

DEDICATED TO THE PROMOTION OF TOWNS COUNTY

OPINIONS & COMMENTARY

Letters to The Editor

To the Editor:

Thank you Mitch Floyd for your eight years as Chief of the Towns County Fire Rescue.

I am sure that I share with many of the residents that this event came earlier than we hoped.

Your accomplishments are many. This goes beyond fighting fires as we all have seen your group supporting other non firefighting activities other than firefighting. This includes the fire safety seminar taught to our school personnel and youngsters.

You have worked to make the community more aware of fire safety. You have worked to establish the neighborhood Firewise program and make Towns County a Fire Adaptive Community. Your work with the Fire Corps has helped provide additional funding for much needed small equipment.

You have worked diligently to improve our fire equipment and personal protective gear to allow your volunteer group to better serve our community. While this is not done, I am sure that your successor will continue the program.

Finally on a personal note...thanks for allowing me to be a part of your activities in special projects and grant writing activities.

May you have a long and healthy retirement.

*Dewaine A. Olson
Towns Resident*

Dear Editor:

Blue Ridge Mountain EMC (BRMEMC) has implemented a new payment plan called "FLEXPAY" for its customers. There are no deposits, late fees, monthly bills or reconnect fees. Customers can access their accounts online, making payments online, and questioning any problems or concerns.

When I saw the advertisement for "FLEXPAY" on the BRMEMC web site, I contacted a person with whom I have been communicating and was told my wife and I were not eligible because we were forced to obtain a loan for a HVAC unit several years ago. The individual with whom I spoke was disappointed as she felt the "FLEXPAY" would be very beneficial for people like us.

Why is the EMC discriminating against its customers who were forced to obtain loans for HVAC units? What is the difference between the customers who will be approved for the "FLEXPAY" program and us?

Maybe this is another matter that should be addressed by the six new board members.

Thank you.

*Sincerely,
Christopher D. Mazur*



RARE KIDS; WELL DONE

By Don Jacobsen

My good friend Janet Carter has just posted a column that grabbed me around the neck. She poses the question every parent must ask and then answer. Honestly, I love her stuff anyway (www.ourchildishways.com) but this one really brought me up short. Here is the question every parent must ask: Is my helping helping?

I mean, is it helping the one it's supposed to be helping? If I punish my child in anger it's not helping the child. If I lash out at some disobedience or disrespectful outburst, I am not helping the child become what I want her to become. I can get my way because I'm bigger, but does it help move the child in the direction I want him to be moving or simply showcase my temper?

I get a lot of comments from parents that begin, "I just lost my cool and gave him a good healthy swat..." Or this one, "I finally ran out of patience and yelled at her." So was your response to help the child or to give you a chance to vent your frustration? The truth is, the disobedience of your child is not about you. It's about them. You are not the one who was jumping on the

couch, she was. You are not the one who left dirty clothes scattered all over the bathroom, he was. So the purpose of your response is not to give you justification to lose your cool, it must be to change the child for the long haul. Therefore, mom/dad calmly sits down with the child, calmly reaffirms that the conduct is unacceptable and calmly assigns an appropriate punishment. Calmly. We need to make sure that the helping is helping.

A dad recently describes how his wife takes their 9-year old to school every morning, parks the car and takes the youngster into class, then helps him get his books and papers out of his desk and lays out his assignments for the day. Question: Is the helping helping? Depends. The child may get a good grade on his spelling test, but is he developing the self-discipline and responsibility that a 3rd grader should be developing?

Is mom's concern next Tuesday's geography test or rather about a 17-year old who will be ready to take responsibility for his own actions? If she answers my question it will also help answer Janet's question. Is the helping helping?

The Middle Path

by Don Perry

My father had an expression he often used, brought forward from his childhood and a time when communities were smaller and life in our part of the world was centered on the little churches in our mountain coves. When someone would speak an uncomfortable truth Dad would say that this person had "quit preaching and gone to meddling." The implication was that it is acceptable to "preach" in generalities and platitudes or to offer helpful advice, as long as it is for someone else, but when unsought advice finds a target close to home, it has crossed over the line of what is acceptable. Nevertheless, today I intend to meddle, and in an area that for many people is the most personal. Today we're going to talk about our money.

First and foremost, this meddling advice is not presented in any professional or qualified capacity. It is simply a distillation of personal experience and it posits information which you can easily verify for yourself. It is intended for the many readers of this column who are getting close enough to retirement to begin to make out some of the details with the unaided eye, or for anyone who is fortunate enough to be able to spend less than they make.

I've been saving and investing just long enough to make most of the mistakes that are available to be made. I was very lucky for a few years in markets that would make anyone feel like a savvy investor. My mistake was to assume that past performance was an indicator of future returns. It is not.

