



Don't most people already know?

Dear Dave,

You talk a lot about budgeting, and how important it is in getting control of your money. But don't most people already have a good idea of what they're spending, and how much they have in the bank, without going through all the time and trouble of developing an actual budget?

Carter

Dear Carter,

Well, if that were true, why are people paying billions in overdraft fees every year? Why are so many people deep in debt and living paycheck to paycheck, even without taking the effects of a pandemic into account? It's because most people don't really know where their money's going each month.

Let's start with a simple

definition of budgeting. A budget is just a plan. It's not a restriction on spending, it's a strategy for what you'll do with all your money. It's tracking what's coming in and what's going out. When you budget every month, you're giving your money purpose. You're controlling your money, and telling it where to go, instead of scratching your head and wondering where it all went.

The word budget gets a bum rap, because some people think it'll be like putting a straitjacket on their spending and their lives. But that really isn't true at all. Budgeting actually gives you the power to spend wisely and with purpose. Budgeting even causes feelings of fear, intimidation, and anger in some folks. Sure, it takes a little time and effort at first



Wicker: Government should stop paying Americans to stay home

Biden Policies Are Discouraging Work, Delaying Recovery

With COVID-19 in full retreat, it ought to feel like morning again in America. The vaccines have been a huge success thanks to Operation Warp Speed, with more than 125 million Americans now fully immunized. Mask mandates across the country are disappearing. Demand for consumer goods is on the rise. By all measures, our economy should be booming, yet millions of Americans remain on the sidelines and are not returning to work.

In April our economy added 266,000 jobs, far fewer than the one million jobs experts had predicted. This slow rate of hiring is not for lack of opportunity – there are now eight million jobs across the country waiting to be filled. Employers simply cannot find workers. According to the National Federation of Independent Business, last month 44 percent of small businesses had openings that they could not fill.

The reason for the labor shortage is simple: government is paying Americans to stay home from work. President Biden's expanded unemployment benefits of \$300 extra per week, which Democrats passed in March, have discouraged millions of able-bodied Americans from rejoining the workforce.

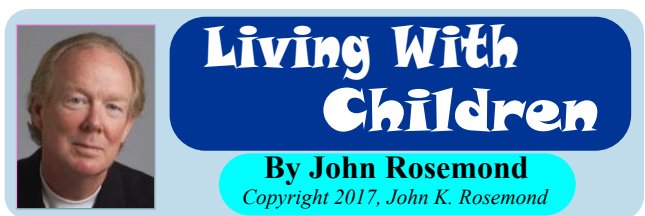
Job Creators Unable to Compete with Government Benefits

March 2020 was a unique moment of crisis that called for urgent financial relief for the American people. Congress acted swiftly to provide that relief on a sweeping

bipartisan basis. This year, when Democrats took over the majority in the Senate, our country was already on the mend. The nonpartisan Congressional Budget Office had predicted a full economic recovery by the middle of this year without any additional stimulus needed from Congress. But Washington Democrats brushed aside this optimism and decided to pass more stimulus to the tune of \$1.9 trillion. This time, the money was excessive, poorly targeted, and extended beyond the time of the pandemic.

These policies are now holding back our economic recovery. Job creators cannot compete with government benefits, which are keeping millions of Americans out of the workforce. A casino manager in Biloxi recently said staff shortages have gotten worse even as business has improved. Restaurants are in a similar bind. Fifty-seven percent of restaurant operators now say finding and keeping employees is their biggest problem. This same dilemma is facing multiple other industries such as hospitality, manufacturing, and construction.

Fortunately, governors across America are standing up to these "pay to stay at home" policies. I commend Gov. Tate Reeves for opting out of expanded federal unemployment funds in order to help Mississippi embark on a full recovery. Nearly half of all governors share the same mindset and are saying "no" to those unnecessary federal funds. These decisions are paving the way



Q: I'm a working single mom with a 4-year-old daughter who won't go to sleep unless I lie down with her. Plus, if she wakes up in the middle of the night to find I'm no longer in her bed, she comes and crawls into bed with me. If I attempt to persuade her to go back to her bed, she starts to cry. To be honest, I just don't have the strength to fight it. She knows what I want her to do,

to create a budget that really works. But once you get the hang of it, and it doesn't take long, the hard part is over.

