



Good news and bad news
Dear Dave,
My wife and I are in our late twenties, we have no debt, and our household income is about \$180,000 year. We're thinking about building a home, but we're not sure whether to build just for us, or maybe building a multi-family place so we could live upstairs, rent the rest, and make some money. Your advice would be appreciated.

up in your business. It's not for everyone.
If you're planning to have kids soon, I'd recommend going the single family route—specifically because of the quality of life. Looking at the other side, you'll make money with a multi-family construction, but it'll probably be a pain in the butt. You'll be giving up some things if you go that route.

Dear Joel,
If you're looking strictly at quality of life considerations, like privacy and having a little room to yourselves, a single family home is the way to go. But, if making extra money is important to you at this point, a multi-family structure might work. The good news is your tenants would be right there. The bad news is your tenants would be right there!

Let me put it this way, Joel. I've owned a ton of investment real estate in my life, and my wife didn't want to live in any of those properties. Still, there's nothing inherently wrong with either decision. Just make sure your mortgage is a 15-year, fixed rate loan, and the monthly payments are no more than 25 percent of your combined take home pay. Save up for a down payment of at least 20 percent to avoid PMI, too.

From a landlord's perspective, living next to or above your tenants means you can keep an eye on things a little better. Your tenants might also take better care of the place with you around. But those kinds of situations aren't always beautiful things. When you're living a floor or wall away from someone, you're all up in their business, and they're all

Take a hard look at the numbers, and make sure you and your wife have a long, long talk about everything. You two should be in complete agreement about every aspect of this situation before moving forward!

— Dave Ramsey
** Dave Ramsey is a seven-time #1 national best-selling author, personal finance expert, and host of The Ramsey Show, heard by more than 16*

MS Department of Public Safety and MS Department of Transportation announce transition team

News Release

Jackson, MS – Today Commissioner Sean Tindell announced the formation of the team that will facilitate the transition of law enforcement responsibilities from the Mississippi Department of Transportation (MDOT) to the Mississippi Department of Public Safety (DPS). The team will consist of executive staff members from both agencies, including:

- Sean Tindell, Commissioner of the Mississippi Department of Public Safety
- Jeffrey Altman, Acting Executive Director of the Mississippi Department of Transportation

million listeners each week. He has appeared on Good Morning America, CBS This Morning, Today Show, Fox News, CNN, Fox Business, and many more. Since 1992, Dave has helped people regain control of their money, build wealth and enhance their lives. He also serves as CEO for Ramsey Solutions.

● Colonel Randy Ginn, Director of the Mississippi Highway Patrol

● Chief Willie Huff, Mississippi Department of Transportation Office of Enforcement Director

The passage of Senate Bill 2825 moves law enforcement presently under the Mississippi Department of Transportation to the Mississippi Department of Public Safety. Effective July 1st, the Mississippi Department of Public Safety will assume the Mississippi Department of Transportation's \$16 million law enforcement budget and 234 full-time employees. In addition, the Mississippi Department of Public Safety will create a new commercial trucking enforcement division.

"I feel confident that the representatives from both agencies will work together to ensure a seamless transfer of law enforcement responsibilities from MDOT to DPS," said Commissioner Sean Tindell. "Ultimately, the transition will allow us to more effectively serve the

residents of the state as we strive to create a safer Mississippi."

"MDOT will work with DPS to make the transition as smooth as possible," said Jeffrey Altman, Acting Executive Director of the Mississippi Department of Transportation.

University of Mississippi celebrated Class of 2021

Press Release

OXFORD, MISS. - The University of Mississippi celebrated more than 5,000 candidates for graduation in the Class of 2021 during the university's 168th Commencement exercises April 29 - May 2.

The following local students were candidates for graduation:

Hayden Collins Embry, of Goodman, MS, is a candidate for a Bachelor of Science. Embry is an Integrated Marketing Comm major in the School of Journalism and New Media.

Karen Patricia Ray, of Goodman, MS, is a candidate for a Doctor of Education. Ray is an Ed. D. in Education major in the Graduate

School. "Our departments both have the same goal: ensuring the safety of the people of Mississippi. When our agencies work together, it benefits everyone. We look forward to further strengthening our relationship with DPS in the years ahead."

Alexandra Monae Redmond, of Pickens, MS, is a candidate for a Bachelor of Arts. Redmond is an English major in the College of Liberal Arts.

Chi'Keeciah D. Parker, of Pickens, MS, is a candidate for a Bachelor of Science in Criminal Justice. Parker is a Criminal Justice major in the School of Applied Sciences.

Laura Partain, of Pickens, MS, is a candidate for a Bachelor of Arts in Education. Partain is an Elementary Education major in the School of Education.

"This class of graduates is marked by incredible achievements, character and resilience, and it is a great privilege to celebrate them during Commencement," said UM Chancellor Glenn Boyce. "They have accomplished so much during their years at the university, and the path ahead is bright and filled with endless possibilities."

