Opinions

Habitat for Humanity

The importance of financial literacy is an undervalued skill set that creates a foundation for individuals and families and determines the economic wellbeing of generations. According to possiblefinance.com, 4 out of 7 Americans are financially illiterate and report an inability to manage finances. Only 24% of millennials understand basic finance concepts. Due to an ever changing

economy and technological advances within our society, financial literacy should be a lifelong continued education in order to break the cycles of economic discrepancies. Between 2019 and 2020, there was a 47% increase in identity theft and fraud. Every year, senior citizens lose \$3 billion to financial scams and frauds.



Financial education provides the ability to cope with financial crises and promotes economic wellbeing, and an increase in financial responsibility. Standardized financial education is now required in 24 states, however the need for continued financial education throughout a lifetime is crucial to economic stability. Providing basic financial concepts and tools to individuals will facilitate a stronger community and pave the way for the ability to become a homeowner.

Habitat for Humanity Towns/Union Counties will be partnering with SouthState Bank to host a financial literacy course on December 10. Stop by our Restore at 225 Wellborn Street in Blairsville to RSVP for the event, or visit our Facebook page to RSVP. The USDA Rural Development coordinator from Clarkesville, GA office will also be in attendance to answer any questions on first time homebuyer loans. Chick-fil-A breakfast will also be provided.

Tony Dyer, Senior Vice President of SouthState Bank in Blue Ridge, states, "We are honored to partner with Habitat for Humanity as it relates to the Financial Literacy curriculum for our community. Simply, it is a privilege, and more importantly, the right thing to do as we continue to build upon the investments we make in our local communities. Our team is very excited about the partnership.

HFHTUC is dedicated to strengthening individuals and families in the community. The first step in homeownership is to become aware of the credit requirements involved in a home loan. We encourage everyone in our community to attend and participate. The

Letters to the Editor

Democrat Presidents

Dear Editor,

In the past few weeks, I have read some letters to the editor in the North Georgia News extolling the Democrat Party. One such letter quoted Harry Truman, a Democrat. I'll counter that quote with what I believe to be a better one later in my letter.

Let's look back at some recent former Democrat presidents. FDR, JFK, LBJ and Bill Clinton were all womanizers and adulterers. The current Democrat president was a plagiarizer and is now a liar. My quote to all of them and their supporters and minions: "If you want to test a man's character, give him power," widely attributed to President Abraham Lincoln – historically called "Honest Abe." **Claudos Spears**

The Injured American Culture Dear Editor,

Our American Culture has been seriously injured, and the culprit is excessive liberty. The parameters of our culture are recorded in our Constitution, which represents the laws that support and protect us. It is critical to understand that laws do not create a culture. The culture creates the laws that govern it. The authority within a society is its culture. Special interest groups and extreme liberalism are now attacking our Constitution and our culture by bending or ignoring it. For example, freedom of speech does not include exposing children who are years away from their age of reason to complex subjects like Transgenderism. If children were mentally ca-

Everybody has one...

A Wondrous Thing

It was a wondrous thing to behold! It wasn't just what we saw and heard, but the meaning of it.

The Sons of Jubal came to our town (thanks FBC Blairsville!). Jubal Brass accompanied the men's chorus. Over 200 musicians filled the stage. The Truett McConnell (University) Chorale joined them. The auditorium overflowed with young and young-at-heart.

The meaning of the event is found in this: "Let the word of Christ richly dwell within you, with all wisdom teaching and admonishing one another with psalms and hymns and spiritual songs, singing with thankfulness



in your hearts to God" (Col. 3:16). Whether it's two or three or hundreds gathered, music is a way for the word of Christ to dwell within you. The message of this evening concert was that God is holy and worthy of worship. Jesus is the Savior who died for your sins, the Good Shepherd who cares for your soul.

