



**Work first, play later**

Dear Dave,

I brought about \$15,000 in student loan debt into our marriage. I'm 26, my wife is 27, and we've been married a little over a year. During that time, our parents have helped us out with financial gifts occasionally. Whenever this happens, my wife and I get into an argument. She likes to use the cash they give us to have fun, but I think we should use it to pay down debt and get our finances in order. What is your opinion?

Kent

Dear Kent,

If your parents didn't specify what the money is for, then it's up to you guys to decide together how it will be used. In my mind, the fun needs to be put on hold for a while.

You've already told me you have at least \$15,000 in debt. If there's more debt in the picture, I'd advise listing all your debts, and begin knocking them out from smallest to largest using the debt snowball system. Debt is risk, and as long as it's around it's eating up your largest wealth-building tool—your income.

I'm sure your wife is a good, smart lady. But it's time she started being a little more mature when it comes to financial matters. Let her know how important this is to you and why it's so important to your future as a couple. You two should be working together and getting your financial house in order

as a team.

I recommend treating the money from your parents just like a paycheck. That means including it in a written, monthly budget, and taking care bills, debt, and any other financial responsibilities you have first. Trust me, there'll be plenty of time for fun later. The amount of student loan debt you have isn't astronomical, but it does need to be cleaned up as fast as possible.

Once that's taken care of, you'll be able to really concentrate on saving and investing—and yes, some fun along the way!

—Dave

**Does my mom need long-term care insurance?**

Dear Dave,

My dad passed away about a year ago, but he left my mom in really good shape financially. They never had any consumer debt, the house is paid for, and they had about \$1 million in assets. Dad also left her a \$500,000 trust. Mom is going to be 60 next year. She is in good health, but considering her age and financial situation, do you think she needs long-term care insurance?

Darby

Dear Darby,

I'm so sorry to hear about your dad. Losing a spouse, or a father, is tough at any age. The good news is your dad did a great job of planning to take care of your mom. He left her in fine shape money-wise, but yes, she needs long term care insurance and a good estate planner. You need to help your mom do everything possible to handle her situation wisely.

I usually suggest folks wait until age 60 to buy long-term care insurance, because the likelihood of filing a claim before then is very slim. In fact, about 95% of long-term

care claims are filed for people over 70. That's why, in most cases, it doesn't make sense to get long-term care insurance earlier than age 60.

Insurance isn't a one-size-fits-all kind of thing, though. If someone has a family history of illness or other health issues at a younger age, they may need to get long-term care insurance earlier. But you shouldn't buy long-term care coverage at a young age just because you're paranoid of what might happen, or because you think you'll save money. That's just not true.

In the event your mom becomes unable to take care of herself at some point, long-term care insurance would be an absolute necessity. The cost of nursing home care these days is astronomical. Again, your mom is in a great place financially, but a prolonged stay in a nursing home somewhere down the road could eat up her nest egg in a hurry.

Long-term care insurance is a wise part of any good asset management plan.

—Dave

*Dave Ramsey is a seven-time #1 national best-selling author, personal finance expert, and host of The Ramsey Show. He has appeared on Good Morning America,*



BY

GARY MILLER

At six a.m. my temperature gauge read eighty degrees. The humidity was stifling. The recent weather has not been fit for man or beast and it's showing up in the lack of success most fishermen are enduring. I was told by one friend that at one recent bass tournament, the winning weight was less than three pounds. That's about equal to the amount of sweat lost by the one who caught the fish. My solution for this scenario is that you better learn to have fun.

Most of what we do as

*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.*

hunters and fishermen involves some type of tangible success for our efforts. If we hunt, we are after a certain game. If we fish, our goal is to land something in the boat that is either table or camera worthy. It's just not that fun if we go home empty handed. This time of year, however, we had better learn how to have fun in the outdoors without these pressures. For instance, I just witnessed my son and his friend at the river. They were not fishing but instead they were taking turns swinging from a tree swing into the water. Now that looked like fun! There was no pressure to kill or catch, but only to enjoy the outdoors in the only way that gave them some sense of pure enjoyment in the

summer heat. They played, laughed, got muddy and wet, and came home; nothing more and nothing less.

Sometimes I watch those on television pursue hunting and fishing in some stoic posture. They talk about their adventure with a dignity that just doesn't fit. They would never dare release a hearty belly laugh or even crack a joke. It seems to be all about how serious they can be or how important they need to portray who they are. I really wish somebody would just sneak up behind them during those times and give them good ole wedgie. (Did I say that?) Lighten up buddy! It's hunting and fishing! It's in America! And there are about 50 million people who know about as much as you do! Do I sound jealous, or even a taint bit edgy myself? It's probably because I never took my turn on that tree swing today. I guess I thought I was too old or too intelligent, or too mature, to lower myself to that kind of outdoor fun. I now wish somebody would have stopped me before I left..... and just gave me a wedgie!

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# CROSSWORD PUZZLE

## ACROSS

- 1) Whitman samplers?

6) Mist

11) In good shape

14) Candlelight event

15) Magazine unit

16) Prefix with "gram"

17) Not far from, as in a race

19) Proofs of age, briefly

20) Like a wintry scene

21) Sissy role

23) Former Portuguese coin

26) Worldly, not spiritual

27) Place for linen

28) Expensive

29) Felon's flight

30) Kingly

32) Religious factions

35) Big name in car rentals

37) Hangs on a clothesline
- 39) Freudian error

40) Fair pavilions, essentially

42) Atlas enlargement

44) What a geisha may pull tight

45) Bing alternative

47) Determined in advance

49) Accountant's entry

51) Group doctrines

52) Elementary school staples

53) Persona's counterpart, to Jung

55) Midori of skating

56) Battle in tight quarters

61) Family member, for short

62) Down on the pond?

63) Jeweler's magnifier

64) Ending for "benz"

65) "Bed" or "home" addition

66) Fashioned into a sphere

## DOWN

- 1) Plumbing pipe material, informally

2) Common lubricant

3) Self-important attitude

4) Wife, informally (with "the")

5) Slim and trim

6) Penthouse feature

7) Like burned briquettes

8) Air pump letters

9) Cup divisions

10) Censors, as a document

11) Not too far away

12) Home of the Taj Mahal

13) Immobilizing shooter

18) Started, as a computer

22) Makes a judicial decision

23) Extraordinary brilliance

24) Frederick Douglass was one

25) Losing by a nose, e.g.

26) Shoe undersides

28) Sir Michael, of films

31) Question harshly

33) Highest land on Earth

34) Pig turners

36) Mall tenant

38) Tank type

41) Reporter's requirements

43) Shaky singing technique

46) Illuminated like Victorian streets

48) Inflammation with love

49) Leave one's bed

50) Interrupt, as a dance

53) On the Caspian, e.g.

54) Egghead, in stereotypes

57) English I reading, sometimes

58) Fella relative

59) Gibbon, e.g.

60) Name in a cinematic "excellent adventure"

## TIGHT QUARTERS

By Timothy E. Parker

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