



You have to change
Dear Dave,
Is debt consolidation a good way to get out of debt?

Erikah
Dear Erikah,

No, it's not. Debt consolidation companies try to position themselves that way, but they don't even come close to addressing or solving the real problem.

Here's the big reason debt consolidation isn't a good idea. It makes you feel like you truly did something to change your whole financial outlook when you didn't. When you move things around, or suddenly have a lower payment each month, you end up thinking you're making real progress. The thing is you didn't do anything to address the actual problem—which is you.

I meet people and talk to folks on my radio show all the time who don't quite grasp this. They'll tell me they paid off all their debt by using a debt consolidation company or taking out a second mortgage on their homes. Well, the truth is they're not debt-free. They

Ag Commissioner Andy Gipson Announces August 2022 Wild Hog Control Program Application Period

JACKSON, Miss. – Today, Commissioner of Agriculture and Commerce Andy Gipson announced that the Mississippi Department of Agriculture and Commerce (MDAC) will begin accepting a new round of applications for its Wild Hog Control Program (WHCP) on Monday, August 1. The application period will close on Monday, August 15. All Mississippi counties are eligible for the application period.

Through the WHCP, MDAC provides “smart” wild hog traps to landowners and managers for the control of wild hogs on private agricultural and forestry lands in Mississippi. MDAC provides the training necessary to use the “smart” traps and technical guidance regarding the most effective methods to trap and control wild hogs on private lands.

“We are entering the third year of the program and demand for traps is growing,” said Commissioner Gipson. “This demand is a result of more landowners learning about the success of our program and needing assistance to help fight this nuisance animal. On August 5 at the Ag and Outdoor Expo, I will announce how my agency will be expanding the Wild Hog Control Program through a new partnership that will provide more assistance to

didn't do anything but shuffle the same old debt around.

Personal finance is 80% behavior, Erikah. When it comes to getting out of debt, staying out of debt and getting your finances into shape, you have to change your habits and behaviors with money. Interest rates aren't the problem, and the number of payments you're facing aren't the problem. The problem is the person you see in the mirror every morning.

Until you change that person, and start living on a strict, written monthly budget and decide to kick debt out of your life once and for all, you'll never make any real progress toward gaining control of your money!

— Dave
There's a process here... and it works!

Dear Dave,
My husband and I have a beginner emergency fund set aside, and we're working on paying off \$30,000 in credit card debt and two cars in Baby Step 2. He would also like us to start putting money aside for a couple of

landowners.”
Trap applications must be completed and submitted online at www.mdac.ms.gov/whcp. Submitted applications will be evaluated based on the number of acres available for trapping, historical agricultural losses caused by wild hogs on the property and current trapping efforts on the property. A cooperative application is encouraged for small acreage (i.e., adjoining land managers of small parcels should work together to submit one application). Traps will be available for one-month intervals, dependent upon use and success. One trap per 500 – 1,000 acres is recommended, depending on landscape and land use.

The Mississippi Ag and Outdoor Expo, hosted by the Foundation for Mississippi Wildlife, Fisheries, and Parks and presented by Southern AgCredit, will be held at the Mississippi State Fairgrounds from Friday, August 5, through Sunday, August 7, in the Trade Mart. MDAC will have a booth at the Expo promoting the WHCP and demonstrating the use of trapping equipment. Visit www.mdac.ms.gov/whcp for WHCP guidelines, applications and additional information. Submit questions regarding the WHCP to Chris McDonald at chris@mdac.ms.gov.

trips and a few other things we have always wanted. This makes me nervous, because we have made so much progress over the last year in getting control of our finances, paying off debt and living on a budget. I understand wanting something to look forward to, but I would hate to see us slow down when we are doing so well. How do you feel about this?

Marie
Dear Marie,

Okay, so you have two car payments hanging over your heads, plus a bunch of credit card debt, and your husband wants to throw saving for toys and vacations into the



Rosie Neal was at the feeding site (Multi-Purpose Complex) for the seniors. She's taking therapy at the hospital. She was in a car accident some time back. She stayed with her son a while. When she got back home, somebody's dog had broken in her chicken yard and killed most of her chickens. She's over four score years old, yet, she is able to tend to some chick-

Two Former City of Natchez Employees Indicted for Embezzlement



Recently State Auditor Shad White announced Servia Fortenberry and Sevetrius Dillon were indicted for embezzlement. Special agents separately delivered demand letters to both individuals.

Both Fortenberry and Dillon are accused of wiring payments to themselves from a city account without approval. The pair are also accused of claiming to work for the City of Natchez at the same time they were working as consultants for a town on the opposite side of the state. City leaders in Natchez filed a complaint at the Auditor's office when these alleged schemes were discovered.