2020 Annual Drinking Water Quality Report
Ebenezer Rural Water Association
PWS ID#: 0260007
April 2021

We're pleased to present to you this year's Annual Quality Water Report. This report is designed to inform you about the quality water and services we deliver to you every day. Our constant goal is to provide you with a safe and dependable supply of drinking water. We want you to understand the efforts we make to continually improve the water treatment process and protect our water resources. We are committed to ensuring the quality of your water. Our water source is from wells drawing from the Meridian Upper Wilcox Aquifer.

The source water assessment has been completed for our public water system to determine the overall susceptibility of its drinking water supply to identify potential sources of contamination. A report containing detailed information on how the susceptibility determinations were made has been furnished to our public water system and is available for viewing upon request. The wells for the Ebenezer Rural Water Association have received a moderate susceptibility ranking to contamination.

If you have any questions about this report or concerning your water utility, please contact Thomas E. Haffey, Jr. at 662.834.3396. We want our valued customers to be informed about their water utility. If you want to learn more, please attend the meeting scheduled for Tuesday, 9/14/21, at 7:00 PM at the Ebenezer Fire Department.

We routinely monitor for contaminants in your drinking water according to Federal and State laws. This table below lists all of the drinking water contaminants that were detected during the period of January 1st to December 31st, 2020. In cases where monitoring wasn't required in 2020, the table reflects the most recent results. As water travels over the surface of land or underground, it dissolves naturally occurring minerals and, in some cases, radioactive materials and can pick up substances or contaminants from the presence of animals or from human activity; microbial contaminants, such as viruses and bacteria, that may come from sewage treatment plants, septic systems, agricultural livestock operations, and wildlife; inorganic contaminants, such as salts and metals, which can be naturally occurring or result from urban storm-water runoff, industrial, or domestic wastewater discharges, oil and gas production, mining, or farming; pesticides and herbicides, which may come from a variety of sources such as agriculture, urban storm-water runoff, and residential uses; organic chemical contaminants, including synthetic and volatile organic chemicals, which are by-products of industrial processes and petroleum production, and can also come from gas stations and septic systems; radioactive contaminants, which can be naturally occurring or result from oil and gas production and mining activities. In order to ensure that tap water is safe to drink, EPA prescribes regulations that limit the amount of certain contaminants in water provided by public water systems. All drinking water, including bottled drinking water, may be reasonably expected to contain at least small amounts of some contaminants. It's important to remember that the presence of these contaminants does not necessarily indicate that the water poses a health risk.

In this table you will find many of these and abbreviations you might not be familiar with. To help you better understand these terms we've provided the following definitions:

Action Level - the concentration of a contaminant which, if exceeded, triggers treatment or other requirements which a water system must follow.

Maximum Contaminant Level (MCL) - The "Maximum Allowed" (MCL) is the highest level of a contaminant that is allowed in drinking water. MCLs are set as close to the MCLGs as feasible using the best available treatment technology.

Maximum Contaminant Level Goal (MCLG) - The "Goal" (MCLG) is the level of a contaminant in drinking water below which there is no known or expected risk to health. MCLGs allow for a margin of safety.

Maximum Residual Disinfectant Level (MRDL) - The highest level of a disinfectant allowed in drinking water. There is convincing evidence that addition of a disinfectant is necessary to control microbial contaminants.

Maximum Residual Disinfectant Level Goal (MRDLG) - The level of a drinking water disinfectant below which there is no known or expected risk of health. MRDLGs do not reflect the benefits of the use of disinfectants to control microbial contaminants.

Parts per million (ppm) or Milligrams per liter (mg/l) - one part per million corresponds to one minute in two years or a single penny in \$10,000.

Parts per billion (ppb) or Micrograms per liter - one part per billion corresponds to one minute in 2,000 years, or a single penny in \$10,000,000.

TEST RESULTS								
Contaminant	Violation Y/N	Date Collected	Level Detected	Range of Detects or # of Samples Exceeding MCL/LAC/MRDL	Unit Measure-ment	MCLG	MCL	Likely Source of Contamination
Inorganic Contaminants								
10. Barium	N	2018*	.0022	No Range	ppm	2	2	Discharge of drilling wastes; discharge from metal refineries; erosion of natural deposits
13. Chromium	N	2018*	2.7	No Range	ppb	100	100	Discharge from steel and pulp mills; erosion of natural deposits
14. Copper	N	2018/20	.2	0	ppm	1.3	AL=1.3	Corrosion of household plumbing systems; erosion of natural deposits; leaching from wood preservatives
17. Lead	N	2018/20	1	0	ppb	0	AL=15	Corrosion of household plumbing systems; erosion of natural deposits
Sodium	N	2019*	74000	No Range	PPB	0	0	Road Salt, Water Treatment Chemicals, Water Softeners and Sewage Effluents.
Disinfection By-Products								
81. HAA5	N	2020	22	No Range	ppb	0	60	By-Product of drinking water disinfection.
82. THM [Total trihalomethanes]	N	2019*	37.6	No Range	ppb	0	80	By-product of drinking water chlorination.
Chlorine	N	2020	1	.5 - 1.1	mg/l	0	MDRL = 4	Water additive used to control microbes

* Most recent sample. No sample required for 2020.

