

DEDICATED TO THE PROMOTION OF TOWNS COUNTY

OPINIONS & COMMENTARY

Another Fine Veteran Gone

We lost one fine neighbor, as well. Zack and Janice moved back to South Georgia a couple of years ago, for health reasons. Zach and Janice were fine, sweet, friendly neighbors as were their dogs. Zach was laid back, very quiet and enjoyed keeping to himself, but often helped Janice with her ceramic crafts. We all gathered at an open field to watch that total solar eclipse few years ago. Great fun! To say we miss them is an understatement. You could NOT ask for nicer neighbors. Zach didn't speak much about his service in the Navy, but at times he'd mention how he appreciated my service in the USCG. I cannot write anything to equal what was already printed in Zach's Obituary thus I want to share it with those who may have known Zach from his years in Towns County as well as those who never knew him or Janice. Please note how Zach continued to serve America after military service, as do many Veterans. Zack's Obituary:



The Veterans' Corner
Scott Drummond
 USCG Veteran

They say park rangers get paid in sunsets. Zachary Kirkland was paid a full amount of sunrises and sunsets with Cumberland Island and the family he loved. Zack passed away on Tuesday, November 2nd, 2021 in St. Marys, surrounded by loved ones.

Zack was born in Bartow, FL, in 1939. After serving in the Navy for four years during the Cuban Missile Crisis, Zack became a park ranger for the National Park Service. His first assignment was at Everglades National Park, where met the love of his life, Janice, when she and a friend were escaping mosquitos in the campground. The two of them married shortly after meeting and were rarely apart. Janice traveled with Zack first to the Smoky Mountains National Park, and then to Cumberland Island.

For several years, Zack and Janice lived on Cumberland Island in a park ranger cabin in the newly established national park, where they had two children, Laurel and Graham. The family later moved to St. Marys, on the mainland where the children could attend school. They found a house overlooking the marsh with a view of Cumberland Island and the ferry route he followed every week day.

Zack was proud to be a park ranger and to share Cumberland Island with visitors. He often showed family and friends around the island, telling stories and sharing memories of a mysterious and beautiful place. Zack retired from the National Park Service after more than 25 years, but he stayed near Cumberland Island, fishing and shrimping in the surrounding creeks. Zack also spent his retirement years following Janice to craft shows. Janice, "the gnome lady", kept him busy traveling from the coast to the mountains. They enjoyed vacations at a mountain house in Hiwassee, GA.

Zack is survived by Janice and their children, Laurel (Nat) and Graham (Meg), and one granddaughter, Louisa. Zack's family will bring his ashes to Cumberland Island for a private family memorial. Please share and enjoy the wonders of national parks in his honor.



Global Citizen

I heard a baby crying in a foreign land this morning, and I'm feeling like a true global citizen. It was an unexpected pleasure.

My insurance company, we'll call them "Hugnem" for the purpose of this discussion, wasn't getting any of my money. Funny, how a claim can take weeks to process but a "past due" notice gets processed in hours. I called Hugnem because I was unable to login to their website to change my billing information. My billing information needed changing because someone in Mississippi, not me, bought gas at a truck stop on the same day "not me" purchased something for over \$600 at the Corporate Depot store in Blairsville. Funny how that purchase was made when someone manually entered my credit card number into a point of sale device. And they say customer service is dead.

I could do a commercial here for the credit card security people at USAA who nipped this problem in the bud. It could have been a lot worse. It's bad enough when you have to change your billing information. It's worse when you have to do that in some unknown part of the world on the other side of the planet.

My plan was to use Hugnem's automated phone system to pay my balance, and then call tech support to see why I couldn't login to my account. Hugnem's phone system picked up and prompted me for my account number and zip code. When I entered the zip code, the phone rang again. Another automated voice prompted me for exactly the same information. After I entered that, the phone rang again, and rang, and rang. No one ever picked up, so I hung up and started over. Same procedure all the way to ring, ring and ring some more. Lather, rinse, repeat. On my fifth attempt, success! Someone picked up, but they didn't say anything or respond to my "hello?" That's when it happened. I heard the baby crying in the background.

On my 6th attempt I reached a human being. (I'm sure the baby was also human but she wasn't taking any calls.) The customer service professional was genial, actually very charming - and almost impossible to understand with a very heavy accent through a static inducing headset. We had a difficult time understanding each other, but after about 10 minutes we did discover that she couldn't help me, so she transferred me to someone else. The phone rang and I went into a queue, where I got to listen to an entire piano sonata. Twice. I think it was Scarlatti, which was actually rather pleasant. Eventually someone answered, again, very hard to understand with a bad headset, but also very nice. This customer service professional was very happy to help me with my problem. She wanted my social security number to identify me, and my bank account and routing number to accept my payment. It is to laugh, and when I finished doing that I asked her if she was working at home. She was. I said, "Can you transfer me to tech support? I'd prefer to do this online."

