

DAVE Says

By Dave Ramsey



And baby makes three

Dear Dave,
My wife and I are expecting our first child in a couple of weeks. I bring home \$35,000 a year teaching at a local high school, and she just completed her master's degree in speech therapy. She has a job waiting for her after the baby is born, and they are being very flexible about when she starts. I have heard you tell some people to leave just \$1000 in savings for Baby Step 1, and use any other saved cash to pay off debt. But I am concerned about the new expenses we will have once the baby is home. Should we hang on to our savings, so we have extra cushion for those costs or if something unexpected happens?

David

Dear David,
Congratulations! I know you two are excited to welcome a little one into the world.

In your situation, I'd advise pushing the pause button on the Baby Steps for now. Forget about paying down debt, until mom and the baby come home, and you're sure everyone's healthy and safe. You could even hang on to it all until she decides to start work. But the bottom line is if everybody's okay, the baby and all those connected expenses—like formula, diapers, and daycare—just become part of a regular monthly budget.

Your wife is going to be making pretty good money once she starts her job. And

the truth is babies are not all that expensive. There are costs involved in having kids, but it's not like we're talking thousands of dollars a month out of your budget just because you had a baby. Can you buy lots and lots of things for a baby? Can those things cost a ridiculous amount of money? Of course! The list of things you could buy goes on and on. But a healthy, new baby doesn't need much, and having one at home isn't going to break the bank.

I think any financial fear or uncertainty you may be experiencing right now will disappear once you've got a couple months of adjusting your budget and getting used to the new normal under your belt. Then, when you and your wife decide it's time to start her career, you can begin paying off debt in a really big way!

—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.

Hinds Community College Summer 2021 Graduates

A total 593 Hinds Community College students graduated in one of three ceremonies on July 30 with 320 students choosing to participate in one of the ceremonies. Hinds awarded a total of 700 credentials, with some students earning more than one credential.

Of the total 593 graduates, 85 graduated cum laude, 53 graduated magna cum laude and 69 graduated summa cum laude.

Among those who graduated were the following:

Thomas Vaughns of Goodman and Kendarious Morris of Pickens.

*Bridge

(Continued from page 1.)

When asked about a timeline for completion, Mayor McCrory said that there are many factors that will affect the replacement or repair. However, she stated that the completion of the bridge should take between 18 months and 2 years. In addition to acquiring a funding source, whether the bridge is repaired or replaced, it has to undergo rigorous state and engineering requirements. All of these obstacles will affect the timeline of completion.

In the meantime, the only available access to Central Holmes, the Superintendent's office, the Vo-Tech, and the school bus garage is via highway 12.

their operation. Historically underserved producers include farmers and producers that are beginning, limited resource, socially disadvantaged, and/ or military veterans.

Over 200 various practices are available to producers and landowners through the EQIP to meet national resource concerns such as sedimentation and soil erosion, water quality, air quality, soil health, livestock production and efficiency, and wildlife habitat. The NRCS provides financial and technical assistance to landowners and producers with the initiative to implement these conservation practices. Staff from the NRCS will work with producers one-on-one to develop a conservation plan based on the producer's goals, needs, and vision for their property, as well as help with the implementation of the practice selected by the landowner. The goal of these plans is to incorporate practices that will both benefit the environment and boost productivity and efficiency of agricultural and/ or forestry production systems.

If you are interested in the EQIP for your property or have any questions about the EQIP, please contact your local USDA office.

B PLUS

By Timothy E. Parker

1	2	3	4	5	6	7	8	9	10	11	12	13
S	T	I	L	E	B	A	H	T	S	B	B	C
14	15	16	17	18	19	20	21	22	23	24	25	26
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17	18	19	20	21	22	23	24	25	26	27	28	29
B	O	N	G	O	P	L	A	Y	E	R	N	E
23	24	25	26	27	28	29	30	31	32	33	34	35
T	A	B	B	I	E	S	D	E	C	O	D	E
28	29	30	31	32	33	34	35	36	37	38	39	40
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36	37	38	39	40	41	42	43	44	45	46	47	48
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39	40	41	42	43	44	45	46	47	48	49	50	51
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42	43	44	45	46	47	48	49	50	51	52	53	54
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45	46	47	48	49	50	51	52	53	54	55	56	57
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48	49	50	51	52	53	54	55	56	57	58	59	60
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U	S	E	A	F	I	R	E	U	K	A	S	E
61	62	63	64	65	66	67	68	69	70	71	72	73
P	E	R	G	O	T	A	T	G	E	N	I	E

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Conservation Corner

by James Cummins
Executive Director
of Wildlife Mississippi

Environmental Quality Incentives Program

The United States Department of Agriculture's (USDA) Natural Resource Conservation Service (NRCS) has a vision statement of a world of clean and abundant water, healthy soils, resilient landscapes, and thriving agricultural communities through voluntary conservation. The NRCS provides agricultural producers and landowners with programs funded within the Farm Bill. Through these Farm Bill programs, NRCS fulfills their moto of "helping people help their land."

Within the Farm Bill is the Environmental Quality Incentives Program (EQIP), which is administered by the NRCS to private landowners and producers. The EQIP provides financial cost-share payments for implementation of conservation practices to eligible producers and landowners. Applications are currently being accepted for continuous sign-up at your local USDA Service Center. Although applications are accepted continually, each state

has a deadline for both ranking and funding. When your application is submitted will determine which funding period you will be entered in. If you are not sure where your local service center is located, or how you can contact them, please search for USDA NRCS Mississippi. Once you reach the NRCS Mississippi webpage click the tab "contact us," select local service centers, and select the county in which your property or farm is located.

Any farmer, producer, or landowner is eligible for assistance through the EQIP. These producers can be row crop producers, specialty and/or organic producers, livestock producers, or landowners interested in wildlife and/or forestry. Producers interested in the EQIP must also have farm records established with the Farm Services Agency (FSA). Also, new in the 2018 Farm Bill, historically underserved producers can receive both increased and advanced payments in aid of implementing these conservation practices to