They invited the audience to participate in worship by joining in the singing. We voiced the lyrics, "The work is finished, the end is written, Jesus Christ my living hope!" I was not familiar with the song, but it was becoming easier to follow with the lyrics projected and the chorus leading the way. The words began to settle in my soul. As we came to this verse, it moved me to realize what many grey heads in the audience were singing with confidence: "Hallelujah, praise the one who set me free! Hallelujah, death has lost its grip on me! Jesus Christ, my living hope" (Wickham/Johnson).

C. S. Lewis described Christian musicians as "the most enviable of men; privileged while mortals to honor God like angels and, for a few golden moments, to see spirit and flesh, delight and labour, skill and worship, the natural and the supernatural, all fused into that unity they would have had before the Fall." I think that's his way of saying skilled musicians bring heaven down to earth for a moment. When music is aligned with the word of Christ, that is a meaningful and wondrous thing to behold.

Commissioner's Questions

Residents of Union County have varying opinions about the adoption of local ordinances. Though we don't encourage a culture for dictating how people use their property, we occasionally find it necessary to consider how one person's decisions impact others

Q. Why do we have a Billboard ordinance?

A. This ordinance came about as a result of a proliferation of billboards being erected along Hwy 515 - especially those blocking mountain views. While it is very understandable that property owners simply want to have the opportunity of collecting rent and the billboard people



just want to make a living, there has to be a limit. Because, over time, the general public does not accept the fact that a few can negatively impact the view for everyone and state law agrees. Almost every county has some type of billboard ordinance. In Union County, an ordinance was passed limiting the number and locations of billboards so they would have a minimal impact in the future.

Q. Why did we adopt an RV Parks ordinance?

A. Similar to the billboard situation, several years ago we faced an issue of a proliferation of RV parks. RV Parks were being built with little consideration for how they would impact a neighborhood and possibly negatively affect property values. So, we created an ordinance that regulates where they can be located and how many can be built in a specific area. Again, we are not eliminating RV Parks, but attempting to limit their negative impact on the general public.

Q. Why did we adopt a Junkyards ordinance?

A. Many of the people of Union County, over time, have sold their property to people moving to this area from out of town. When land prices were under \$5,000 per acre, it was not such a big deal if your neighbor put in a junk yard or had a few junk cars. It would impact you, but not a lot of other people. However, now that property values have escalated to well over \$20,000 per acre, and the population density is increasing, the impact on a neighborhood is much greater. The public will not continue to accept the degradation of their community by this type of business. None of

See Paris, page 5A

Chamber of Commerce

The holidays are upon us and we are so excited about everything going on. The leaves have set the tone providing one of the best displays we have seen in a while, and the weather has delivered, letting us know fall is in the air.

The giftshopping season seems to begin earlier each year, and it would appear this year will be no exception.



We don't want to forget Thanksgiving because we are so blessed to live in this community and in the North Georgia Mountains, but we wanted to start encouraging everyone to shop small and shop local this season.

Our local shops and boutiques are working hard to insure you can get the latest and greats gifts on the market. So before you open the computer or schedule a trip out of town, visit our local shops and be sure to get that perfect gift before it's gone!

Compositng

Compost is a welcome addition to any garden. It's a popular and effective method to improve the quality of your soil. It can also help you get rid of lawn debris such as grass clippings or leaves as they are beginning to fall. Composting is not difficult to do, but here are some tips so that you can start UGA your own compost pile. Watching Compost is and Working rich, dark humus that is the end product of Jacob the natural decom-Williams



Firewise Toolkit

During a wildfire, firefighting resources are limited, and firefighters must often make quick decisions on which homes they can work on defending. Implementing Firewise actions at your home will increase the chances that firefighters will be able to try and protect your property Homeowners can and must take RC&D primary responsibil-Executive ity for wildfire safe-Director ty actions around the Frank home. The Firewise Riley

Them's the Two Meanest Boys

I have told you before about my family's politics. As a reminder, many in the family were staunch Republicans. Even on my grandmother's side they voted strictly Republican. Clifford Hyde wouldn't vote for relatives that ran on the Democratic ticket. Clifford's wife, Effie Franks Hvde, was the same