When confronted with the limitations of my own understanding of markets, I sought advice. This, in itself, was not a bad thing. The mistake was to fail to comprehend the extent to which the marketing model of the peddlers of advice influences that advice. Paid advice and newsletter subscriptions seek to motivate you into action with fear, greed, or both. We have discussed that marketing model here before.

Moving beyond the labyrinth of subscribed advice, I did what wiser folk choose to do first and invested in managed accounts shepherded by some of the well-known names in brokerage accounts. Here is where I made an understandable mistake, a common mistake, resulting not so much from outright deception as from a kind of sleight of hand. The facts were there, but they were buried so deep in the fine print that I overlooked them.

Many of the big names in managed accounts are "broker-dealers." This can mean several things for your money. It can mean that there are costs to the performance of your portfolio that you will not see unless you read through the fine print with a microscope. Some costs you may not see at all. If your broker has your money invested in mutual funds or ETF's, there are management fees which will be extracted before any returns you might get. Some fees are much higher than others. Also, there are incentives (rewards, pay-

ments) for broker-dealers to steer you in the direction of certain funds. There are even some "no load" funds that your broker-dealer will purchase at a discount to sell you at full price.

There are some specific questions you can ask your broker to help you determine more precisely where some of your money might be held. One of the first questions to ask is whether your relationship is governed by fiduciary or by suitability standards. Fiduciary standards means that your broker is legally bound to put the client's interests first. Suitability standards are less rigid and allow more of your money to trickle away into other pockets, legally, of course. Even if the answer to that question is "fiduciary" there are still some cracks in the armor that will allow some of your money to escape. The question to ask next is, "Are you a broker-dealer or a fee-only organization?"

Your broker-dealer advisor may be and probably is an honest person who intends to do the best he or she can for your finances. However, most financial advisors will mirror the recommendations given to them by their parent companies. Within these recommendations are the pinholes through which your money can leak out, unnoticed by even your advisor.

This is why, in my opinion, it is advantageous to seek out a fee-only advisor with fiduciary standards. Here your money will have the best chance to grow, unencumbered by hidden costs.

For many of us, our hope for retirement is vested in a 401K plan that we acquired through our employer. Within that plan there are limited choices we can make, and there are most certainly fees that are extracted from our returns. In these cases we can at least ask the right questions so we can make informed choices from our limited options.

Now for the goats among the sheep, there are always more choices. If your company offers to match your contributions to a certain limit, that, as they say, is a "no brainer." Even if the performance of your chosen fund is flat, you are still doubling your investment over time with that matching contribution. If you choose to invest beyond that matching contribution, consider a fee-only broker. This will give you more control over your money, and even if it will leak away. There are even brokerages out there which charge a fee based on performance: They only charge a fee if your return exceeds a certain amount.

In closing, I think we all understand that financial advice is an extremely personal affair, and the best advice for any given situation will depend on far more factors than can or should be discussed here - or on CNBC or in any published forum for that matter. The best advice I have heard advises caution in a climate of volatility. If you have any doubts at all about how your money is positioned, it costs nothing to shop around, to ask questions and to demand answers.

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.



The Veterans' Corner

By
Scott Drummond,
USCG Veteran

A military man's true heart/Letter to Sarah

My wife, Sherry, found this in an inspirational book, "Chicken Soup for the Woman's Soul". I would be remiss if I failed to share this excerpt with our readers, knowing our Veterans' hearts are filled with this same passion & love. Love & willingness to sacrifice; the very soul of what makes America strong. This beautiful letter penned 154 years ago, by another serving America during an extremely harsh time represents what so many of our very best are willing to endure & as Major Ballou did, sacrifice for something we ALL now have been blessed with, our United States of America. How I wish I could express myself as this gentleman did then. May each of you be moved by this bit of history, as am I.

*Semper Paratus,
Scott Drummond*

July 14, 1861

Washington, D.C.

My very dear Sarah,

The indications are very strong that we shall move in a few days, perhaps tomorrow. Lest I should not be able to write you again, I feel impelled to write a few lines that may fall under your eye when I shall be no more.

I have no misgivings about or lack of confidence in the cause in which I am engaged, and my courage does not halt or falter. I know how strongly American civilization now leans on the triumph of the government, and how great a debt we owe to those who went before us through the blood and suffering of the Revolution. And am willing---perfectly willing---to lay down all my joys in this life to help main-

tain this government and to pay that debt.

Sarah, my love for you is deathless. It seems to bind me with might cables that nothing by Omnipotence could break. And yet my love of country comes over me like a strong wind and bears me irresistible, with all these chains, to the battlefield.

The memory of all the blissful moments I have enjoyed with you come crowding over me, and I feel most deeply grateful to God and you that I have enjoyed them so long. And how hard it is for me to give them up and burn to ashes the hopes of future years when, God willing, we might still have lived and loved together and seen our sons grow up to honorable manhood around us...

