



Focus on What's Important Now

Dear Dave,
How much money do you recommend budgeting or setting aside for maintenance and repairs to your home, especially if it's an older home? Our house is in pretty good shape, but you never know when something might go wrong, or how often different things will need to be addressed at this point.

Brent

Dear Brent,
I love that you're wanting to plan ahead. Some home repairs aren't very expensive, but others can take a huge chunk out of your bank account. Whether you directly budget for things like this, or set up a sinking fund for home maintenance,

it's always a good idea to be financially prepared. You've got to protect your home.

Honestly, I don't really have a specific formula to determine this sort of thing. But I'd make sure I always look at it from a realistic point of view. For starters, you might start with a peek at your checkbook over the last few years to see what you've spent on maintenance and repair issues. If you've had a new roof put on in the last few years, that probably won't be an issue for a good, long while. But if it's starting to look worn, that'll be a big expense you'll want to figure into your savings plan.

Taking care of a home is kind of like taking care of a car. A lot will depend on the age and overall condition of

the house. If you're driving an older model car, you'd expect to put more money into it over time, right? It's the same principle with houses. The older the structure, the greater the likelihood you're going to have things go wrong. And that, of course, means pumping money into it.

A home is the biggest single investment most people make in a lifetime. So, I'd also recommend giving your house a good going over, inside and out, every six months or so. Preventative steps like this will go a long way toward assessing what may be needed now and what might pop up in the future.

Great question!

— Dave

It Takes Courage to Cry
Dear Dave,
My wife and I are on Baby Step 7, and we have a household income of \$127,000 a year. We have an older dog

who has had some very expensive vet bills recently. It has us both wondering how far, financially speaking, we should be willing to go to keep him alive. We both really love our dog, so we would appreciate your thoughts in the event we have to make a really hard decision somewhere down the road.

Jeff

Dear Jeff,
Wow ... You're really trying to get me into trouble, aren't you? First of all, let me say this: I. Love. Dogs. I really do. I've had several during my life, and right now, I have one I like more than most people I know.

That being said, this little animal that I love like crazy is still ... a dog. It's not one of my grandchildren, and it's not one of my kids. If you were to ask me how much money I'd spend to keep one of my kids or grandkids alive, the answer is simple — all the money I've got. Everything. I've started over from nothing before, and I could do it again. But there's your answer.

Now, here's something that's going to be hard for a few folks to hear. With some people who love their animals as much as I do, what I've observed is that the whole relationship can become more about the human than the animal. I've seen people spend tens of thousands of dollars to keep their pets alive, even though the animals were still suffering. At that point, it's not fair to the animal. And unfortunately, that's what often ends up happening with this kind of situation.

Listen, I understand this. I'm not bad-mouthing anyone, because I've experienced these kinds of feelings, too. I've had to have animals put to sleep, and I'll be 100% honest with you: I've sat there and cried — I mean flat-out sobbed — while it happened. And in my mind, that's a better path to take sometimes, rather than selfishly letting the animal spend its last weeks or months in pain just because you don't want to go through something difficult.

Now, if you can fix the

animal — if you can give it a more-or-less normal, pain-free life by spending some money and actually correcting the problem — then, sure. Do it. There's no rule of thumb or percentage on something like this. If you actually have the money, let's get them fixed up. But if it takes going deep into debt, wrecking your finances or leaving your family scrambling to make ends meet as a result — then, no I'm sorry. You should honor and love that wonderful little animal well enough that you don't make them suffer for you.

I hope you understand this, Jeff, and that it makes sense to you. God bless you all, and God bless that old pup. I hope you'll have many more happy days together.

— Dave

** Dave Ramsey is a nine-time national bestselling author, personal finance expert and host of The Ramsey Show. He has appeared on Good Morning America, CBS This Morning, Today, Fox News, CNN, Fox Business and many more. Since 1992, Dave has helped people take control of their money, build wealth and enhance their lives. He also serves as CEO for Ramsey Solutions.*

LEGALS

IN THE CHANCERY COURT OF HOLMES COUNTY, MISSISSIPPI
IN THE MATTER OF THE ESTATE OF JEAN HALES HERRINGTON, DECEASED

CAUSE NO.: 24-095

BRUCE WAYNE HERRINGTON, PETITIONER

SUMMONS BY PUBLICATION

STATE OF MISSISSIPPI
COUNTY OF HOLMES
TO: Unknown heirs of Jean Hales Herrington, deceased

You have been made a defendant/respondent in the suit filed in this county by Bruce Wayne Herrington, Petitioner, seeking to determine the heirs at law of Jean Hales Herrington, deceased. Known Heirs at Law in this action are the following: Michael Keith Herrington, Tony James Herrington, Steven Patrick Herrington, and Brian Kelly Herrington.

You are summoned to appear and defend against the complaint or petition filed against you in this action at 9:00 a.m. on the 11 day of August, 2026, in the courtroom of the Holmes County Courthouse, Lexington, Mississippi, and in case of your failure to appear and defend, a judgment will be entered against you for the money or other things demanded in the Complaint or Petition.

You are not required to file an answer or pleading but you may do so if you desire.