Around

The Farm

Mickey

Cummings

See Habitat, page 5A

See Hummel, page 5A

Straight to the Heart of the Matter Dear Editor,

As Joe Biden approaches his 80th birthday next month, it is quite evident that Biden's lack of cognitive functions are apparent even to the casual observer. Ever since he became president we have seen him falling upstairs trying to board Air Force One, falling off a stationary bike at his home retreat in Delaware, shouting obscenities at reporters or whispering to the microphone during a speech while hugging his cheat sheet. He rambles on about climate change as a threat to the world, but Biden's cognitive decline is far more dangerous to the safety of the world. Whether he has dementia or not, a majority of the American people thinks he does, and that weakens the United States among our international allies and enemies alike.

Clearly Biden has several of the common symptoms of dementia: memory loss, changes in See Groza, page 5A

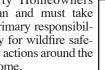
Experiencing Poll Watching Dear Editor,

My first experience with poll watching has been interesting. Collecting information before, during and after polls open each day provides necessary checks and balances. We note the Ballot Marking Device (BMD), Scanner and Poll Pad numbers among other things. We have been told that poll pad numbers are only for Election Day and not available for Advanced Voting. A manual count has sometimes been done as an alternative to keep track of how many people come through.

There are 10 BMDs, two scanners and three poll pads. Poll pads are connected to the Secretary of State website we were told when we questioned a WIFI connection called Election-WIFI.

One of the scanners incurred a paper jam error in the first week and was put out of commission. Dominion had to be contacted to get it running again but that was short lived and then jammed once again. A replacement scanner was called for and it jammed the first day it was brought in. A question comes to mind, what happens to the ballot that it malfunctioned on?

See Brothers, page 5A



Communities Pro-

gram provides homeowners with simple and easy steps to help reduce a home's wildfire risk by preparing ahead of a wildfire. These steps are rooted in principles based on solid fire science research into how homes ignite.

The following are Firewise principles and tips that serve as a guide for residents: When it comes to wildfire risk, it is not a geographical location, but a set of conditions that determine the home's ignition potential in any community. Wildfire behavior is influenced by three main factors: topography, weather, and fuel. In the event of extreme wildfire behavior, extreme weather conditions are normally present, like extended drought, high winds, low humidity, and high temperatures, coupled with excess fuel build up including the accumulation of live and dead vegetation material. Additionally, the area's topography influences the fire's intensity and rate of spread.

Of these three factors, fuel is the only one we can influence. Debris like dead leaves and pine needles left on decks, in gutters and strewn across lawns can ignite from embers. Fire moving along the ground's surface can "ladder" into shrubs and low hanging tree limbs to create longer flames and more heat. If your home has flammable features or vulnerable openings, it can also serve as fuel for the fire, and become part of a disastrous chain of ignitions to other surrounding homes and structures. A home's ignition risk is determined by its immediate surroundings or its "home ignition zone" and the home's construction materials. According to fire science research, it is not where a home is located that determines ignition risk, but the landscape around it, often referred to as the "home ignition zone." This zone is defined as the home and its immediate surroundings up to 100 feet.

The Firewise Communities Program provides tips for reducing wildfire risk base on the home ignition zone concept: Home Zone - the home itself and within 5 feet of the foundation: Harden your home against wildfire. This includes fences, decks, porches, and other attachments. From a fire behavior point of view,

way. I believe to carry the Franks name meant that you were Republican. Luther Franks was a distant relative of Effie and

therefore also related to my grandmother, Glenna Hyde Cummings. Luther owned a little country store on the banks of Cummings Creek. The store was located on the road to Phil Campbell. When my father was a little boy, his family were regular customers of Luther and Evie Franks. Daddy said, "We loved to pester Luther. So, we'd go into his store and ask to borrow his hat. Bud would always readjust the band on the hat to make it bigger or smaller than it was supposed to be and then give it back to Luther. We'd always laugh when Luther would put the hat back on because it would fall down over his ears or it would sit right on top of his head."

