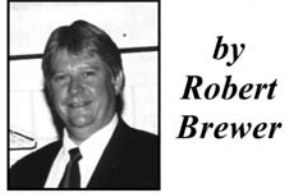


DEDICATED TO THE PROMOTION OF TOWNS COUNTY

OPINIONS & COMMENTARY

Extension Tips



by Robert Brewer

Plan ahead and shop smart this holiday season

After the Thanksgiving turkey and pumpkin pie have been reduced to leftovers, football games are over, and the guests have headed home, the holiday season officially begins. Serious shoppers sort through mountains of advertisements to plan for the big day. For many bargain hunters, holiday sales the day after Thanksgiving really get the adrenaline going.

While shopping smart is important every month, the stakes are especially high after Thanksgiving. Starting your shopping early helps. But with a little forethought, even procrastinators can benefit from shopping smart.

Create a spending plan: Shopping smart means developing a sound spending plan for the holidays. With economic conditions still shaky, now is not the time to pile up a lot of holiday debt. Know how much money you can reasonably afford to spend. To avoid financial problems in 2012, limit your spending to the cash you have set aside for the season.

Think creatively. Remember, it is the thought that counts. Homemade gifts, whether food, clothing, or crafts, may be appreciated more than something purchased at the local big box store. Gifts of time for baby sitting, car washing or housecleaning may also be well received. Your holiday spending plan is not just about gifts you plan to buy. Remember to include parties, greeting cards, charitable giving, clothes to wear to holiday functions, and other things that make your holiday season joyful.

Compare ads and stick to your plan: At the store, keep your spending plan and shopping list in hand. Think carefully about each purchase. Avoid deciding on an item in the spur of the moment. Take your time. Think about your needs and the amount of money you have.

Use ads appearing in news-

papers and mailboxes around Thanksgiving to play your purchases. Compare offerings from different stores to find the best values. Once you decide on a particular item, compare prices, features, quality and charges for installation, delivery and service. Sometimes the cost to use and maintain an item makes selecting a more expensive model the cheaper option.

Save gas and time by shopping online: To conserve gasoline, avoid going from store to store. Instead, use the phone and Internet to find information. Particularly for gifts you need to send out of town, it is often much cheaper to order the desired items for direct shipment to the recipient. Shopping online can also be an easy way to locate special or unique gifts. But, be careful. Use a secure browser, shop with companies you know, and keep your passwords creative and private. Pay particular attention to shipping charges, and be sure to print out and keep records of your purchases.

Retailers have rolled out holiday items earlier than ever this year. Sales may also start earlier as retailers seek to clear out merchandise. That means plenty of bargains, but you will need to shop carefully to find them.

Shop for quality, not low price: Examine factory seconds and irregulars carefully. These items have flaws or imperfections. Find the flaw and decide if it will make a difference. Look in your newspaper classified ads for items, too. Buying person-to-person often saves money.

Bargains that sound too good to be true are usually just that. Expect to pay a fair and reasonable price for goods and services. Read labels, seals, tags and instruction booklets. Ask questions. Get the facts before you buy. Find out what is promised, who stands behind the promises and what you must do to benefit from the warranty. Return a purchase that is damaged, did not provide reasonable wear or otherwise live up to the guarantee.

Overspending can ruin the holidays and the months that follow. Shopping smart means planning ahead and sticking to your plan. Spending only as much as you can afford will make the holidays better for you and your family—even if they do not receive everything on their wish list.

The Middle Path

by Don Perry

Some of our younger readers may not remember the "Magic 8-Ball." This popular toy was a liquid-filled "8-ball" containing a floating icosahedron, which is a polyhedron with 20 triangular faces. On each of the triangles there was printed a short, non-committal statement, and when the 8 ball was inverted the floating die would rise to the viewing window to reveal the "answer" to any question posed. When it comes to predicting the future of the economy and the markets today, the Magic 8-Ball is probably as reliable a guide as any sophisticated computer algorithm or ivy covered theory of macroeconomics.

There are just too many variables to predict with certainty what the markets will do on any given day. Even the best educated guessers are ultimately wrong at some point—and there are enough people guessing that even the worst will occasionally be right. From a distance, the spectacle produced by the parade of experts and the cacophony of opinions would be amusing, but for the millions of Americans who depend on the ups and downs of Wall Street to secure their retirement, it isn't funny. It isn't funny at all.

Yes, predicting the fortunes or the misfortunes of the economy with any sustained degree of accuracy is impossible. Understanding some of the factors which are influencing the volatility of the markets, is not. Understanding the root causes of worsening economic conditions which are inspiring worldwide protest, is not. Let's take a look.

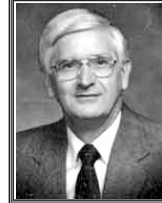
Income disparity in the United States is a fact. Whether you consider it a symptom of corruption or a triumph of capitalism, it does not change the fact that the gap between the top tier of income receivers (or income "earners" if you prefer) and the vast majority is widening at an accelerated rate. Historically, income disparity at current levels has always produced civil unrest—and worse. There are many causes for this gap, and some are obscured by the vastness of a world market now interconnected as never before, but the roots of the problem cannot be concealed by any

amount of punditry and political maneuvering.

