

# What does 5G Tech mean for you?

(StatePoint) By now, you've heard about 5G or might have access to it on your smartphone, but do you know what it is, how it works or what it can do for you?

5G is the next generation of wireless technology, building on its predecessors 2G, 3G and 4G, and is available on today's smartphones to make and receive calls, run applications and send and receive data.

This fifth-generation technology is a massive leap into

what is possible in wireless. 5G is expected to deliver faster speeds and enhanced connectivity, giving businesses and consumers alike the potential to develop and experience new, innovative technologies.

Here are five things you may not know about 5G:

1. 5G improves overall wireless coverage: 5G can deliver better, more efficient coverage in both breadth and depth. Depending on where it's deployed by wireless op-

erators, it can reach cities and towns that were previously lacking wireless access. Providers like T-Mobile are committed to providing 5G access to rural America, and already cover more than 287 million people across more than 1.6 million square miles.

2. Different types of 5G can support where you live: Providers deploy different levels of wireless spectrum – low, mid and high – with the ability to provide coverage and capacity whether you live in the city, the suburbs or a rural community. For 5G, low-band spectrum provides far-reaching coverage outside, and reaches indoors with speeds that are slightly better than LTE; mid-band provides blanket coverage across large areas with fast speeds, making it the “goldilocks” of spectrum; and, high-band – typically available in select urban areas – provides super-fast speeds over short dis-

tances, but needs line of sight to the device and doesn't pass through physical obstructions.

3. 5G will create “smarter cities”: From monitoring pollution or traffic levels to optimizing energy use or self-driving transportation, 5G can enable applications that urban cities and small towns alike can use to live smarter.

4. 5G unlocks technology developments for industry: With 5G connectivity, and new applications to support certain industries, businesses and industries can evolve to meet the needs of a connected world. Imagine farmers utilizing sensors and drones to enhance the agriculture community, or businesses using real-time language translation, or even enhanced location services to improve first responder times to save lives.

5. Virtual and augmented reality or holographic sce-

narios: 5G gives us the ability to transform where and how we experience our lives. Imagine having virtual reality access to live concerts and sports games, using holographic telepresence to be a part of your family's birthday party in another state, or having real-time driving data like traffic or road conditions displayed on your car's windshield as you drive.

The possibilities with 5G are endless and will offer individuals and businesses the ability to do and experience the world around them in ways they couldn't before.

From 5G-enabled smartphones to the latest connected devices, check with your wireless provider to see how you can get the most out of 5G technology where you live.



I put what I thought was a good shot on a big buck a few weeks ago. I was shooting my muzzleloader and had measured the yardage where the deer would be appearing. Sure enough, they showed up along with this nice buck in the middle of a large, harvested, soybean field. After the shot, the deer jumped straight up illustrating to me I had pulled off an almost perfect shot... I thought. My friend and I high fived each other while still trying to stay in the moment. That's how sure I was. And then, for what we later calculated to be about five seconds, we both looked away. When we looked back up, the buck was gone. At first, we thought he must have fallen just on the other side of a small patch of beans that had been left behind. We were still confident and waited patiently for a few minutes to pass. I eased out and circled around the patch, glassing with my binoculars. I saw nothing. A few minutes later, my friend came out and we walked to the exact place only to find nothing. It was as if the buck and all the other deer had disappeared. We knew we had to hurry if we were to locate any blood or other markings. There was a snow coming and it would quickly cover up any signs that were there. The problem was, we had no idea which direction they went. After about an hour or so of looking, the snow began falling, covering any hopes for a recovery. We had not given up, but we had run out of opportunities. We wanted more chances, but they were taken away. Our confidence that we could keep looking and would eventually find this deer, was left with no place to prove our faith. This one hurt.

minds us of the all the promises we made towards health and wealth. This one doesn't take us by surprise. We see the snowy forecast, but we keep procrastinating until there is an imposed and unalterable deadline. The other parallel reminds me of those whose time runs out without warning. I think of premature deaths and predicted deadlines. I think of those who put off the most important decisions until the decision is not theirs to make. I hope you will not look down too long before making those life-changing, and even eternity-making decisions. You may think you're only looking down for a few seconds, but those seconds may be the difference between success and wondering where it all went.

## Obituary

### TENNYE RUTH MCLELLAN

Tennye Ruth McLellan was born on June 14, 1932, in West, MS, to George Dallas McLellan and Betty McLellan. She passed away on Wednesday, March 17, 2021, in Durant, MS, at the age of 88 years. Tennye was preceded in death by her parents and her brothers, T.L. (Bud) McLellan and Dallas (Dude) McLellan.