Luther was only 5 feet tall, so sometimes Uncle Bud would use a long stick and place the hat on the top shelf in the store. Luther would spend the next 20 minutes walking around looking for his hat. When he would ask Dad or Bud about the hat, they would tell him they had not seen the hat, after which Luther would exclaim, "Evie, them's the two meanest boys whatever was." Aunt Evie Franks would wrap her arms around Dad and Uncle Bud and say, "Luther, these boys are little angels."

Toward the end of the war and after Dad and Uncle Bud became wise to the ways of politics, they found another way to aggravate Uncle Luther. The two boys knew Luther was a staunch Republican. They also knew he was not a fan of Roosevelt or Mr. Truman. One day the boys rode with Papa to Phil Campbell, and as usual they stopped in at the store. Uncle Luther came out to fill up the old truck. When the truck was filled, Papa paid Luther a whopping \$2 for the gas and began to drive away from the store. When the truck had traveled about 20 yards from the store, Dad stood up in the back of the truck and yelled, "Luther Franks looks just like Harry Truman." Luther reached down and grabbed a rock and let it sail toward the old truck. The rock never made it far enough to make contact, but it scared my Dad nonetheless. Thereafter, Uncle Luther kept a pile of rocks at the gas pump.

Each time Papa would stop, Luther would say, "Boys, don't you start on me about Harry See Cummings, page 5A

position of plants or

plant products. Using a compost pile will speed up the natural decomposition of plant material. Compost can improve soil drainage, structure, and help hold water and nutrients. The nutrients in compost will not be enough to replace fertilizing, but they can reduce fertilizing.

You can use just about any organic material for composting. Leaves, grass clippings, twigs, old annual or perennial flowers, old vegetable plants, straw, and sawdust can all be thrown into the compost pile. Try to avoid using insect or disease infested plants to reduce the spread of those plants the following season. You can put things like kitchen peelings and coffee grounds into the compost pile too. Kitchen scraps should be buried into existing compost so that they don't attract too many wild animals. Covering your compost pile will help keep animals out too. Avoid using highly processed foods because these will take longer to break down.

When making a compost pile, it's helpful to have something to contain it. A lot of different materials can be used from wire, fencing, wood pallets or concrete blocks. Leave some open spaces on the sides for ventilation. Good air circulation is important for successful compost. The bottom of the pile needs to be open to the soil to allow good drainage. Construct your pile in an out of the way place in your yard, in full sun.

Once you've constructed your container for the compost pile, start adding organic matter. Smaller pieces will decompose more quickly than large pieces of organic matter. Once you have a layer of organic matter in there add in some garden soil or animal manure. These will add fungi, bacteria, insects, and worms to the pile. They're the critters responsible for breaking down the plant material into the humus that you add to your garden. You'll want to keep the pile moist, but not soggy.

Sometimes a concern with compost piles is that there might be an odor. If you turn the pile with a shovel at least once a month this will reduce the smell. A good functioning compost pile will heat up from the activity of the microbes de-

See Williams, page 5A

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Paris... continued from Page 4A

these ordinances prevent billboards, RV parks or junkyards, but they limit where they can be placed and how they should be screened because of the potential negative impact they can have on not just the neighboring property, but on anyone driving by or seeing them from a distance.

A simple test for any of these ordinances is as follows. Imagine a billboard stuck up just across from your home with a light shining in your eyes every night. Imagine an RV Park next door to your home. Finally, imagine a junkyard right next to your yard. While there are a few who may not mind, you will find the vast majority of the public concurs with these types of ordinances. That is why state law has determined they are appropriate and legal.

Is limiting the location of where these can be built taking away some of your property rights? Yes, to some extent it is, but whose property rights are more valuable, yours, your neighbors' or the general public? State law says the public's rights are paramount in many instances.

Q. Do you enjoy adopting these ordinances?

A. Absolutely NOT !! Adopting ordinances are hard decisions to make and they require hours and hours of research, reading, and legal advice. However, in a growing community, they are necessary. By instituting some of these ordinances, we are making every effort to stay away from zoning. If you want to talk about losing property rights, then try to comply with the zoning regulations that many other counties have. I am against outright zoning in Union County, but to prevent it in the future, we must all be considerate of how what we do with our property impacts the public.

