



Sometimes Helping Means More Than Just Giving

Dear Dave,
How do you handle a situation where someone needs financial help, but has mis-spent money you've given them in the past? My wife and I have been trying to help a young man we recently met. He told us he was trying to get his life together after a divorce and job loss, and he just needed a little money for groceries and household items. He has asked us a couple of times since for more money, but we discovered he was buying alcohol with most of the cash we gave him. We learned from friends what he said about losing his job and being divorced was true,

but we are unsure what to do next.

Dear Andrew,

This young man's problem sounds as much like a mismanagement of money as it is a lack of money. He seems to have an issue with lying, and possibly an addiction problem, too.

I've never been against helping people who have good hearts and just need a break. But if someone is bold enough to ask for your money, you have every right to attach requirements to the help you give—especially when it's for their own good. If he really needs food or household things, you can just buy them for him. At least that way, you'd know you were providing necessities.

But in many cases, truly helping someone is a lot more work than just giving them money. Sometimes,

you have to get down in their mess, get real with them and walk with them. If you haven't been put off by what has already happened, and you still really want to help, I'd suggest getting to know this young man and his situation a little better. Be straight with him, and let him know you've learned he hasn't been honest with you in the past. Hopefully, as a result he'll apologize and start making better choices. If he does, you might even offer to arrange for him to talk to a good pastor or counselor.

This whole situation is much bigger than helping someone with a little cash. This guy needs someone who cares enough to help him get his life back together.

I wouldn't do it that way

Dear Dave,
I have an uncle who wants to gift some property to one of his sons, myself and my sister. The property is about two-and-a-half acres, and it's probably worth around \$125,000. My wife and I are trying to pay off debt in Baby Step 2 of your plan, and we're not sure how we feel about the situation. What do you think?

Dear Dave,

If your uncle asked me if he should do this, my answer would be no. The thing is, you've got three different sets of people with different lives and very different situations. Not only that, but these three potential co-owners probably have differing ideas about the land and what should or shouldn't be done with it. To me, the whole thing sounds like a big family fight just waiting to happen.

If I were in his shoes, I'd just sell the property and split the money equally between the three of you. It'd be a lot easier that way, and you'd avoid the chance of hard feelings between you and your relatives down the road. Don't get me wrong, your uncle sounds like a kind and generous man. He's trying to be a blessing to all three of you, but it has a very real possibility of causing unintended problems he may not see coming.

That's the way I'd handle it, Dave. A couple of acres of dirt split between three people isn't worth all the squabbles and bad feelings it could cause.

A Travel Agent for Guilt Trips

Dear Dave,
My dad and his wife asked my husband and I for \$55,000. They want the money so they can pay off their debt. We're debt-free and have a net worth of between \$2 to 3 million, but we're also retired. We don't keep that much in the bank, so we'd have to draw from our retirement accounts—which is something we don't want to do. They've already approached other family members about this too. His wife is owed money at some point from a family settlement, but they don't want to wait that long. My dad said we should do this if we want them to get ahead and have anything left in their later years. My dad is 80, and his wife is in her late 70s. My husband and I are both in our 50s. Please tell me how to handle this.

Dear Karla,
In their later years? I'm not trying to be mean, but they're already in their later years.

I'm really sorry you're in this situation. Even though you're in your 50s, he's still your dad, and I know this hurts your heart. It's probably even tougher to accept the fact that he's being manipulative. I mean, seriously. What dad calls up his daughter with the idea he's entitled to \$55,000 of her money and starts acting like a travel agent for guilt trips in the process? That's just wrong.

Look, if the relationship and the situation were different, we might have something to talk about. With your net worth, you're not going to miss \$55,000 out of \$2 to 3 million. In a good relationship, I'd help my mom or dad like that in a heartbeat—just to help them out because they're older. But this situation already is what it is. Something tells me this isn't the first time he's behaved in a manipulative way. And if you say yes to this, then I've got a feeling it isn't the first time you've caved into him. I'm worried you won't be able to live with yourself if you do this, and that it may cause a big rift between you and your husband.

It's wrong of your dad to treat you this way and put you in this situation. If you want to tell him your money's tied up, which it is, or you just don't like the way it feels, that's fine. But my advice is to try to step back from the emotions and come to the realization in your

own head that no is a complete answer.

You don't have an ethical or moral obligation to give manipulative people money just because they're related to you.

— 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.

