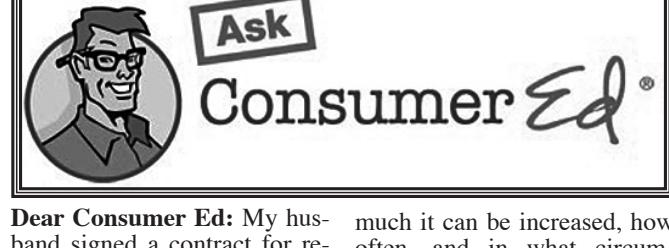


DEDICATED TO THE PROMOTION OF TOWNS COUNTY

OPINIONS & COMMENTARY



"The end of the year may be coming fast, but there's still time to make a difference!"



Dear Consumer Ed: My husband signed a contract for replacing our flooring that did not include the dates of service, payment schedule or whether the company would be responsible for disposing of the old flooring. They have not started the work yet. Can I change the contract before they start?

A: This is a legal question, so the first thing you need to do is consult with an attorney about your rights in this situation. You should be aware, however, that unlike some states, Georgia does not require home improvement providers to include in their contracts the price of their services, the start and completion dates, and all work that is to be performed. If your contract does not contain those specifics, it could give you a legitimate basis for asking your contractor to clarify those terms in writing. If the contractor refuses to do so, you may have to stick with what the current contract says, (unless an extreme circumstance occurs, e.g. the contractor breaches a crucial term of the contract or delays beginning or completing the work for an unreasonable amount of time). Assuming your contractor does agree to make the requested changes, ask him to add an additional section to the contract that addresses the changes and be sure you and the contractor both sign that addendum.

In the future, before entering into any kind of service agreement, you should read it carefully to make sure that its important terms are very clear. Be sure that you fully understand your obligations and the obligations of the other party. If you don't understand the contract, or if you have any questions, have an attorney review and explain the contract to you before you sign it.

Dear Consumer Ed: I just learned that the rates for my homeowner's association dues are going up again. The board members say it's because other homeowners are not paying their dues. It doesn't seem fair that I should be held responsible for other people's failure to meet their financial obligations. Do I have any recourse in this situation?

A: First, you should refer to the Declaration of Covenants, Conditions, and Restrictions ("CCR") or similar documents that generally outline the specific rules of your Homeowners' Association ("HOA"). This should have been provided to you when you purchased the property, or you can request it from your HOA board. These documents will tell you more specifically about the HOA dues, including how

GUEST COLUMNS

From time to time, people in the community have a grand slant on an issue that would make a great guest editorial. Those who feel they have an issue of great importance should call our editor and talk with him about the idea. Others have a strong opinion after reading one of the many columns that appear throughout the paper. If so, please write. Please remember that publication of submitted editorials is not guaranteed.

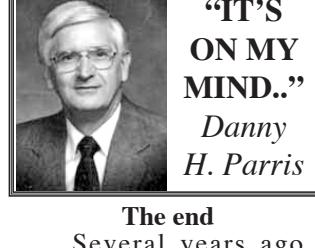
LETTERS TO THE EDITOR SHOULD BE EMAILED OR MAILED TO: Towns County Herald, Letter to the Editor, PO Box 365, Hiawassee, GA 30546. Our email address: tcherald@windstream.net. Letters should be limited to 200 words or less, signed, dated and include a phone number for verification purposes. This paper reserves the right to edit letters to conform with Editorial page policy or refuse to print letters deemed pointless, potentially defamatory or in poor taste. Letters should address issues of general interest, such as politics, the community, environment, school issues, etc.

