



**How many years?**

Dear Dave,  
My husband and I are debt-free. We are in our mid-20s, we also have a full emergency fund and we each have 401(k) plans with our employers. Currently, we are looking at life insurance. We do not plan on having children, so what length term policies would you suggest for a couple in our situation?

Ashlie

Dear Ashlie,  
I'd recommend you both find good 15- or 20-year, level term policies, with coverage amounts of 10 to 12 times your individual incomes. If you two have a change of heart, and decide you want kids later, I'd recommend converting those to 30-year term policies, still at 10 to 12 times your incomes. Why? You'd want the insurance to be there to protect everyone in the family until the kids are out on their own.

Between now and then, and in the years after, your continued saving and wealth building will lead you to a place where you guys are self-insured. And that's a great place to be!

— Dave

**Commission, not allowance**

Dear Dave,



The *Holmes County Herald* would like to welcome the following new subscribers: Leslie Ousley, WI; Dorothy Story-Bounds, IL; Dr. Banks Shepherd, Aberdeen; Lela Le Flore, TN; Sister Mary Walz, Durant; Cyndi Alexander, Lexington.

**RENEWALS**

The *Holmes County Herald* thanks the following subscribers for their renewals: Jeannie Wise, Louise; Jack Ables, Sallis; Greg Ragland, Lexington; Dot Winstead, Lexington; Mae Lee Holland, Pittsboro; Virginia Brooks, Lexington; Linda Rogers, Lexington; Georgia Marshall, Durant; Helen Stewart Terry, Meridian; James E. Harris, Durant; Mrs. Tucker Pierce, Lexington; Arthur Gary, Iowa; Del and Sylvia Lott, III, Ridge-land; Chester Kimbrough, Kansas; Billy Cash, Lexington; Rhonda Langford, Lexington; Martha Hester, Texas; Van Alice Williams, Tchula; Charlie Booker, Illinois; Ms. Aikens, Durant; Marie Williams, Tchula; Aljean Friar, Lexington; La-Monica Henderson, Durant; Raleigh Galiano, Louisiana; Arthur Paskel, Illinois; Mary Ann Stevens, West; Janet Lindsey, Lexington.

What is the right age to begin giving children an allowance?

Ben

Dear Ben,  
In my mind, there's never a right time to give kids an allowance. Instead, work out a plan to pay them commissions, and assign them age-appropriate weekly chores.

This can be done with very simple tasks starting at an early age. When the work gets done, they get paid. If they don't do the work, guess what? They don't get paid. This helps teach them a healthy work ethic, and it introduces them to the idea that work creates money.

Simply giving kids money is a sure way to plant the seeds of entitlement in a

young mind. You don't want your kids growing up with the idea they deserve money simply because they're alive. Of course, there are things kids should be expected to do without pay, too. When you're part of a family, everyone needs to understand they have a responsibility to pitch in and help out sometimes!

— 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.*



**MS Lottery announces December transfer to the State**

JACKSON, MISS –The Mississippi Lottery Corporation has completed its December transfer to the state for \$10,501,678.23, bringing Fiscal Year 2023 total transfer to approximately \$61,220,535.

In accordance with the Alyce G. Clarke Lottery Law, the MLC is required to transfer net proceeds within 20 days following the close of each calendar month. The first \$80 million each fiscal year goes to Mississippi Department of Transportation projects; proceeds exceeding

\$80 million in a fiscal year are earmarked for the Education Enhancement Fund.

All numbers contingent on financial audit.

**CHECK YOUR NUMBERS**

One \$30,000 winning ticket from the Tuesday, Jan. 17, Mega Millions® drawing was purchased at a Circle K in Ocean Springs. The ticket matched four out of five white balls plus the Mega Ball. The player added the \$1.00 Megaplier option, otherwise the ticket would have been worth \$10,000.

**Mississippi's graduation rate reaches all-time high of 88.9%**

JACKSON, Miss. – The Mississippi Department of Education (MDE) released today the 2021-22 school year graduation and dropout rates, which reflect the highest statewide graduation rate of 88.9% and a statewide dropout rate of 9%.

Rates are based on students who entered ninth grade for the first time during the 2018-19 school year. Among students with disabilities, the graduation rate increased to 67.1%, and the dropout rate was 19.3%.

MDE's latest figures mark a continuing positive trend for Mississippi's students. The statewide graduation rate was 74.5% in 2014 and has increased annually. The statewide dropout has decreased from 13.9% in 2014.

The current dropout rate figures reflect a .5% increase from 2020-21 and a .9% increase among students with disabilities. The graduation rate does not include students who earn a GED or a certificate of completion or who are still enrolled in their fifth year of high school. There were fewer students in those categories in 2021-22 than the previous year, which attributed to the increased dropout rate.

Mississippi's graduation rate exceeds the latest U.S. rate of 86.5% from 2019-20 reported by the National Center for Education Statistics (NCES).

"I'm proud of Mississippi's students and educators for reaching another historic graduation rate milestone," said Dr. Robert Taylor, state superintendent of education. "The MDE will continue to provide essential services and support for all students to stay in school and graduate to achieve academic and career success."

The MDE has implemented various programs and initiatives to help students stay

in school and earn their diplomas. Several factors that may have contributed to the overall improvement of the graduation and dropout rates include the following:

Endorsements - High school students can earn an endorsement with their high school diploma. Starting in ninth grade, students choose whether they want to work toward a traditional diploma, or take additional classes to earn an academic, distinguished academic or career and technical education endorsement. Students can earn more than one endorsement.

Each diploma option prepares students to be successful after graduation, whether in the workforce, a career and technical training program, the military or college.

Students who earn an academic or distinguished academic diploma endorsement from a public high school automatically qualify for admission into any of the state's public universities. The endorsement opportunity was phased in during the 2018-19 school year and was fully implemented at the end of 2021-22.

Mississippi Early Warning System - The MDE developed this program in 2016 that offers guidance to school districts and schools to identify, support and monitor at-risk students in grades K-12.

Intervention is provided for students who need assistance to reach graduation and be ready for college and career.

Pandemic disruptions have also had an impact on the graduation rate. Due to COVID-19, the passing requirements for high school Algebra I, English II, Biology and U.S. History assessments were waived in 2020-21. This will affect the graduation rate until all students who tested under the waivers graduate.

View the 2022 Graduation Rate Report at [mdek12.org/OPR/Reporting/Accountability/2023](http://mdek12.org/OPR/Reporting/Accountability/2023).



Mary Clayton Burrell  
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The members of the Trinity M.B. Church will host their Annual Black History program 1st Sunday in February at 11:00 a.m. along with morning service. Masks are required.

Annett Fisher was funeralized on Saturday, January 21st at the West Grove M.B. Church. One of Mrs. Jean Dixon's daughters passed recently. Keep the family uplifted in prayer.

Thursday, January 19th, Mrs. Nola C. Edwards cel-

brated her birthday at the Multi-Purpose Complex in Lexington along with the senior citizens that attend the feeding program. We sang "Happy Birthday" and ate cake and ice cream.

The Multi-Purpose Complex in Lexington is cleaner than it has been in years. There's a new janitor or maintenance man at the complex. He's doing a fantastic job on cleaning. He never complains; he just works patiently.

**GREAT JOB!!!!**  
**Congratulations to all the participants in the 2023 Holmes County 4-H Livestock Show.**

**Holmes County BANK**

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