Obituary



DR. TARYN F. BROWN

Dr. Taryn F. Brown, 57, of Starkville, MS, passed away on Wednesday, March 8, 2023. A funeral service was held on Wednesday, March 15 at 11:00 a.m. at Griffin Chapel United Methodist Church. Interment was in Memorial Garden Park Cemetery. Visitation was held on Tuesday, March 14 at Hairston & Hairston Funeral Homes. Elder Randy Jones officiated. Active pallbearers were Fanton Bishop, Douglas Virgil, Greg Grayer, and Jeffery Johnson.

Dr. Brown was born on August 1, 1965. She was a retired educator. She was preceded in death by her father Charles E. Brown, brother Charles Brown, and sister Lakena Brown.

Dr. Brown is survived by her mother Margaret Barlow, sister Dr. Margaret Jordan, and two brothers, Torris Brown and Sam Brown.

Hairston & Hairston Funeral Homes handled the arrangements.

Obituary

ELLIN "MULE" MURPHY

Ellin "Mule" Murphy, 87, of Durant, MS, passed away on Sunday March 12, 2023.

Funeral services will be Thursday, March 16, 2023 with visitation beginning at 1:00 p.m. and funeral service at 2:00 p.m. at First Baptist Church in Durant, with burial in Mizpah Cemetery in Durant. Southern Funeral Home is in charge of arrangements.



March 16 - Rebecca Chandler, Dean Bigbee, Allen D. Streeter, John Thomas Murtagh, Len Ware, Curtis Ellis, Charlie Hudson

March 17 - Cherry Ann White, Adriana Black, Fitzgerald Sims, Walt Diggs, Rachel Thornton, Caroline Cronin, Linda Coleman, AnneLea Dowdy, Tyler Walker, Charles Jefferson

March 18 - James Gibson, Matthew Mayo, Adam

Sanford, Edward Jordan, Henry Partain, Emily Hart, Max Brock, Tanya Storey Cassidy Card, Benjamin Davis, Chris Shuler

March 19 - Ronnie Dickard, Jon Wyatt Langford, Devin Donald, Sidney Bishop, Jean Hudson, Bryce Hester

March 20 - Kyle Rucker, Ja'Myiah M. Johnson, Amy Ables Ward, Jaleah Tyler

March 21 - Spring Hawkins, Madison Bishop, Clara Epps, Rex Dolan, Noah Frank, Corey Ables, Debbie Summerlin Seymour, Virginia Ingram, Cody Lloyd

March 22 - Lane Self, Ebony Russell, Brooks Ables, Neely Catherine Watts, Tim Meeks, Billy Williams, Kristie Marshall, John Winston, Elizabeth Grayson, Jack Miller, Aubree "Bree" Scott

CALENDAR OF EVENTS
DEADLINE: FRIDAY, 4:00 P.M.

MACEDONIA M.B. CHURCH

Macedonia M.B. Church will host its Family and Friends Day program on Sunday, March 19 at 11:00 a.m. For more information call Gladys Cox at 662-834-3005.

3-9,16

GOOD HOPE M.B. CHURCH

Good Hope M.B. Church in Tchula will hold an Appreciation Service on April 9 at 7:00 a.m. Attendees are asked to wear white.

3-16,23

MVSU
MVSU Holmes County

Chapter will host its 19th Green & White Scholarship Gala on Saturday, March 25 at 7:00 p.m. at the Lexington Multi-Purpose Building. For more information call Ennis Rucker at 662-528-1508.

3-16,23

MIGRATION HERITAGE FOUNDATION

Migration Heritage Foundation is accepting applications for 2023 scholarships. The deadline to apply is April 1. Go to www.mhtr.us and click on scholarships. For more information contact Dr. Sylvia Reedy-Gist at info@mhtr.us.

3-16,23



March 16 - Guy and April Marrone

March 18 - Monica and Steve Mayo

March 19 - Mike and Tara Cronin, Jeffrey and Shannon Fratesi

March 21 - Scott and Ellen Carr

March 22 - Brannon and Ashley Ledbetter

To add your birthdays and anniversaries to our list, please send your information by mail to P.O. Box 60, Lexington, MS 39095; fax 662-834-1074; email to hcherald@gmail.com; or stop by our office at 308 Court Square in Lexington. No phone calls, please.



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Julie Ellison...Gen. Manager
SUBSCRIPTION RATES In Holmes County - \$35.00