Letters opposing the views of previous comments are welcomed; however, letters cannot be directed at, nor name or ridicule previous writers. Letters that recognize good deeds of others will be considered for publication.* Note: All letters must be signed, and contain the first and last name and phone number for verification.

much it can be increased, how often, and in what circumstances. Typically, an HOA board has to take some sort of vote in order to raise its members' dues. If your HOA rules don't permit the board to raise dues in emergencies or at their discretion, you might want to contact your HOA to ask about the vote that took place to allow the increase. If the dues increase was proper under the rules, you're most likely going to have to pay it. Even if you feel the increase was improper, you should be cautious about protesting before you know all the facts. In some circumstances, if you refuse to pay, the association can place a lien on your home, and even foreclose on it. You should consider inquiring, in writing, as to why the board has not done this with the neighbors who are not currently paying, rather than increasing everyone's dues. In any event, you are entitled to a full explanation for the increase, and you should get it in writing.

For more information about your options, you should consult an attorney. An attorney can advise you of your rights and may also be able to help you look at ways to protect yourself in the event of future dues increases (e.g., through homeowner's insurance policies).

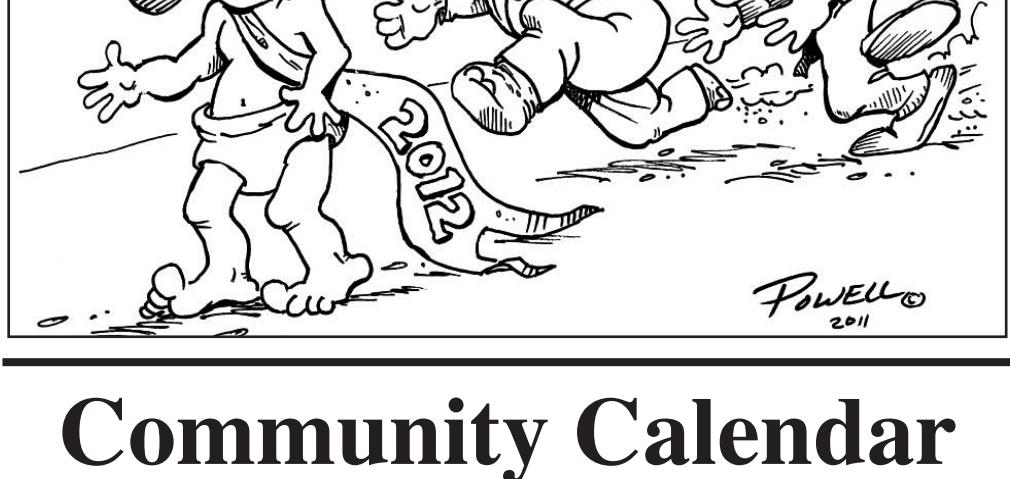
Got a question for Consumer Ed? Go to ConsumerEd.com to submit your question and read additional consumer tips. Remember...we do not give legal advice. Always consult a lawyer about legal issues.



The end

Several years ago I would watch Alfred Hitchcock movies. He would keep you spellbound waiting for the end. More than once I thought I had figured out the plot and knew how the movie would end. But more than once I was disappointed to watch one of Alfred Hitchcock's movies come to an illogical and senseless ending. Alfred Hitchcock was a genius at creating movies that were dumb and crazy when the curtain came down and the show ended. As this year has come to an end, I have been thinking about the END. Reading a book you always come to the end of a sentence; to the end of a paragraph; to the end of a page, but the end has not come until you arrive at the end of the book. That is THE END. The end of another year has come, but THE END is not yet. Some of you have come to the end of this year like I did with some of the old Hitchcock movies. You feel frustrated, disgusted and disappointed. You started out the year with honest intentions, honorable goals and a heart full of enthusiasm. But you have ended on a low note. At the beginning of the year you vowed you would hold up your end. You would be responsible and share the burdens of life with others. However, the end product has been different. Still others reading this column are hurriedly trying to gather up the loose ends. Too many things are left undone and dangling at the end of the year. You are frantic because

The End



Powell
2011

Community Calendar

Towns County Water Board Meeting 3rd Monday of each month at 7 p.m. in the TC Water Office Building.

Mountain Community Seniors meet the second Thursday of each month at the Senior Center in Hiawassee at 2 p.m.