Often, the high price of property makes many of these considerations difficult to make and private property ownership MUST maintain its privileges and rights. The public should not take these measures to the extreme and begin to think that they should control other people's property just because they do not like what they are doing with it.

Bottom line; do to your neighbor as you would have them do to you. If this thought process was always followed, we would never need any more ordinances.

Riley... continued from Page 4A

if it is attached to the house it is a part of the house. Non or low flammability construction materials, especially for roofs, siding, and windows are recommended for new homes or retrofits.

Keep any flammables, including plantings, debris, and mulch, out of the area within 5 feet of your home's foundation as well as off your roof, eave lines, gutters and deck or porch surfaces. Ensure vents and other openings are screened or otherwise protected from ember penetration during a wildfire. 5-30 feet: This well-irrigated area around the home includes decks and fences and provides space for fire suppression equipment in the event of an emergency. Lawns should be well maintained and mowed. Plantings should be limited to carefully spaced low flammability species, and consider hardscaping using gravel, or stone instead of mulch.

Keep any large fuel such as firewood piles, out of this area. 30–100 feet: Low flammability plant materials should be used here. Plants should be low growing and the irrigation system should extend into this section.

Create separation between grasses, shrubs, and trees to avoid a "fuel ladder" effect where fire can climb into taller vegetation. Trees should be spaced to prevent crowns from touching. 100+ feet: Place low-growing plants and well-spaced trees in this area, remembering to keep the volume of vegetation (fuel) low. Your home ignition zone extends up to 100 feet and it is quite common to have neighbors whose home ignition zone overlaps yours. Once a structure is en-

gulfed in flames, it could ignite other structures located less than 100 feet away. In addition, many communities have commonly owned property, including natural or wooded areas that can pose fire risks to all. This means that to be most effective, neighbors need to work together and with their local fire service to achieve greater wildfire safety.

Together, community residents can work with agencies and elected officials to accomplish the following: Ensure that homes and neighborhoods have legible/clearly marked street names and numbers; Know "two ways out" of the neighborhood for safe evacuation during a wildfire; Create phone and text trees to alert residents about local fires; Sign up for emergency notifications; Talk to your HOA to make sure you are in compliance with existing community rules or regulations on vegetation management and construction materials and if they are "Firewise-friendly"; Engage with your local fire department on how they can work with you and your neighbors, and participate in the "Ready, Set, Go!" program; Participation in the Firewise Communities USA Recognition Program provides the community with a risk assessment and action plan that will help residents work together annually to make where they live a safer place.

Cummings...

continued from Page 4A Truman." Dad and Uncle Bud would always play innocent and wonder out loud at what Luther was talking about. Then Luther would turn to Papa and say, "Coon, them's the two meanest boys whatever was." After driving away, the boys would holler out, "Luther looks just like Harry Truman," at which Luther would always sling a rock that never came close to its target. That pile of rocks stayed by that gas pump for years afterward, even after Dad moved away. But each time we drove by the store, a smile of remembrance came across the face of my father.

An important day for each of us to remember is Friday, November 11th. This year on this day, the Union County Historical Society will celebrate Veterans Day by re-

Williams...

continued from Page 4A composing organic matter. The heat produced will kill off the odor causing bacteria. If you add manure to your pile there will be some initial odor, but as the pile matures the smell will go away. A well maintained compost pile should not have a strong odor.

Once the compost has a crumbly earth look and you can no longer recognize the plant material it's ready to be added to the garden. If you add the organic material over time the compost will become ready a little at a time. If you have questions about creating or maintaining your compost pile contact your county Extension Office or send me an email at Jacob.Williams@uga.edu.

Habitat... continued from Page 4A

investment in the betterment of our community is the way forward to grow and support our society as a whole.

Brothers...

continued from Page 4A

Our Elections Board has September's meeting minutes posted on their website for those interested to know their reply to my request to not use these scanners which tabulate our votes, these same scanners that are having paper jam issues.

