



## Security in Savings

More than half of Mississippians, about 56 percent, have fewer than \$1,000 in savings. What's more, about 38 percent have no savings at all. So, what happens when the tires wear out on your car, a child gets hurt, or there's something on your home that needs repairing? It can be a scary situation, which is probably why about 53 percent of Americans report feeling anxious about their finances.

April is Financial Education Month, so I'll be spending the next few weeks focused on sharing some tips and tricks to help families improve their saving skills. With so many in Mississippi living paycheck-to-paycheck, there are no easy solutions. But even a few dollars a week can make a big difference – and depending on your goals, the State Treasury may be able to help you save for some of life's biggest expenses, such as getting a college degree.

Today, only about two out of every five people keep a budget, so creating a financial plan would be a productive first step for most Mississippians. Budgets help you map out your financial goals, such as paying off credit card debt, buying a home, or saving for a child's college tuition. Regardless of the objective, having a budget will also give you a baseline from which you can track progress. Most importantly, it helps make you aware of where your money is going and how much you can feasibly spend and save each month.

The State Treasury has a

number of resources that can help you create a budget. I encourage you to visit [Treasury.MS.gov/FinancialEducation](https://Treasury.MS.gov/FinancialEducation) to learn more.

The truth is that it doesn't take much money to feel a bit more secure in your savings. Even small amounts can add up quickly.

Financial guru Dave Ramsey did some of the math for us. "If you invest \$100 a month for 40 years (a normal working lifetime), you'll have \$1,176,000 saved for retirement," he writes. "Most of us blow \$100 just eating out each month, so think about how much you'll have if you get out of debt, have an emergency fund, and then invest 15% of what you make."

I encourage you to take time this week to reassess your own finances. Sit down and make a budget. Could you find an extra \$25 a week? Try putting it into a savings account – or better yet, consider investing it. Before long, you'll feel more secure in your savings, and possibly less anxious about the state of your finances.

For resources to make budgeting easier, please visit [Treasury.MS.gov/FinancialEducation](https://Treasury.MS.gov/FinancialEducation). Happy Financial Education Month!

*Mississippi Treasurer David McRae is the 55th Treasurer for the State of Mississippi. In this role, he helps manage the state's cash flow, oversees College Savings Mississippi, and has returned more than \$20 million in unclaimed money to Mississippians. For more information, visit [Treasury.MS.gov](https://Treasury.MS.gov).*

## Ag Commissioner Andy Gipson announces next Wild Hog Control Program application period

**News Release**  
JACKSON, Miss. – Recently, Commissioner of Agriculture and Commerce Andy Gipson announced that the Mississippi Department of Agriculture and Commerce (MDAC) will begin accepting a new round of applications for its Wild Hog Control Program (WHCP) on Wednesday, April 7. The application period will close on Wednesday, April 21. All Mississippi counties are eligible for the application period. In Mississippi alone, wild hogs cause more than \$60 million in damages annually.

Through the WHCP, MDAC provides "smart" wild hog traps to landowners and managers for the control of wild hogs on private agricultural and forestry lands in Mississippi. MDAC will provide the training neces-

sary to use the "smart" traps and technical guidance regarding the most effective methods to trap and control wild hogs on private lands.

"The Wild Hog Control Program has been a great success so far. Working with farmers and landowners, we have captured wild hogs on 21 properties in 11 counties to date," said Commissioner Gipson. "This program provides a great opportunity for farmers and landowners to gain access to the latest technology used to trap wild hogs. It also provides a great opportunity for the Department of Agriculture and Commerce to teach farmers and landowners how to trap wild hogs and use that knowledge for future control efforts on their lands."

Applications must be completed and submitted online at [www.mdac.ms.gov/whcp](https://www.mdac.ms.gov/whcp).

# USDA, Partners unveil new fire mapping tool with National Wildfire Management implications

## News Release

Jackson, Mississippi, – The U.S. Department of Agriculture (USDA) recently unveiled the new Southeast FireMap, a fire mapping tool for the Southeastern United States that enables resource managers to improve their regional or local approaches to managing wildfire risk and fire management needs through targeted prescribed burns and training. Fire management helps improve forest ecosystem health, increases timber values, reduces the risk of wildfire damage to life and property, reduces ticks and other pests, protects drinking water, and renews healthy ecosystems supporting wildlife habitat, especially in fire-dependent longleaf pine forests.

The SE FireMap version 1.0 decision support tool will map all detectable fires, including managed prescribed burns and wildfires, across nine states. The map and associated tools aim to improve fire management in urban and rural communities through remote sensing and will track both prescribed fire and wildfires throughout Mississippi.