Towns County Democratic Party meets the 3rd Thursday of every month. Please call Kim Bailey at 706-994-2727 or 706-896-6747 for details.

Towns County Republican Party meets at 6: 30 PM the 2nd Thursday of each month at Daniels Steak House. For more info call 706-379-1371.

Towns County Planning Commission is held the 2nd Monday of each month at 7 p.m. in the Courthouse.

Towns County Commissioners meeting is the 3rd Thursday at 5:30 p.m. in the courthouse.

School Board Meeting, 2nd Monday each month at 7 p.m. in the auditorium.

Hiawassee City Council 1st Tuesday of month 4 p.m., at City Hall.

Young Harris City Council, 1st Tuesday of month at 7 p.m., Young Harris City Hall.

The Hiawassee River Valley Kennel Club meetings are held at 7 p.m. the 1st Monday of each month at Brother's Restaurant on Hwy 64 in Murphy, NC. Call President Kit Miracle: 706-492-5253 or Peggy Mooreman: 828-835-1082.

The Unicoi Masonic Lodge #259 meets on the 2nd Monday of the month at 7:30 p.m.

Stephens Lodge #414 F & AM meets the 1st Thursday of each month at 7:30 PM in Young Harris.

Board of Voter Registrars meets the 3rd Wednesday of the month at 4:30 p.m., Courthouse.

Towns County Board of Elections holds its monthly meetings on the 2nd Wednesday of each month at 4 p.m. at the Elections

Office (Old Rock Jail).

Towns County Historical Society meets the 2nd Monday of each month at the Senior Center in Hiawassee at 5 p.m. Annual dues \$15, PO Box 1182, Hiawassee, GA 706-896-1060, www.townshistory.org

Bridge Players intermediate level meets at 12:45 p.m. on Mondays & Fridays at the Towns County Recreational Dept.

Mountain Regional Arts and Crafts Guild, Inc (MRACG) meets the 2nd Tuesday of each month at ArtWorks Artisan Centre, located at 308 Big Sky Drive (behind the Holiday Inn), Hiawassee. Refreshments at 6 p.m. & the meeting begins at 6:30 p.m.

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you waited to the last day, yea, the last minute and the end of 2011 has come. And then there are some of us who are trying to make both ends meet at the end of the year. When we spend too much money no amount of stretching, neither pulling, nor shoving can make the ends meet. You can try all kinds of slick maneuvers. You can insert some end-a-round plays but you will still have a gap between the two ends. Some of us feel like we are on the very end of our rope and fast losing our grip. We feel like we are about to go over the deep end. God forbid, but some folks have thoughts about ending it all. But wait; keep on reading because we haven't come to the end yet.

This is not THE END, but only the end of another year. I don't want to end on a negative end. Job's wife thought Job's life had come to a tragic end when she encouraged him to curse God and die, but Job 42:12 had not been written yet- "So the Lord blessed the latter end of Job more than his beginning...". Let me put an end to this by ending up on a positive note. Let me tell you about one, namely Christ who is "Alpha and Omega the beginning and the end, the first and the last" [Rev. 22:13]. He came to put an end to the devil, disease, darkness, and death. Because Jesus came the end of our life can be the greatest part of life because we enter a kingdom that has no end [Luke 1:33]. Jesus never leaves us nor forsakes us, but He has promised to be with us even unto the end of the world [Matt. 28:20]. If you want to end up with an ending that has no end then you must have full assurance of hope to the end in the one that has no end, Jesus Christ, God's son.

The End

month at First Baptist Church of Blairsville from 6 - 8 p.m. Call the church office at 706-745-2469 for more information.

Chatuge Regional Hospital Auxiliary on the 3rd Monday of each month, except the months of July, October and December, in the hospital cafeteria at 1:30 p.m.

Mountain Magic Table Tennis Club meets 6 p.m. Thursdays at Pine Log Baptist Church Fellowship Hall in Brasstown. Ping Pong players welcome. Call Lee (828) 389-0924.