Issued under my hand and seal of said Court, this the 12 day of June, 2026.

CHANCERY CLERK OF HOLMES COUNTY, MS, CHARLIE LUCKETT

SEAL By:/s/ Lillie Simmons Clerk or D.C.

MY COMMISSION EXPIRES: 6-25;7-2,9b

PUBLIC NOTICE
OF INVITATION TO BID FOR HUNTING AND FISHING LEASE ON SIXTEENTH SECTION LANDS

To all persons interested in the following described Forest Lands in Holmes County, Mississippi, to-wit:

Section 16, Township 16 North, Range 1 East

Entire section containing 665.00 acres, m/l, Holmes County, Mississippi.

You are hereby notified that sealed bids to lease the lands described above for a Hunting & Fishing rights for a period of 5 years may be filed with the Superintendent of Education of Holmes County Consolidated School District located at 313 Olive Street, Lexington, Mississippi 39095, or send your sealed bid by mail to Holmes County Consolidated School District, 313 Olive Street, Lexington, Mississippi 39095, on or before 3:00 p.m. on the 9th day of July 2026. The sealed bids shall be submitted for the ENTIRE PARCEL and must include 100% of the amount bid for that parcel. This amount will be refunded if not the highest bid. The sealed bids submitted will be opened at 5:00 p.m. on the 9th day of July 2026, or as soon as possible thereafter. The Superintendent reserves the right to reduce the term or reject any and all bids less than \$11,000.00 per year but if a bid is accepted, the Board will award said Hunting & Fishing Lease in the manner provided by law. A transaction fee of \$150.00 and filing fee will be charged upon the execution of the lease contract.

/s/ Pat Ross
Pat Ross, Interim Superintendent of Education
Holmes County Consolidated School District

6-25;7-2b

IN THE CHANCERY COURT OF HOLMES COUNTY, MISSISSIPPI
HOWARD TURNER PLAINTIFF
VS. CIVIL ACTION, FILE NO:2026-082 C THE UNKNOWN HEIRS AT LAW OF SAM TURNER, THE UNKNOWN HEIRS AT LAW OF JOHN H. TURNER, THE UNKNOWN HEIRS AT LAW OF BEATRICE TURNER, THE UNKNOWN HEIRS AT LAW OF MAGNOLIA TURNER, THE UNKNOWN HEIRS AT LAW OF CLARENCE TURNER, AND ANY AND ALL PERSONS HAVING OR CLAIMING ANY LEGAL OR EQUITABLE INTEREST IN AND TO THE REAL PROPERTY DESCRIBED IN THE COMPLAINT BEING HOLMES COUNTY, MISSISSIPPI TAX PARCEL NO. 0212900800

DEFENDANTS

SUMMONS (By Publication)

STATE OF MISSISSIPPI COUNTY OF HOLMES

TO: THE UNKNOWN HEIRS AT LAW OF SAM TURNER, THE UNKNOWN HEIRS AT LAW OF JOHN H. TURNER, THE UNKNOWN HEIRS AT LAW OF BEATRICE TURNER, THE UNKNOWN HEIRS AT LAW OF MAGNOLIA TURNER, THE UNKNOWN HEIRS AT LAW OF CLARENCE TURNER, AND ANY AND ALL PERSONS HAVING OR CLAIMING ANY LEGAL OR EQUITABLE INTEREST IN AND TO THE REAL PROPERTY DESCRIBED IN THE COMPLAINT BEING HOLMES COUNTY, MISSISSIPPI TAX PARCEL NO. 0212900800

NOTICE TO DEFENDANTS

YOU HAVE BEEN MADE DEFENDANTS IN THE SUIT FILED IN THIS COURT BY HOWARD TURNER SEEKING TO CONFIRM TAX TITLE TO 77+/- ACRES IN THE N 1/2 SE 1/4, SECTION 29, T16N-R5E, HOLMES COUNTY, MS, PARCEL NO. 0212900800

You are required to mail or hand deliver a written response to the Complaint filed against you in this action to Don A. McGraw, Jr., the attorney for Plaintiff, whose post office address is P.O. Box 1039, Canton, Mississippi 39046, and whose street address is 151 W. Peace Street, Canton, Mississippi 39046.

YOUR RESPONSE MUST BE MAILED OR DELIVERED NOT LATER THAN THIRTY (30) DAYS AFTER THE DATE OF THE FIRST PUBLICATION OF THIS SUMMONS. IF YOUR RESPONSE IS NOT SO MAILED OR DELIVERED, A JUDGMENT BY DEFAULT WILL BE ENTERED AGAINST YOU FOR THE MONEY OR OTHER RELIEF DEMANDED IN THE COMPLAINT.

You must also file the original of your response with the Clerk of this Court within a reasonable time afterward.

Issued under my hand and the seal of this Court, this the 22nd day of June, 2026.

Charlie M. Luckett,
Chancery Clerk
Holmes County
Chancery Court

(S E A L) By:/s/ Lillie Simmons D. C.

