What does 5G Tech mean for you?

By (StatePoint) or what it can do for you?

wireless technology, building technologies. on its predecessors 2G, 3G and 4G, and is available on may not know about 5G: today's smartphones to make

now, what is possible in wireless. you've heard about 5G or 5G is expected to deliver might have access to it on faster speeds and enhanced your smartphone, but do you connectivity, giving busiknow what it is, how it works nesses and consumers alike the potential to develop and 5G is the next generation of experience new, innovative

Here are five things you

1. 5G improves overall and receive calls, run appli- wireless coverage: 5G can cations and send and receive deliver better, more efficient coverage in both breadth and This fifth-generation tech- depth. Depending on where nology is a massive leap into it's deployed by wireless op-



TENNYE RUTH **MCLELLAN**

Dallas McLellan and Betty George and Mike. McLellan. She passed away was preceded in death by er. Dallas (Dude) McLellan.

(Harvey) Sturdivant, Reba erything in its place. (Robby) Robertson, Necie McLellan, Brenda (Mark) loved her church family. Brown, Mike (Tina) Gelston, Ken Gelston, Liz McLellan, her family and we are comand Randy McLellan. Also, forted by the words of our she was loved by seventeen Lord recorded in Matthew (17) great-nieces and neph- 5:8..."Blessed are the pure

Happy Birthday C.L. Jenkins



March 24, 1923 May 23, 2011 We will always love and miss you so much. Love your **Family and Duck**

great nieces and nephews, and three (3) great-great-Tennye Ruth McLellan great nieces and nephews. was born on June 14, 1932, But, she always made it in West, MS, to George clear that her favorites were

Tennye never missed two on Wednesday, March 17, TV shows: Wheel of Fortune 2021, in Durant, MS, at the to see what Vanna was wearage of 88 years. Tennye ing and Walker, Texas Rang-She was never caught her parents and her brothers, without her purse full of T.L. (Bud) McLellan and shiny quarters and plenty of gum for her nieces and Left to cherish her memory nephews. The pockets of her is her sister, Barbara (Bob- T-Shirts were stuffed with bie) Gelston and brother-in- Kleenex, her clothes always law, Gerald Gelston and her matched, and her shoes were nieces and nephews, Patri- spotless. Her motto was evcia (Johnny) Allen, Sandy erything has a place and ev-

She was a faithful member (Barry) Cain, George (Amy) of Sallis Baptist Church and

Tennye was beloved by ews, twenty-three (23) great- in heart, for they shall see

> 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, issed away at his resid 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,

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

erators, it can reach cities and

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, lowband spectrum provides farreaching 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 superfast speeds over short dis-

tances, but needs line of sight narios: 5G gives us the abilto the device and doesn't pass through physical obstruc-

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

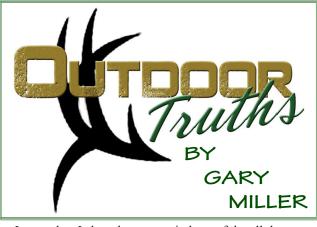
4. 5G unlocks technology developments for industry: With 5G connectivity, and new applications to support certain industries, businesses and industries can evolve to meet the needs of a connected world. Imagine farmers utilizing sensors and drones to enhance the agriculture community, or businesses using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

5. Virtual and augmented reality or holographic sce-

ity to transform where and are endless and will offer how we experience our lives. individuals and businesses Imagine having virtual reality access to live concerts ence the world around them and sports games, using holographic telepresence to be a part of your family's birth- phones to the latest connectday party in another state, or ed devices, check with your having real-time driving data like traffic or road conditions you can get the most out of displayed on your car's windshield as you drive.

The possibilities with 5G the ability to do and experiin ways they couldn't before.

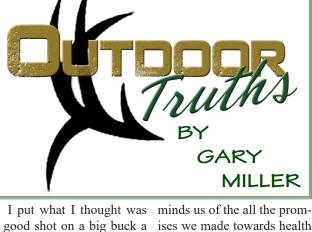
From 5G-enabled smartwireless provider to see how 5G technology where you live.



had measured the yardage the snowy forecast, but we pearing. Sure enough, they there is an imposed and unside of a small patch of beans went. 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. 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

There are a lot of analogies I think about when I remember this event. The two that are in the front have to do with time. One has to do with growing older and running out of time. This one re-

to prove our faith. This one



few weeks ago. I was shoot- and wealth. This one doesn't ing my muzzleloader and take us by surprise. We see where the deer would be ap- keep procrastinating until showed up along with this alterable deadline. The other nice buck in the middle of parallel reminds me of those a large, harvested, soybean whose time runs out withfield. After the shot, the deer out warning. I think of prejumped straight up illustrat- mature deaths and predicted ing to me I had pulled off deadlines. I think of those an almost perfect shot... I who put off the most importhought. My friend and I tant decisions until the decihigh fived each other while sion is not theirs to make. I still trying to stay in the mo- hope you will not look down ment. That's how sure I was. too long before making those And then, for what we later life-changing, and even etercalculated to be about five nity-making decisions. You seconds, we both looked may think you're only lookaway. When we looked back ing down for a few seconds, up, the buck was gone. At but those seconds may be the first, we thought he must difference between success have fallen just on the other and wondering where it all

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 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

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 you a new rate on a mix of 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, Face-

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