We do Family Oral History of all of our residents. If you have not had your family history recorded and would like to do so, please call the Towns County Historical Society at 706-896-1060.

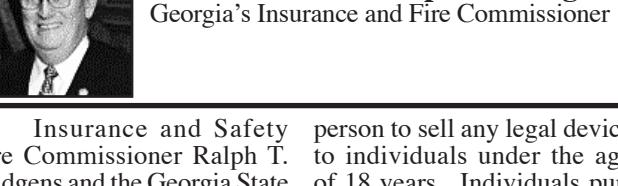
Prostate Cancer Support Group meets the 3rd Monday of every month from 5-6 PM in the Cancer Treatment Center Auditorium in Blairsville. For more info call Steve 706-896-1064.

GMREC Native Plant Garden Tours: Mondays 9 AM-1 PM. May-Sept. (except holidays). 706-745-2655.

The Humane Society Mountain Shelter Board of Directors meets the last Thursday of every month at 5:30 p.m. at Cadence Bank in Blairsville.

The Towns County Alzheimer's Support Group meets the first Tuesday of each month at 1:30 PM in the Family Life Center of McConnell Memorial Baptist Church. Caregivers or family members of those with dementia are encouraged to attend. For further information, call Carol at 706-896-6407.

The Appalachian Shrine Club meets the 2nd Thursday of each month at 6:30 PM at the Allegheny Lodge in Blairsville. For more info call William 706-994-6177.

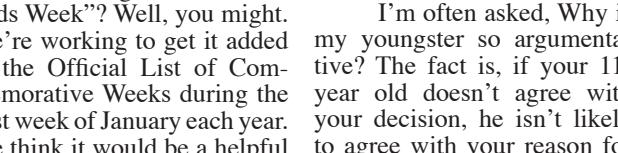


Insurance and Safety Fire Commissioner Ralph T. Hudgens and the Georgia State Fire Marshal urge parents to protect their children (and themselves) from the dangers of fireworks during the New Year's holiday.

Georgia law defines prohibited fireworks to include all fireworks, with the exception of: "Wire or wood sparklers of 100 grams or less of mixture per item; other sparkling items which are non-explosive and non-aerial and contain 75 grams or less of chemical compound per tube or a total of 200 grams or less for multiple tubes; snake and glow worms; trick noise makers which include paper streamers, party poppers, string poppers, snappers, and drop pops each consisting of 0.25 grains or less of explosive mixture."

Commissioner Hudgens reminds Georgians that sparklers, although legal in Georgia, should be used properly outdoors in a clear area and with adult supervision. If a legal device has failed to perform properly, do not attempt to re-ignite it.

The sale and individual use of any type of firework, except certain kinds of sparklers, is illegal in Georgia. In Georgia, it is unlawful for any



Have you ever heard of "Don't Argue With Your Kids Week"? Well, you might. We're working to get it added to the Official List of Commemorative Weeks during the first week of January each year. We think it would be a helpful motivator for parents.

To refresh your memory, it would join such notable celebrations as, National Dairy Goat Awareness Week (2nd week of June), National Return Carts to the Supermarket Week (1st week in February) and Carpenter Ant Awareness Week (3rd week in June). There are others, but they merit mention here even less than these. By comparison, Don't Argue With Your Kids Week is one week we hope will be taken seriously by America's parents. Arguing with your kids is such a non-profit idea. If you argue with your youngster one of you will win; it won't be you.

Here's why: Arguing undermines so many of your long-range goals for your family. It steals the authority you have as a parent. It compromises the respect you want your family members to have for each other. It teaches kids the wrong way to settle disputes. It creates winners and losers, and when people love



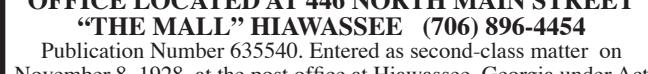
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