Don A. McGraw, Jr. - MSB# 2621
Montgomery McGraw, PLLC
151 W. Peace Street
P.O. Box 1039
Canton, MS 39046
Telephone: (601) 859-3616
Email: Dmcgaw@montgomerymcgraw.com
Attorney for Plaintiff

6-25;7-2,9b

NOTICE OF SALE

I will sell the herein below described abandoned motor vehicle as set forth in Section 63235 of the Mississippi Code of 1972, as amended:

One 2010 Nissan, VIN # 5N1HAN0W2AC512244.

Time and date of sale: 10:00 a.m., Friday, July 10, 2026 at Pete's Auto Service Center, 17004 Highway 51, Durant, MS 39063.

6-25;7-2,9b

NOTICE OF SALE

I will sell the herein below described abandoned motor vehicle as set forth in Section 63235 of the Mississippi Code of 1972, as amended:

One 2017 Tahoe, VIN # 1GNSKB-KC6HR136475.

Time and date of sale: 10:00 a.m., Friday, July 3, 2026 at Automotive Towing, 8171 Brozville Road, Lexington, MS 39095.

6-18;25-7,2p

IN THE CHANCERY COURT OF HOLMES COUNTY, MISSISSIPPI
IN THE MATTER OF THE ESTATE OF MARTHA L. COBBINS NO. P26-054

SUMMONS (BY PUBLICATION)

THE STATE OF MISSISSIPPI
COUNTY OF HOLMES
TO: ANY AND ALL UNKNOWN PERSONS CLAIMING TO BE HEIRS AT LAW OF MARTHA L. COBBINS

You have been made a Defendant in the suit filed in this Court by the Administratrix in this matter, seeking to determine the heirs of Martha L. Cobbins.

You are summoned to appear and defend against said Petition at 9:00 a.m. on the 2nd day of September, 2026 before the Honorable Robert George Clark, III, in the Madison County Chancery Court located at 146 West Center Street, Canton, Mississippi and in case of your failure to appear and defend a judgment will be entered against you for the money or other things demanded in the Petition. You are not required to file an answer concerning the relief sought or other pleading but you may do so if you desire.

Issued under my hand and seal of said Court, this the 16 day of June, 2026.

Holmes County Chancery Court Clerk
P. O. Box 1211, Lexington MS 39095
By: Charlie Luckett, Clerk
Prepared By:
James E. Renfro, MSB # 10096, James L. Powell, MSB # 10083, 648 Lakeland East Drive, Suite A Flowood, MS 39232

6-25;7-2,9b



Wicker : To Be American Is To Debate

Founders Invite USA to Negotiate Disagreement

Some headlines proclaim that America's 250th anniversary celebrations are arriving at a time of peak division. Surveys indicate that partisanship is up and trust in institutions is down. Pollsters have found that young adults disagree with their elders on patriotism and civic responsibility. In one study, only half of respondents said the American Dream is alive and well, with the other half pessimistic. In this election year, the contention feels particularly sharp.

These tensions can make our present moment seem unique. Some have even claimed that Americans have never been more divided. But that view is shortsighted.

Thumbing through the pages of U.S. history puts today's problems in context. It reminds us that our nation has persisted despite periods of intense division. In fact, time and again, we have proven to be adept at navigating disagreement and emerging stronger.

To be American is to Debate

As we celebrate the 250th anniversary of our nation's independence, we do well to remember that the founding

itself was the product of vigorous debate. The delegates of the Second Continental Congress insisted that they approve the Declaration of Independence unanimously. And that consensus emerged only after spirited negotiations. No single delegate got everything he wanted, but by signing together, every delegate changed the course of history.

When they wrote that the government's power should come from the "consent of the governed," the delegates did more than rebel against King George. They replaced royal decree with democratic deliberation. In doing so, they made debate central to the American way of life. In the Declaration of Independence and later in the Constitution, the founders compelled Americans from all regions, backgrounds, and points of view—and for generations to come—to sit down at the common negotiating table.

July 4th Traditions Inform Today's Division

Despite today's apparent divisions, one data point shows a path forward. In one survey, participants were asked what it means to be an American. Nearly 90 percent of respondents said that an American is

someone who believes in the principles of the Declaration of Independence. In that spirit, I believe our 250th anniversary is an ideal time to revive an old July 4th ritual: a reading of the document that gave birth to our nation.

When the delegates of the Second Continental Congress affixed their signatures to the parchment, they knew they were igniting a revolution and arguably committing high treason. But the drama of that moment did not make the evening news. In fact, it took several weeks for the Declaration of Independence to reach the King of England and all of his now-former 13 colonies.

Many heard the words of the founding document during public readings. The first of these were held simultaneously in Pennsylvania and New Jersey on July 8, 1776. The next day, General George Washington had the document read to his soldiers in New York City.

Eventually, a tradition emerged. In the early decades of the nation, Americans marked July 4th with parades, prayers, and public readings of the Declaration of Independence. The Mississippi congressional delegation paid honor to that tradition in 2024 when all six of us recorded a video reading portions of the text.

As we celebrate this year's historic Independence Day, we acknowledge that 2026 is a time of division in our nation. But we are also reminded that—over the course of 250 remarkable years—we have successfully negotiated intense debates. We will have to do the same as we enter the next 250.