“Thank you to the city leadership of Natchez for their cooperation in this case and to the investigators and prosecutors who have moved the case forward,” said Auditor White. “As in all cases, we will continue to push hard seeking justice for the taxpayers here.”

Fortenberry was served with a \$14,836.49 demand

mix? I'm sure he's a good guy, and he has obviously been on-board with your financial overhaul so far, but I wouldn't recommend doing this.

The reason people are successful following my plan is because I teach common sense methods, wrapped up in unbridled, scorched-earth intensity. There's a process here. There's an idea combined with passion. And when you plug into it full force, you're going to move in a positive direction so quickly it'll make your head spin.

You know how I say personal finance is 80% be-

haviors and only 20% head knowledge? It's true. Behaviors have to change. The more dramatically they change, the better the results and the faster you progress. But if you don't plug into it, you'll fall back into the same old things.

It's okay to save up for a trip or buy some fun stuff in the general philosophy of life. But getting out of debt, and having control of your finances should come first. Remember when you were a kid, and you had to finish your dinner or clean up your room before going out to play? That's what I teach.

sanitizer, note pads, ink pens, water bottles, antibacterial wipes, pencils, key chains, and a lot of other small useful items. They gave out coin purses with HIV protection items inside. Use your imagination and figure out what was inside the coin purses. Even one was packed inside the key chain. Outside a mobile medical unit crew gave tests for HIV. Prizes were drawn, I won one of the prizes and drive herself to therapy and back home.

Thursday, July 28th, a health fair was hosted at the 4-H Extension Building in Lexington. Several vendors and different health officials were on hand with helpful information. They did tests for COVID-19. They also gave shots and boosters for COVID-19. They gave out several different masks, hand

letter at the time of her arrest. Dillon was served an \$8,029.98 demand letter. Interest and investigative expenses are included in both demand amounts.

All persons arrested by the Mississippi Office of the State Auditor are presumed innocent until proven guilty in a court of law. These cases will be prosecuted by the office of District Attorney Shameca S. Collins.

A \$50,000 surety bond covers the employment of both respective individuals at the City of Natchez. Surety bonds are similar to insurance designed to protect taxpayers in the event that public money is misspent. Fortenberry and Dillon will remain liable for the full amounts of their demands in addition to individual criminal charges.

Suspected fraud can be reported to the Auditor's office online at any time by clicking the red button at www.osa.ms.gov or via telephone during normal business hours at 1-(800)-321-1275.

Work first, play later.
Trust me. It'll pay off in the long run!

— 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.

es. They also gave out shopping bags and a backpack. People when you are in any kind of crowd, masks need to be worn and temperatures checked. Even at funerals somebody needs to check temperatures and have sanitizer available. God is speaking, but men (people are not listening. People that sponsor health fairs need to test the people that come to the fairs.



I have a favorite blanket. Don't laugh. You probably do to. And if you don't now, you once did. Deny it and I'll just ask your momma, and she'll show me picture after picture of you with your thumb in your mouth and your blanket over your shoulder. My own son was not only attached to a certain blanket, but he also had a favorite corner of the blanket. I can remember that blanket having to be restored several times and ultimately becoming a series of knots that simply held one piece to the other. My blanket is special for a few reasons. It's only wide enough for me, it's camo, it's two layers of fleece, and my daughter made it for me. Just writing about it makes me want to stop what I'm doing and go get it.

If you think about it, blankets are prized possessions of many women today. Except this blanket is no longer in use. It is for safe-keeping and for remembering family and events. It is their mother's or grandmother's quilt. It was put together one piece at a time from swatches of clothing or fabric that had made its way to the rag pile. Part of a coat has been sewn to a strip of a worn-out shirt. The other side of that shirt is attached to the leftover seat of an old pair of blue jeans. A portion of a baseball jersey is attached to a sliver of your first pair of pajamas. Each

piece seemingly no longer of any value on its own and seemingly without any connection to the other. And yet there it is, one whole tapestry, completely understood, and of immeasurable value. All from what was once falling-apart, worthless swatches of unconnected material. Except to the seamstress. Except to the one who was there for the first onesie and the first silky blanket. Except for the one who understood that each section was always a part of the whole, that there were no random events, and there were no worthless pieces.

God is taking every swatch of your life and sewing them together. What you see as worthless and worn-out, He sees as indispensable and ready for its best use. What you see as unconnected, God sees as vital to the whole. What you see as insignificant, He sees as essential in who He is making you to be. And what you see as a flaw, He sees as what will be someone's favorite corner of your life. God has been there from the very beginning, and not one piece of your life will be wasted. Individually they may not make sense, but God is bigger than your pieces. He is not only making you into a quilt to be admired and remembered, but also into a blanket to be used to bring comfort and assurance to others.