"Through partnerships, longleaf forest conservation and restoration have progressed significantly in recent years," said State Conservationist, Kurt Readus. "From reducing the risk of dangerous wildfires to improving fire planning for community preparedness or supporting landscape resiliency during impacts from climate change, NRCS's partnership with the U.S. Endowment for Forestry and Communities has helped deliver an invaluable conservation tool that complements existing efforts to reverse the decline of Mississippi longleaf forests."

This work was funded by a NRCS Working Lands for Wildlife partnership agree-

Submitted applications will be evaluated based on the number of acres available for trapping, historical agricultural losses caused by wild hogs on the property and current trapping efforts on the property. A cooperative application is encouraged for small acreage (i.e., adjoining land managers of small parcels should work together to submit one application). Traps will be available for one-month intervals, dependent upon use and success. One trap per 1,000 acres is recommended, depending on landscape and land use.

Visit [www.mdac.ms.gov/whcp](https://www.mdac.ms.gov/whcp) for program guidelines, applications and additional information. Submit questions regarding the WHCP to Chris McDonald at [chris@mdac.ms.gov](mailto:chris@mdac.ms.gov).

ment with the U.S. Endowment for Forestry and Communities (Endowment). The Endowment led a regional consortium of partners to manage the project and partnered with The Longleaf Alliance to establish the project's technical oversight team. Team members were provided by the Longleaf Partnership Council and Southeast Regional Partnership for Planning and Sustainability. After a public proposals request, Tall Timbers Research was selected to conduct a scoping phase resulting in the release of the SE FireMap version 1.0.

Tall Timbers partnered with the U.S. Geological Survey and used their Landsat Burned Area products to map burned areas longleaf in the southeast from 1994 – 2019. This is especially impressive as nearly 80% of the southeastern U.S. is in private ownership and this represents the first regional effort to map fires greater than 2.5 acres across the region, regardless of ownership. The Longleaf Alliance served in a critical liaison role between NRCS Working Lands for Wildlife and its partners to keep the project on track and well facilitated.

"Once again, NRCS is convening partners to break new ground by spearheading development of the first large-scale, proof of concept, spatial database to track pre-

scribed burns and wildfire," said Peter Stangel, Chief Operating Officer at the Endowment. "This tool will be valuable for planning and on-the-ground implementation of prescribed burns, which are essential for forest health, wildlife, and for reducing catastrophic wildfires. The SE FireMap will improve cross-sector coordination and save money. This tool couldn't come at a better time for land managers who are grappling with the forest health challenges posed by climate change."

## Longleaf Forests and Fire

Native longleaf pine ecosystems thrive with frequent fires and replicating natural fire conditions helps maintain these unique ecosystems and the wildlife that depends on them. Prescribed burns strategically mimic natural fires, which create and maintain open understory to benefit wildlife, including keystone species such as the gopher tortoise and red-cockaded woodpecker, and benefit pine stand health. Restoring longleaf forest ecosystem will support the reduction of regulatory burdens on agricultural producers through species recovery.

## Assistance for Forest Management

In addition to projects like this one, NRCS offers technical and financial assistance to help landowners improve forest health. NRCS efforts

like Working Lands for Wildlife and the Longleaf Pine Initiative fund improving longleaf forest health. Interested landowners should contact a local USDA Service Center for longleaf pine or wildlife habitat restoration to manage their land for healthy wildlife habitat and longleaf pine ecosystems.

The SE FireMap version 1.0 is a Google Earth Engine product and data sharing is available for conservation and community planning purposes. To see the mapping products or request data sharing, visit the partnerships' Wildland Fire portal or the SE FireMap page. For more information, the Southern Fire Exchange will host a webinar on April 16, 2021. Follow this link to register.

## More Information

Partners interested in longleaf pine forest management opportunities should visit the Longleaf Pine Initiative page or contact their local USDA service center.

While USDA offices are currently closed to visitors because of the pandemic, Service Center staff continue to work with agricultural producers via phone, email, and other digital tools. To conduct business, please contact your local USDA Service Center. Additionally, more information related to USDA's response and relief for producers can be found at [farmers.gov/coronavirus](https://farmers.gov/coronavirus).

# Political advertising available in the *Herald* for 2021 elections

**All political advertising/announcements are on a first come, first serve basis.**

**All advertising must be paid in full before being published in the Holmes County Herald.**

- **\$200 - Page One political announcement (one run only):**
  - **400 words with picture**
  - **500 words no picture**
- **\$300 - Page One top banner - must run minimum four times**
- **All other advertising at local rates. Call 662-834-1151 for more information.**

**DEADLINE TO SUBMIT ALL CONTENT FOR ADS IS FRIDAY BY 5 P.M. FOR THE FOLLOWING WEEK'S PAPER.**