Left to cherish her memory is her sister, Barbara (Bobbie) Gelston and brother-in-law, Gerald Gelston and her nieces and nephews, Patricia (Johnny) Allen, Sandy (Harvey) Sturdivant, Reba (Robby) Robertson, Necie (Barry) Cain, George (Amy) McLellan, Brenda (Mark) Brown, Mike (Tina) Gelston, Ken Gelston, Liz McLellan, and Randy McLellan. Also, she was loved by seventeen (17) great-nieces and nephews, twenty-three (23) great-

great nieces and nephews, and three (3) great-great-nieces and nephews. But, she always made it clear that her favorites were George and Mike.

Tennye never missed two TV shows: Wheel of Fortune to see what Vanna was wearing and Walker, Texas Ranger. She was never caught without her purse full of shiny quarters and plenty of gum for her nieces and nephews. The pockets of her T-Shirts were stuffed with Kleenex, her clothes always matched, and her shoes were spotless. Her motto was everything has a place and everything in its place.

She was a faithful member of Sallis Baptist Church and loved her church family.

Tennye was beloved by her family and we are comforted by the words of our Lord recorded in Matthew 5:8... "Blessed are the pure in heart, for they shall see GOD."

Visitation was held at 10:00 a.m., Friday, March 19, 2021 at Sallis Baptist Church. The service followed at 11:00. Interment was in Brister Cemetery in Holmes County.

Her pastor, Rev. Gene Richardson, officiated.



### JERRY DUBARD

Elder Jerry Dubard, 74, passed away at his residence Wednesday, March 17, 2021 in Durant, MS. Funeral services were held Saturday, March 20 from Southern Funeral Home in Lexington with burial at New Hope Lutheran Cemetery near Sallis, MS.

## Should You Refinance Your Student Loans?

By Anthony ONeal

If you're feeling crushed by your student loan debt right now, you're not alone. I've been there. I get that it can feel like a huge burden you'll never get off your shoulders.

But listen: There's light at the end of the tunnel! There are plenty of ways to get intense about paying off debt. In addition to getting on a budget, making some extra income with another job or side hustle, selling stuff, cutting back expenses, and working the debt snowball, one option a lot of people use is refinancing.

Let's talk about what refinancing is, and if it's a good choice for you.

### What is student loan refinancing?

Student loan refinancing is the process of switching to a different lender to get a better interest rate or faster payoff—or both. If you qualify, the new lender basically pays off your current loans and gives you a better deal with better terms, which is different from loan consolidation. Refinancing gives you a new rate on a mix of either federal or private student loans, while consolidation means combining your loans, so you only have one payment (it doesn't actually save you money).

### Should you refinance your student loans?

Not all refinancing options are created equal, so you have to be careful about the new terms that you sign up for. You should only refinance your student loans if:

1. It's totally free to make the change - That means no application fees or origination charges that would cancel out the money you'd save later. If you have to pay to refinance, it's better to just put all that money toward paying

off your debt.

2. You don't end up with a higher interest rate - The point of a refi is to get a lower interest rate. If you get a lower monthly payment, but a higher interest rate, that defeats the purpose.

3. You don't get a longer repayment period - That just means you'll spend more time being in debt, when your goal is to be debt-free as fast as possible.

4. You don't need a cosigner - Cosigning for a refinance might seem like it makes things easier in the moment. But mixing finances with relationships usually ends up being a pain for everyone involved.

5. You stay motivated to keep paying off debt - When your loan situation gets simpler, it can be tempting to go on autopilot since it feels like some of the weight has been lifted. But that mindset won't get you out of debt fast.

Still not sure if refinancing is the best money move for you? This free two-minute quiz will help you figure out if you qualify to refinance your student loans, and help you find a trusted resource to get the job done!

*Anthony ONeal is a #1 national best-selling author, financial expert and host of the popular online series "The Table" on his YouTube channel. He has appeared on Good Morning America, The Tamron Hall Show, The Tom Joyner Show and Rachael Ray, among others. Since 2015, Anthony has served at Ramsey Solutions, where he teaches young adults how to budget, live without debt, avoid student loans, and build real wealth for their future. Follow Anthony on Twitter, Instagram, Facebook and YouTube or online at anthonyoneal.com.*

**Happy Birthday C.L. Jenkins**

March 24, 1923 May 23, 2011

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