A couple of sonatas later I reached an adept technician in Chattanooga who quickly reset my online account, and I was able to delete the old suspended credit card number and pay my \$75 bill. Time invested: one hour and twenty minutes. Considering what my time is worth, I'm thinking of sending Hugnem a bill for the difference.

Last week we heard from a friend whose elder parents discovered over \$30,000 missing from their bank account. Someone had hacked into their account or stolen their credentials in order to transfer the money out. The bank covered the loss, but someone will have to pay for it.

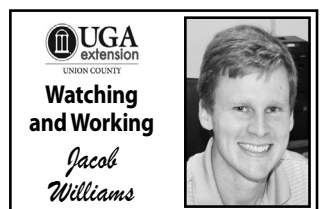
Someone will also pay for my traveling credit card and the millions lost to fraud every year, and we all know that won't be the banks or their stockholders. Neither will it be the insurance companies and other corporations that have outsourced their financial transactions to nurseries and living rooms across the globe. A friend told me recently that he had a similar experience on the phone attempting to pay a bill, and while he was waiting for the customer service professional to pull up his account he heard chickens in the background. Chickens.

With a couple of decades of IT experience under my belt, I consider myself reasonably savvy when it comes to modern financial transactions. I protect our computers with top tier security software, firewalls and a VPN. We use Paypal and similar services online as much as possible - which gives us another layer of protection. Most of our bills are tied to a card which never leaves the house. We have a card that we use only for fuel, since gas stations are notoriously insecure. Yet even with all these precautions, we've been hacked twice - locally - in the last 6 months. Thievery has become more sophisticated. We can never know, and they don't know either, when a trusted business has been compromised through their own network. Physical devices for skimming cards are still out there, but they are no longer needed when information can be stolen by hacking into a store computer without ever setting foot on the property.

Our precautions minimized our trouble: Security software, virtual private networks, and secure payment services like Paypal or Amazon Pay are helpful. Most banks that have an online service will also cut and mail checks to your creditors. If you can, set aside a card that you only use for recurring bills. Don't carry multiple cards in your wallet, and use the protective sleeves that thwart proximity skimmers. Check your credit card activity daily. Cash is also still legal tender, despite global citizen efforts to eliminate it. We're not advocating anyone, especially our elders, start carrying large amounts of cash to pay their bills. There is still plenty of old fashioned thievery out there. The precautions we mentioned will certainly reduce the chances of being hacked, but they will not eliminate it. Finally, salt every request for your information with common sense, especially when that request comes with crying babies and cackling chickens.

Armadillos

Armadillos are moving further and further northward and have started showing up in the mountains. I've seen them walking through the woods while hiking here. Let's talk about armadillos, and the damage that they can cause.



Watching and Working
Jacob Williams

In Georgia, we only have one species of armadillo. That's the nine-banded armadillo. In Central and South America, there are 20 species of armadillo, including the giant armadillo that can weigh up to 130 pounds. The ones that we have are about the size of an opossum and weigh 8 to 17 pounds. They are brownish colored with sparse hair.

The unique thing about them is the 'shell' that covers them. This shell is made up of bony plates covered by a tough skin layer. The plates overlap giving the armadillo some freedom of movement. Armadillos don't like cold temperatures, which is why they have been slow to establish populations in the mountains.

They will dig burrows or use burrows dug by other animals to sleep in. When it's hot outside, they will limit activity to nighttime. However, when it gets cold, they become more active during the day. They don't hibernate, because they aren't capable of storing body reserves of fat. Therefore, they must forage at least every few days. The burrows usually have an entrance that's about a foot wide and 4 feet long.

They have poor eyesight, but rely on their sense of smell to find food. Their diet is made up of insects and plant litter. Sometimes, you can see parts of what they've eaten in their droppings. Their droppings are round and about the same size as marbles.

Most armadillo foraging is done by digging in the ground. When digging they are looking for grubs. They will eat fireants, and don't mind fireant bites.

Armadillos can carry disease, but transmission of disease to humans is very rare. They can carry leprosy, but the only two reported cases of it transmitting to people was in Texas when some people ate some undercooked armadillo. In some cultures armadillo is considered a delicacy.

The main issue with armadillos is the damage that they cause while foraging or digging burrows. They can tear up a yard looking for grubs. Typically the holes that they dig are a couple of inches deep so they can stick their snout in it.