As you can see by the table, our system had no violations. We're proud that your drinking water meets or exceeds all Federal and State requirements. We have learned through our monitoring and testing that some contaminants have been detected however the EPA has determined that your water IS SAFE at these levels.

We are required to monitor your drinking water for specific contaminants on a monthly basis. Results of regular monitoring are an indicator of whether or not our drinking water meets health standards. In an effort to ensure systems complete all monitoring requirements, MSDH now notifies systems of any missing samples prior to the end of the compliance period.

If present, elevated levels of lead can cause serious health problems, especially for pregnant women and young children. Lead in drinking water is primarily from materials and components associated with service lines and home plumbing. Our water system is responsible for providing high quality drinking water, but cannot control the variety of materials used in plumbing components. When your water has been sitting for several hours, you can minimize the potential for lead exposure by flushing your tap for 30 seconds to 2 minutes before using water for drinking or cooking. If you are concerned about lead in your water, you may wish to have your water tested. Information on lead in drinking water, testing methods, and steps you can take to minimize exposure is available from the Safe Drinking Water Hotline or at <http://www.epa.gov/safewater/lead>. The Mississippi State Department of Health Public Health Laboratory offers lead testing. Please contact 601.576.7592 if you wish to have your water tested.

All sources of drinking water are subject to potential contamination by substances that are naturally occurring or man made. These substances can be microbes, inorganic or organic chemicals and radioactive substances. All drinking water, including bottled water, may reasonably be expected to contain at least small amounts of some contaminants. The presence of contaminants does not necessarily indicate that the water poses a health risk. More information about contaminants and potential health effects can be obtained by calling the Environmental Protection Agency's Safe Drinking Water Hotline at 1.800.426.4791.

Some people may be more vulnerable to contaminants in drinking water than the general population. Immuno-compromised persons such as persons with cancer undergoing chemotherapy, persons who have undergone organ transplants, people with HIV/AIDS or other immune system disorders, some elderly, and infants can be particularly at risk from infections. These people should seek advice about drinking water from their health care providers. EPA/CDC guidelines on appropriate means to lessen the risk of infection by cryptosporidium and other microbiological contaminants are available from the Safe Drinking Water Hotline 1.800.426.4791.

The Ebenezer Rural Water Association works around the clock to provide top quality water to every tap. We ask that all our customers help us protect our water sources, which are the heart of our community, our way of life and our children's future.

Notice: This report will not be mailed to each customer.

CROSSWORD PUZZLE

ACROSS

- Simple skills
- On-the-run GI
- Raced down an icy chute
- Pile set afire
- __ fide
- Atmosphere protector
- Footwear item for Inspector Gadget?
- "Chicago" actor Taye
- Necessitate
- Chillax
- Milne young 'un
- __ d'
- Ernie's roommate, after gaining lots of weight?
- About to go under the knife
- Neighbor of a Malaysian
- K'Nex alternative
- Altitudes (Abbr.)
- Rolling rock
- Chophouse choices
- Blow up a citadel?
- Caviar fish
- "I, Claudius" role
- NYC hub
- Singer-songwriter Tori
- Develop
- Not in the dark
- Sound from a toddler's toy horn?
- Actor Brody
- Highchair wear
- Put-__(hoaxes)
- Twinkling
- Ferengi, e.g.
- Stuck-together mass of towel fabric?
- "Angie" star Davis
- Latin "Lo!"
- Classic Welles role
- Famous car flop
- Gift for a lover
- Venue

DOWN

- Android extra
- From memory
- Chums
- Posted for
- Activist Hoffman
- Sheep's clothing?
- Singer on "Double Fantasy"
- Land on the Baltic Sea
- Rustic retreat
- Commando gun
- Begin recycling, say
- Fill with blood
- Antique Chrysler makes
- Noise blocker
- Periodical figure
- Speed abbr.
- Stuff like that
- Ink spill result
- LG products
- Spanish region
- For the most part
- Not at all idle
- Handful
- Computing pioneer Charles
- Wrote to, without a writing implement
- Hotel areas
- Game with cestas
- San Francisco Bay area city
- Mattel man
- List of players
- Pileups, e.g.
- Pitch-related
- Think similarly
- Parabola parts
- Chemical suffix
- Author Umberto
- Masters prop

DOING THE MAT

By Frank Longo

1	2	3	4	5	6	7	8	9	10	11	12	13
14				15					16			
17			18					19				
	20						21	22		23		
24						25				26		
27						28				29		
30				31	32				33	34		
			35					36				
37	38	39				40				41	42	43
44				45	46			47	48			
49				50					51			
52				53			54					
55				56			57	58				59
60							61			62		
63							64			65		