A special thanks to George Burch; he suggested that the Board of Elections conduct an affirmative hand count of the Governor and Senate races on Monday, Nov. 14, starting at 8 a.m. This will take place before certification. There will be eight GOP and eight Democrat counters. The public is welcome and encouraged to observe.

The public is also welcome to observe the poll work-

ers setting up on Election Day

before the polls open. They

usually begin around 6 a.m.

The public may also observe af-

ter 7 p.m. when the polls close

and then also at the Election's Board office that night. Each

precinct is required to tape a copy of the tabulator tapes to

the door or window at the end

of the night per state law for

membering four local Veterans and their outstanding accomplishments while serving in the military. Leon Davenport,

Eric England, D. L. Martin and Franklin Hunter will all be celebrated by discussing their accomplishments while serving our country. Please come to the Old Courthouse at 7 p.m. on Friday and help us celebrate the lives of these four great men.

For more information on Firewise go to www.firewise.org.

Groza... continued from Page 4A

planning and problem-solving abilities, difficulty completing everyday tasks, and confusion about time or place. How much longer must we watch him wandering around lost on stage after giving a speech? It's shocking that the Democratic Party has placed America in such a dangerous position with a feckless part-time president who appears not to be all there most of the time. As destructive as Biden has been with respect to the economy, inflation, gas prices and a wide-open southern border, the White House continues to pretend there is nothing to see, and the mainstream media pretends he is

running for reelection in 2024.

And to add insult to injury, his affirmative action Cabinet has been derelict in their duty as well. The Constitution designates them as the ones who must begin the process of utilizing the 25th Amendment. Come on man, Biden can't even remember their names. It was apparent from the get-go that Biden has never been up to the world's most difficult job. His behavior has already cost lives. Remember Afghanistan! The people that pushed

Biden to run for President should be charged with elder abuse.

Tim Groza

Bell Ringing

public viewing.

Laurie Brothers



Bell ringing information at 706-745-5493

Hummel... continued from Page 4A

pable of comprehending such subjects, we would not have to teach them right from wrong, safe from unsafe, modest from immodest, or moral from immoral. To expose a child who has not yet the mental ability of deductive reasoning that gives them the ability to accept or reject borders on indoctrination and is outside of the boundaries of our culture, especially if it is done without parental consent. Until children have reached mental maturity, parents have the authority over their children and collectively decide what they should learn and when within the limits of their culture. In a free country, children belong to the family, not the state.

As for liberty, it is not a license to do whatever you want whenever you want. Liberty is the freedom to do that which is within the boundaries of the culture as agreed upon by its members. Nothing can be introduced into a culture by force. Entry must be by request and be of benefit to all its members. Liberty is freedom only if it is not carried to excess. Forcing something upon a culture that violates the will of the people and the traditions and customs they have adopted will never be acceptable to that culture and can only lead to confrontation.

The use of power of their numbers by some (not all) liberals to vote doles to the people and flatter and pamper special interests is a road that replaces liberty with anarchy. The signs of anarchy are here. The Southern border, inflation, high interest rates, higher and higher prices, crime, and an out-of-control national debt are all signs of a weakening leadership. We cannot spend our way out of trouble. Regardless of party affiliations, no responsible individual will support excessive liberty that can only lead to anarchy. It is worth thinking about when you are about to vote.

Christian Hummel

UC Historical Society's Brick Walk

The Union County Historical Society is still running a special price of \$50 on Memorial Bricks. These bricks make great gifts to honor someone or a memorial for loved ones. We also have bell ringings for celebration of special occasions and memorials at cost \$50 each. For more information contact the Union County Historical Society at 706-745-5493.

Veterans Thrift Store Volunteers

Veterans Thrift Store, a product of Club 66, 2641 Hwy. 66, Young Harris, GA is open from 10 AM to 4 PM, Wednesday thru Saturday, helping local veterans in our community. We are looking for volunteers to help with the thrift store.

We are accepting gently used items: furniture, appliances, toys, clothes, etc. For details call 706-379-3774.