Still, to make your cash flow plan work, you have to do it consistently. That means sitting down every month, and making a budget for the upcoming month. Don't let the fear of what you might find stop you, and don't over-complicate things. It's easy as writing down your income and ev-

but she also knows I have yet to enforce it. Can you provide me with a workable plan that will not cause her – and therefore me – anguish?

A: Sorry, but there is no such thing as an anguish-free method of turning your daughter into an independent sleeper. Your story is evidence of what I've been saying for years: independent sleepers are happier, more well-adjusted children. Let's

everything that requires money for the month, then doing a little basic math. And once you have a plan in place, stick to it! Too many people get lazy, or "forget" to do a monthly budget.

Give it a shot, Carter. You'll experience a sense of freedom, security, and accomplishment like you've never felt before once you've taken that first step toward gaining control of your money!

— Dave



For their end of club year this time Kathy Gelston organized a trip to the Cotesworth Plantation in Carrollton, MS. What an interesting place to visit. Mr. Kenny Downs, General Counsel and Secretary, gave us a very informative history on the lands, home and library. This was purchased in June of 1936. At this time it was on the main route going to Jackson so there was a Stagecoach Inn. Restoration work is still on going in the buildings and on the grounds, this work is being done through government grants as well as donations. The library is an amazing site with hundreds of original and complete sets of books and magazines. Parts of the house were used in the filming of the movie "The Help". It is well worth a trip to see and they are also open for weddings or other events. You will need to get touch with Mr. Kenny

for our labor force to make a full recovery.

Recovery Should Benefit Rural Communities

As more Americans return to work, I am leading several initiatives to help boost hiring in Mississippi communities. This past week I reintroduced the Rural Jobs Act, which would attract billions in private investment to rural communities through expanded tax credits. I also reintroduced the Reaching America's Rural Minority Businesses Act. This legisla-

Downs, General Counsel and Secretary, P. O. Box 547. Greenwood, MS 38935 or call his office 662-455-8847.

The new years club officers were sworn in on the porch of the house. From there Kathy lead us to Winona for lunch at the Tracs. Officers for the coming two years are: Carol Black - President, Jean Aldridge - Vice President, Lynn Hathcock - Secretary and Leca Dew - Treasurer. Carol held a short meeting with eight members and Mrs. Lauri Putman, guest, present. She gave the treasurers report and ask all the members to be thinking and deciding if they wanted to try for a festival this fall. She will contact all members later on this subject. We would like to thank all involved with the organizing of this lovely day, of education and visiting. Please let's keep Leca and Jeff Dew in our prayers.

tion would authorize up to 10 business centers at Historically Black Colleges and Universities, providing a base of support for entrepreneurs in rural minority communities. Both bills have received bipartisan backing and would move us closer to our goal that the recovery should include all communities. As our state economy improves, I am committed to finding targeted ways to spur job creation rather than offering misguided incentives that would undermine our recovery.

face it, you are describing a 4-year-old bedtime basket case – yet another in a long list of casualties of parent/child co-sleeping. And to think there are trusted "experts" out there who recommend this emotionally crippling practice! I could name names, but I'm writing this in an uncharacteristically charitable mood.

First, the longer you cater to your daughter's bedtime drama, the worse it is going to become. I strongly encourage you to begin your daughter's bedtime rehabilitation next Friday night, at the latest. If possible, take Thursday and Friday off work and implement the following solution on Wednesday night. That gives you four nights of "cure" before you go back to work, and four nights ought to do it. Second, there is no way of doing this without upsetting your daughter. Just keep in mind that her screams are symptoms of withdrawal, and withdrawal is painful but not harmful. Third, the solution will be more traumatic for all concerned if introduced in stages. It absolutely must be introduced all at once, cold turkey, and once introduced, you must not waver.