We have, as described by economic commentator Charles Hugh Smith, a "two-tiered" economy. The mechanism of government has been co-opted by a small sector of the economy concentrated in finance, health care, government and national security. These non-productive sectors are diverting the productivity of the other producing sectors into private hands and the costs are distributed to the rest of the economy through taxes, tariffs and manipulation of fiscal policy. This is not breaking news—the basic process is as old as government, but much is obscured by political maneuvering. Audacity, however, tends to grow as greed increases, and a recent maneuver by the tapeworm sector of the economy was too big and too glaring to hide. Seven trillion dollars given to banks is hard to hide and harder to explain to a population struggling to make ends meet. From our hand, and the hands of our descendants, into the mouths of the insatiable financial sector. The banks are now claiming to have "paid back" much of this "loan", somehow, after buying billions in discounted treasuries and reaping a profit, at least profit that we can see above the waterline, of more than \$18 billion.

We have said this before and we will repeat it every chance we get: The "Occupy" movement understands the gist of the problem, but it continues to be focused on the wrong culprit. The genesis of the problem may flow from boardrooms and backrooms around the globe, but it is leveraged in Washington DC by another in a continuing series of Administrations and Congresses that represent the best interests of the favored sectors of the economy more than they represent the best interests of the people.

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"IT'S ON MY MIND.."
Danny H. Parris

Shopping, shouting and singing

Christmas time is different than any other time of the year. We experience all sorts of mingled feelings. To be honest not all these feelings are positive. Some are very negative. We are frustrated and often depressed at Christmas time. We get caught up in "buying" gifts. In the last few years shopping at Christmas time has become a dangerous activity especially on "Black Friday." Shopping has evolved into shouting matches, pepper spraying and even shootings. What we need to do is substitute singing Christmas carols in the place of shouting obscenities, spraying mace and shooting at each other. Try singing while you shop and shake up the "snatchers and grabbers," the "stealers and the squealers," and soothe the frayed nerves of shoppers and sales clerks alike. A noted preacher said he asked his wife what she wanted for Christmas and she said, "Surprise me." He did. He woke her up at 3:00 AM, shined a light in her face and said, "Boo!" Another Christmas she had requested something to make her beautiful and he bought her an exercise bike. He may be a preacher, but he is not a "wise man." Sometimes gift-buying and gift-giving does cause some confusion and frustrations. I don't know about you, but some of my greatest joy comes from hearing and singing Christmas carols. When I was a small boy I didn't know all the words to some Christmas carols. I sang but didn't always use the right words. I was like

the group who went caroling and they were heard singing, "As Shepherds Washed Their Socks By Night." Or like four-year-old Janie who went through the house singing her favorite Christmas carol: Slick The Walls With bowls Of Jelly! Fa-la-la-la-la-la-la!" You know you have been doing too much shopping and not enough singing when you think the carol says, Hock The Harold Angels Sing, or I've Heard The Bills On Christmas Day. Shopping will certainly deplete your finances; give you sore feet and tired legs. Shopping does boost the economy. Singing carols will boost your spirit and keep you healthy spiritually and financially. Someone said there is a reason businesses hang all that mistletoe in their stores, it means you can kiss your money goodbye. One fellow said his wife had charged enough last year that he was sure she had made the Master Card Hall of Fame. If you are tired of shopping, stop and sing these two verses:

It Came Upon the Midnight Clear

It came upon the midnight clear, that glorious song of old, from angels bending near the earth, to touch their harps of gold: "Peace on the earth, good will to men," from heav'n's all-gracious King. The world in solemn stillness lay, to hear the angels sing.

All ye, beneath life's crushing load, whose forms are bending low, who toil along the climbing way with painful steps and slow, Look now! For glad and golden hours come swiftly on the wing: O rest beside the weary road, and hear the angels sing!

Edmund H. Sears, 1849

See, you feel better already. Read Ephesians 5:18-20 and you will feel even better.



By Don Jacobsen

RARE KIDS; WELL DONE

You know the name Ivanka Trump. She is the attractive daughter of Ivana and Donald Trump. That's Donald as in *the* Donald, the multi-billionaire real estate mogul. But it's Ivanka I want to talk about. At 31 she is Vice-president of Development and Acquisitions for Trump's global empire. Now that's impressive. But it's not all; she also has her own line of shoes (though at those prices it's called footwear), handbags, perfume, and diamonds.

She is also a Mom to Arabella, the Donald's first granddaughter, born in July of 2011. And for our purposes, that's the most interesting part of the story.

During her appearance on a recent "Fox and Friends," program, Ivanka was asked which was more difficult - overseeing the huge business responsibilities she carries (including being a regular on her father's two hit TV series - *The Apprentice*, and *Celebrity Apprentice*), or raising a child. Without hesitation she replied that the most difficult role she carries is as a mom.

Ask most any mom today and no matter what else she does she will probably tell you the same thing: be-

ing a parent is the most difficult thing I do. My grandma wouldn't have said that and neither would yours. My wife is ninth of ten children and her mother wouldn't have said that either. And remember, they didn't have the conveniences, the prepared foods, the transportation, or the stellar health-care available to today's mom. So what happened?

Well, for one thing Grandma wasn't terrified by all of the psycho-babble coming from the parenting experts as many of today's moms are. No wonder mom is stressed. Today's parenting gurus have convinced her that if little Elmer has a behavior problem, mom no doubt caused it.

Grandma knew better. She had learned from the Good Book what many of us have forgotten: we don't have to be taught to do wrong. It's in our genes. Mama didn't cause it, it's our sinful nature. A parent's job is to provide love and leadership. Love inspires us to live as worthy role models before them; leadership means that we give them wise guidance. Simple system, really. And very liberating.

Send your parenting questions to: DrDon@RareKids.net.

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.

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