



Smallest to largest
Dear Dave,
I'm on Baby Step 2, and I'm working hard to get out of debt. My last two debts are \$6,000 on a credit card, and \$10,000 on a car loan. I'll be receiving a \$6,000 bonus at work in a couple of weeks, and I was wondering what to do with the money. I'm single, and I make about \$45,000 a year, so should I sell the car and get rid of some debt that way, or use the extra money to completely pay off the credit card debt?

Aaron
Dear Aaron,
Just remember the debt snowball—pay off your smallest to largest. In your case, that means knocking out the credit card debt completely, and then attack the car loan with a vengeance. It will be a lot easier once you're rid of that credit card debt. A \$10,000 car with a \$45,000 income isn't unreasonable, but don't mess around and let that note hang around longer than absolutely necessary.
My rule of thumb when it comes to things with motors, wheels—I'm talking about big toys, here—is when they're all added together, they shouldn't equal more than half your annual income. You don't want that much money wrapped up in things that are going down in value. You're in no danger of that here, but at this point you're so close to being debt-free you can practically taste it.
Follow the plan, Aaron. And stay focused and intense about becoming debt-free. You're almost there!

—Dave
Keep the homeowner's insurance
Dear Dave,
Recently, I made a claim on my homeowner's insurance for hail damage. It was my first claim ever. Since I'm retired and completely debt-free—including my home—and have over \$1 million in the bank, is homeowner's insurance still a good idea? The house is insured for \$250,000, with a \$5,000 deductible, and the insurance is about \$1,200 a year.

Mary
Dear Mary,
You're obviously in good financial shape, but I'd still recommend you have an up-to-date homeowner's insurance policy. If something happened to my home or one of my rental properties, I could write a check and replace any of them. But I still have homeowner's insurance on every single one.
It's just good risk management to transfer the chances of a fire, tornado, or other catastrophic events to homeowner's insurance. If something disastrous happened, you could write a check to cover the deductible with no problem. But writing a check

for \$250,000? You'd feel that one. Keep the policy, Mary!
—Dave
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 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.

Fentanyl investigation results in arrest

JACKSON, MS – An arrest has been made following an investigation related to the sale of fentanyl. During the investigation, Agents with the Mississippi Bureau of Narcotics and the Southaven Narcotics Unit purchased approximately 32 grams of Synthetic Fentanyl from James Thompson.
On June 15, 2021, Agents with the Mississippi Bureau of Narcotics, with assistance from the Desoto County Sheriff's Department, arrested Thompson at his residence, located at 5647 Michaelson Drive in Olive Branch, Mississippi. Thompson was charged with three counts of Sale of Fentanyl.
Thompson was transported to the Desoto County Detention Center, where he received a \$150,000 bond.

“The Mississippi Bureau of Narcotics will continue to work with local law enforcement agencies to prevent the sale of fentanyl and other illegal drugs in our state,” said Mississippi Bureau of Narcotics Director Colonel Steven Maxwell.



JAMES THOMPSON
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RENT TO OWN
Or outright sale. Very nice, large house in good neighborhood in Tchula. 3 Bedroom, 2 Bath, Central HVAC, on large shaded lot. Move in ready. Availability mid-June. Call 662-392-2286.

6-10tfnb

NCPDD WORKFORCE JOB ANNOUNCEMENT
Workforce Career Pathways Recruiter
Duties and Responsibilities: Primarily responsible for the day-to day operations of Workforce Program activities and services in Attala, Carroll, Grenada, Holmes, Leflore, Montgomery and Yalobusha Counties as assigned. Duties include the following: recruit and enroll participants in the program; processing paperwork and documentation; and assist youth to get jobs. Official worksite will be in Winona, MS, you but will be assigned to provide services in specific counties of the seven-county service area.
Qualifications: Qualified candidate must have a bachelor's degree from an accredited college (an associate degree with four years of work experience or an equivalent combination of eight years of education and work experience in social/human relations or community services in case management may be substituted). Must possess a valid Mississippi driver's license, have access to an insured automobile, be able to travel, have home internet, have a mobile phone, and able to set-up a remote home office. Required Skills and Abilities: Excellent written and verbal communication skills; Excellent human relations and leadership skills; Ability to communicate with all sectors of the community; Excellent organization skills and time management skills; Excellent computer and internet skills; Detail oriented; Able to work without direct supervision; Positive attitude; Presents a professional image; Excellent attendance history; Aggressive recruiting and sales abilities; and Superior work ethics.
Submit cover letter, resume with salary history, 3 professional references to:
North Central Planning and Development District, WIOA Youth Program, ATTN: J. B. Ringo, Workforce Director, 28 Industrial Park Blvd, Winona, MS 38967 or
E-MAIL: jbringo@ncpdd.org or
Fax to: Attention of Workforce Director at 662-283-5875
NO TELEPHONE CALLS!
NO IN PERSON SUBMISSIONS OR DROP OFF!
Deadline for Submission via postal mail, fax, or email is 5:00 pm on Friday, July 9, 2021.
North Central Planning and Development District is an Equal Opportunity Organization. Auxiliary aids and services are available upon request for individuals with disabilities.

ORANGE GROVE
By Timothy E. Parker

1	T	E	S	L	A		6	E	P	I	C		10	S	E	T	A	
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26	B	E	T	H			30	Y	O	G	I							
32	A	R	O	U	S	E	R	S		35	L	O	I	T	E	R		
41	B	O	W	L	T	R	E	E	P	I	P	S	O	D	A			
43	A	S	S	A	Y	S		44	B	O	A	T	L	O	A	D		
						45	T	H	U	S			47	E	L	M	S	
48	W	A	I	F	S		53	A	D	E	P	T						
56	I	M	M	O	R	A	L			58	I	R	O	N	I	C		
63	P	O	P	S	I	C	L	E	P	E	E	L	A	D	E			
66	E	V	E	S			67	H	O	N	E		68	A	G	I	L	E
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