If I do not return my dear Sarah, never forget how much I love you, nor that when my last breath escapes me on the battlefield, it will whisper your name. Forgive my many faults and the many pains I have caused you. How thoughtless, how foolish I have sometimes been.

But, oh Sarah! If the dead can come back to this earth and flit unseen around those they love, I shall always be with you in the brightest days and in the darkest nights. Always. Always.

And when the soft breeze fans your cheek, it shall be my breath; and as the cool air fans your throbbing temple, it shall be my spirit passing by. Sarah, do not mourn me dead: Think I am gone and wait for me, for we shall meet again.

*Maj. Sullivan Ballou
Submitted by Nancy Wong*
Editor's Note: Sullivan Ballou was killed a week later at the first Battle of Bull Run.



"But if we don't raise the minimum wage, how will they have enough money to pay us taxes?"

Community Calendar

American Legion Post 23 meets 1st Tuesday of each month at 4 PM at VFW Post 7807, Sunnyside Rd., Hiawassee. Call 706-896-8387 for details. We need your support!
Towns County Water Board Meeting 3rd Monday of each month at 6 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 1 p.m.

Towns County Republican Party meets at 6:30 PM the 4th Thursday of each month at the new Senior Center. For more info call 706-994-3919.

Democratic Party of Towns County meets the 2nd Thursday of each month at 5 PM at the new Senior Center.

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

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 old Rec Center in Hiawassee at 5:30 p.m. 706-896-1060, www.townshistory.org

Mountain Regional Arts and Crafts Guild, Inc (MRACG) meets the 2nd Tuesday of each month at Daniel's Steakhouse, Hiawassee. The Board meets at 4 p.m., and the Guild at 6. Call us 706-896-0932.

Mountain Computer User Group meets the 2nd Monday of each month. Meetings start at 6 p.m. and visitors are welcome. Details can be found at www.mcug.org.

Chattahoochee-Nantahala Chapter, Trout Unlimited meets 2nd Thursday of each month at Cadence Bank in Blairsville. 5 p.m. Fly Tying - 7 p.m. General Meeting. Everyone welcome. www.ngatu692.com.

Military Officers Association of America (MOAA) meets the 3rd Monday of each month at various area restaurants. For information call John at 706-896-2430 or visit www.moaa.org/chapter/blueridgemountains.

Alcoholics Anonymous: 24 hour phone line 828-837-4440.

Mothers of Preschoolers meets the third Thursday of each month at First Baptist Church of Blairsville from 6 - 8 p.m. Call the church at 706-745-2469.

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 3 p.m. Thursdays at Pine Log Baptist Church Fellowship Hall in Brasstown. Ping Pong players welcome. Call Jerry (828) 837-7658.

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. For more info 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.

GMREC Garden Tours every Monday 9 a.m.-1 p.m.

Shooting Creek Basket Weavers meets the 2nd Wednesday of every month at 10 a.m. at the Shooting Creek Fire Hall Community Center. For more info www.shootingcreek-basketweavers.com.

Friendship Community Club meets the 3rd Thursday of the month at 6 PM at Clubhouse, 1625 Hwy. 76, 706-896-3637.

Goldwing Road Riders meets the 3rd Saturday of each month at Daniel's Steakhouse in Hiawassee. We eat at 11 and meeting begins at 12.

Narcotics Anonymous (NA) meets every Wednesday evening at 7 PM at the Red Cross building on Jack Dayton Circle.

Caregiver support group meets 2nd Tuesday of each month, 3 p.m. at Brasstown Manor, located at 108 Church St., Hiawassee. Call 706-896-4285 for more info.

Enchanted Valley Square Dance Club, Dances 2nd & 4th Fridays at Towns Co. Rec. Ctr. from 7-9 PM. \$5/person to dance. Free to watch.

Brasstown Woodturners Guild meets 1st Saturday of month at 9:30 AM in HHS shop. For more info call J. C. at 706-896-5711.

Mountain Amateur Radio Club (MARC) meets 6:30 PM the 1st Monday of month at 1298 Jack Dayton Cir. (next to EMS), Hiawassee. For info call Al 706-896-9614 after 6 PM.

The Board of the Towns County Chamber of Commerce meet the second Monday of every month at 8 a.m. at the Chamber office, 1411 Jack Dayton Circle, Young Harris.

The Quilting Bee at McConnell Memorial Baptist Church in Family Life Center, Room 216. 1st & 3rd Wednesday of each month from 10 AM - 3 PM. Bring a sack lunch. For more information call Kathy at 706-835-6721 or Marilyn at 706-897-4367.

Mountain Coin Club meets the 2nd Tuesday of each month at 6 p.m. at the North Georgia Tech campus in Blairsville. Guests are welcome. For more info, call 706-379-1488.

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