar to AP. Students may be able to receive college credit for the IB and CAI classes they take.

KHEAA is a public, non-profit agency established in 1966 to improve students' access to college. It provides information about financial aid and financial literacy at no cost to students and parents.

The agency also helps colleges manage their student loan default rates and verify information submitted on the FAFSA. For more information about those services, visit www.kheaa.com.

In addition, KHEAA disburses private Advantage Education Loans on behalf of its sister agency, KHESLC. For more information, visit www.advantageeducation-loan.com.

Businesses and Services Directory

2020 Models Must GO with 0% Plus Rebates on Select Models

2021 MODELS ARRIVING DAILY

CHECK OUT OUR PRE-OWNED VEHICLES @

www.hammettmotorco.com

HAMMETT MOTOR CO.

INTERSECTION OF HWY. 12 W & 51 N 662-653-3141 DURANT

Affordable FUNERAL HOME OF DURANT

James and Veronica Smith, Owners

300 West Madison St. Durant, Mississippi 39063
662-653-3770 / 662-653-3711 fax
www.affordablefuneralhomeofdurant.com

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

KENNY JOINER
Division Manager

SCOTT PETROLEUM CORPORATION
www.scottpetroleuminc.com

309 Depot St. Lexington, MS 39095

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

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

Lexington Home Center

• 662-834-9007 •

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