The solution: On Tuesday night, tell your daughter that you've spoken with her doctor, and he said you can no longer, come the big day, lie down with her at bedtime, nor can she come into your bed in the night. Remind her that people are required by the laws of common sense to do what their doctors tell them to do. But you've decided that after you put her to bed and leave (Do not

linger!), she can turn on every light in her room and take her time falling asleep. You'll even give her a sleeping bag and set up a tent for her to sleep in if that's what she wants. Sleeping can be an adventure! But she must sleep in her room. The doctor said so, and that's that.

Furthermore, the doctor said that when you go to bed, you must lock your door. She can drag her sleeping bag into the hall outside your door and sleep there, but you cannot so much as open your door until morning.

Again, the key is not to waver. Your daughter is probably going to scream, cry, beg, and make promises to the effect that if you allow her to sleep with you just one more night, she'll never ask to sleep with you again. Be prepared for a night straight out of a Stephen King novel, but don't you dare open that door! In the morning, act like nothing happened. Only two or three more nights to go!

Keep this in mind: When this is over, and it soon will be, you'll see a much happier little girl waking up in the morning.

It's Time To Stock Your Pond!

**Delivery Will Be:**  
**Tuesday, June 8**

**Winona 1:00-1:45 @**  
**Hi-Grade Farm Supply**  
**Lexington 2:45-3:30 @**  
**Lexington Farm Supply**  
**Yazoo City 4:30-5:15@**

**Davis Feed & Farm Supply**  
**"LIKE" us on Facebook!**

**FISH WAGON**  
**To Place an Order Call**  
**1-800-643-8439**  
**www.fishwagon.com**

2020 Annual Drinking Water Quality Report  
South Holmes Water Association  
PWS# 0260014  
May 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 Cockfield Aquifer.

The source water assessment has been completed for our public water system to determine the overall susceptibility of its drinking water supply to identified 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 South Holmes Water Association have received lower susceptibility rankings to contamination.

If you have any questions about this report or concerning your water utility, please contact Lonnie Sanders at 662.582.7382. We want our valued customers to be informed about their water utility. If you want to learn more, please attend any of our regularly scheduled meetings. They are held on the second Tuesday of each month at 5:00 PM at 6489 HWY 17 South, Pickens, MS 39146.

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 1<sup>st</sup> to December 31<sup>st</sup>, 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 be the result of 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 terms 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 (µg/l) - one part per billion corresponds to one minute in 2,000 years, or a single penny in \$10,000,000.

PWS #: 0260014		TEST RESULTS						
Contaminant	Violation Y/N	Date Collected	Level Detected	Range of Detects or # of Samples Exceeding MCL/AQL	Unit Measure-ment	MCLG	MCL	Likely Source of Contamination
<b>Inorganic Contaminants</b>								
10. Barium	N	2019*	.0019	No Range	ppm	2	2	Discharge of drilling wastes; discharge from metal refineries; erosion of natural deposits
14. Copper	N	2018/20	.1	0	ppm	1.3	AL=1.3	Corrosion of household plumbing systems; erosion of natural deposits; leaching from road preservatives
16. Fluoride	N	2019*	.117	No Range	ppm	4	4	Erosion of natural deposits; water additive which promotes strong teeth; discharge from fertilizer and aluminum factories
Sodium	N	2019*	79000	74000 - 79000	ppb	0	0	Road Salt, Water Treatment Chemicals, Water Softeners and Sewage Effluents
<b>Disinfection By-Products</b>								
51. HAAs	N	2018*	7	No Range	ppb	0	60	By-Product of drinking water disinfection.
Chlorine	N	2020	4	3 - 4	mg/l	0	MRDL = 4	Water additive used to control microbes

\* Most recent sample. No sample required for 2020.

We are required to monitor your drinking water for specific constituents 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/leadcenter/>. The Mississippi State Department of Health Public Health Laboratory offers lead testing. Please contact 601.576.7582 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 South Holmes 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.