Armadillos are not protected Georgia wildlife regulations. This means that they may be trapped or hunted year round with no limit. Shooting them is a practical way to get rid of them. Trapping and removal can be effective too.

If you are going to trap them, a live trap that opens on both ends is most effective. Place boards at the opening of the trap to create wings that direct armadillos into the trap.

Armadillos can be difficult to trap. And there are no baits that have been shown to improve trapping results. This means that when you're trapping you just have to hope that the armadillo stumbles into the trap.

If you have questions about armadillos contact your County Extension Office or email me at Jacob.Williams@uga.edu.

Habitat Home Ownership

Let's talk about Habitat Home ownership. Here are some of the most-asked questions about our home ownership program. Are the houses free? No. Our partner families have a 20-year mortgage.



Habitat Happenings
Cathy Wheeler

How much is the average mortgage? It depends on a variety of factors. The mortgages are based on what it cost to build the house. We rely on donations and volunteers to keep the cost of the houses as low as possible.

What is the average mortgage payment? The average payment is usually between \$650 and \$750. That not only includes the cost of the house, but also the insurance and property taxes. This number can be affected by many variables, such as the cost of building materials, etc. The percentage rate is 1-3%.

Can Habitat build a house on my land? Yes! We have done this several times.

If you are chosen to be a Habitat Partner Family, and already have land in Union or Towns Counties, we can possibly build on the property that you already own, thereby lowering the mortgage cost.

How long does it take from the time I am accepted into the Program, to the time I move into the house? Usually about a year.

Do I need a down payment? Yes. The usual down payment is \$1500. But this is not due until the house is completed, so you have time to save the money.

Do I need good credit? You need REASONABLE credit. The average acceptable credit score is 640. If your credit score isn't quite that high, you can work with one of our credit counselors, who will help you do the things necessary to raise your score.

Do I have to work on my house? We require that each chosen family put in a total of 350 "sweat equity" hours with our program. This can mean that members of your household work on your house, someone else's house, a repair project, or work in the ReStore.

Can I choose the floor plan? Yes! We build either 3- or 4- bedroom houses.

We have several floor plans to choose from, so you can pick the one that suits you the best. You also get to pick out cabinets, appliances, flooring, roof colors, paint colors, and landscaping (from an approved list of choices). We build a house, but you make it a home.

I've never owned a house before, I don't know what's involved. We have a "Family Support" committee that helps all our homeowners, even after the house is completed.

You will have a person working with you to answer any questions about home maintenance, and help you solve any problems that may arise.

You will have a team of cheerleaders throughout the whole life of the mortgage, helping you have a successful experience.

Where do I start? Stop by the Habitat Office, located inside the ReStore at 225 Wellborn St., Blairsville, GA. You can pick up an application, fill it out, and bring it back by January 7, 2022. If you have any questions, or need help, just call 706-745-7101, and someone will help you.

Letters to The Editor

Tis the Season to Remember

Dear Editor,

The birth of our Lord and Savior, Jesus Christ. His two greatest commandments—"Love the Lord your God with all your heart and to love your neighbor as you love yourself." The less fortunate, and be ready and willing to lend a helping hand. To speak words of healing and to abstain from sowing discord and division. To be kind to one another and be willing to forgive others as Christ forgives us.

Mountaintop experiences are great, but we all learn more from the valley experiences of life. To acknowledge we are all God's children, His people, and the sheep of His pasture.

Gene Vickers

Wars to End Civilization

Dear Editor,

Celebrating all things military, many veterans (recipients of military retirement benefits) and otherwise thoughtful citizens, are deluded into believing war and the military-industrial-complex protects us. Just this week, the expanded Pentagon budget voted by the bipartisan House, is over \$25 billion above what the Pentagon originally requested.

Disturbing too, is how debt and deficit spending is piled onto household debt, which severely cripples peoples' ability to create wealth; it worsens living standards. Driving this debt is budget busting corporate war industries, predatory lending and a profiteering credit system based on government borrowing, usurious interest rates accruing to bailed out banks and profiteering defense contractors which amounts to the primary cause for the federal budget deficit at \$2.77 trillion in 2021, driving higher inflation and interest rates.

Of equal threat to man's survival is the \$28 billion more voted to upgrade ICBM first strike nuclear missiles. Meanwhile, the threat from burning fossil fuels and climate warming greenhouse gases keeps expanding. It's no coincidence that the greatest single source of planet and people destroying pollution is produced by the U.S. military.

One thing is clear, the next World War, will be the last one, because it will mean the end of civilization. The record \$770 billion U.S. military budget threatens mankind's survival.

Lance Jobson

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