

## Jarrard...from Page 1A

After graduating from West Hall High School in 2003, Jarrard spent about 12 years in Athens before moving to Blairsville more than three years ago.

“While in Dawg County, I worked all kinds of jobs – for the student newspaper, in a restaurant, a big box store, a convenience store, doing business transcription,” he said. “Fortunately, Charles reached out to me with an opportunity to use my education to work for Kenneth West.

“The decision to take the job and move from Athens was an easy one,” Jarrard said. “Blairsville was the next logical step for my wife Meghan and I, as we wanted to start a family and felt the mountains were a perfect place to begin that journey.

“Even though I’m not from here, Blairsville has

become my home. I’ve got family living here, family buried here, and I’ve made a family here – my daughter was born in Union General Hospital in 2016,” Jarrard said.

Jarrard has covered the gamut in community news, and his editor knows first-hand that the young man is very dependable.

“Shawn doesn’t hesitate when it comes to covering local news stories,” Duncan said. “He heads out the door and comes back with the story. It’s been an honor watching him progress.”

Jarrard describes his time spent writing for the two newspapers as “the best job I’ve ever had.”

“Why did I choose to study news writing, then pursue a career in journalism? Since I was young, I’ve had a fascination with reading and

writing,” Jarrard said. “As an adult, I get paid to write about what’s happening in communities that I care deeply about. What could be better than that?”

Jarrard said he is humbled by the opportunity to expand his professional role at these newspapers.

He continued, “I see my job as finding and reporting the news that’s important and relevant to the people of these mountain communities.

“I’ve come to know a great many wonderful people in my three plus years as a reporter in the mountains, and I can’t wait to embrace any and all challenges ahead in the service of Union and Towns county residents. These communities have given me much, and I am deeply grateful.”

Jarrard is married to Meghan Jarrard, and they have a young daughter named Edwina.

## Sales Tax...from Page 1A

the sales tax rate went to 8 percent countywide in October 2016 due to the local passing of a 1-cent E-SPLOST referendum in May 2016.

Nine months after going to 8 percent, on July 1, 2017, the county’s sales tax rate reverted to 7 cents on the dollar.

This is because the county’s 1-cent voter-approved SPLOST had run its course after six years of collections, and Bill Kendall, who was sole commissioner at the time, declined to attempt a SPLOST renewal referendum because he didn’t like the idea of a long-term 8-cent sales tax.

“Sales tax is a retail point-of-purchase tax imposed by state and local governments that is paid by the purchaser for goods and services,” according to the U.S. Small Business Administration. “As a small business owner, you are required to assess sales tax, collect it and pass it on to the appropriate authorities within the prescribed time.”

In other words, business owners are responsible for collecting the correct amount of tax from customers, which is 7 cents on the dollar.

The Towns County tax rate is posted to the Georgia Department of Revenue website, and business owners and residents can go there to find the most recent Sales Tax Rate Charts.

Towns County Sole

Commissioner Cliff Bradshaw, like his predecessor, doesn’t like the idea of an 8-cent sales tax – he, too, has said he won’t ask residents to approve another SPLOST while the school is still collecting its E-SPLOST.

E-SPLOST collections typically run for five years, though the schools pledged in 2016 to collect just four years’ worth of the tax, putting into play an E-SPLOST cutoff date of October 2020.

The county benefited greatly from the SPLOST, taking in more than \$10 million between 2011 and 2017.

Hiawassee and Young Harris each received 9 percent of the county SPLOST during that same time period, totaling more than \$900,000 per city.

SPLOST referendums, when passed, speak to the will of a majority of the people, though not everyone is a fan

of the tax.

Regardless of the politics, SPLOST monies provide communities with opportunities they might not have otherwise, such as the ability to purchase new fire trucks, ambulances, patrol cars, to conduct building maintenance and construct new facilities, and provide recreation for county residents and youths.

Commissioner Bradshaw is in the process of using the county’s remaining SPLOST reserves – not to be confused with the recent erroneous collections trickling in from the state – to add to public safety in Towns, including a new fire station in Young Harris.

The current E-SPLOST collection will enable the school system to collect enough money to complete much-needed building repairs, and to pay for other crucial education initiatives as previously reported.

## Ordiales...from Page 1A

outstanding debts.

One of the debts stood out like a sore thumb, a \$274,000 loan from the U.S. Department of Agriculture dating back to 1984 and earmarked for use by the city’s Water Treatment Facility.

The loan repayment terms set an interest rate of 8.375 percent – easily double what a similar loan would cost in interest in today’s market – and had a maximum repayment period of 40 years.

Unfortunately, the loan was so old that the USDA’s own records only went back to 1993, and the repayment history was missing nine years of data.

The records did show, however, that since 1993, Hiawassee taxpayers had paid \$602,253 toward the loan, of which only \$135,000 had gone to pay down the principal – that’s more than \$465,000 in interest payments alone since ’93.

Furthermore, if the 33-year-old loan was for \$274,000 initially, and the city had only paid \$135,000 toward the principal, then that meant Hiawassee still owed \$139,000 toward the originally borrowed amount, leaving more than half of the loan principal outstanding with only seven years to finish making repayments.

Given the amount of known payments made, coupled with the nine-year gap in information and high interest rate, it’s plausible that the final repayment amount on the loan was at least \$1 million overall.

When Ordiales got to it, the city was up to payments of

\$25,000 a year and rising, with the amount repaid toward the principal set to increase every year until repayment was complete in 2024.

Hiawassee was on track to make a payment to start 2018, but Ordiales derived a plan to save the city potentially more than \$50,000 in interest over the remaining life of the loan, with the added benefit of improving the Water Fund’s cash flow via an early payoff.

“In the process of managing this fund, we had set up CDs, and we had set up a cash account that we have been depositing to,” said Ordiales. “I was able to negotiate with USDA to waive any kind of early payoff penalty, which after 33 years, nothing’s early.

“But there was no prepayment penalty. And the folks at Park Sterling, or South State Bank, were very gracious, and they did not charge us penalties to close the CDs.

“When you combined all those CDs and our cash account, we had enough money to pay off the loan, which we did, and in turn, that will save us seven years’ worth of payments.”

The early payoff translates into a significant savings to city taxpayers, and Ordiales noted other advantages, such as an additional \$11,000 to the city’s Water Fund left over after the payoff, as well as simply having less red ink on the city’s account books.

Mayor Ordiales said she had no doubts the city’s actions in the 1980s helped to literally

lay the groundwork for future growth in Hiawassee. She just feels that the city could have saved thousands more dollars by paying the loan off sooner.

In the new year, the new mayor said she will continue to work toward the betterment of the city by engaging with the new council to keep Hiawassee moving forward.

“I think we are very sound financially,” said Ordiales. “I think we can be much more financially efficient. We’ve got a lot of things we need to fix.

“Our sewer department needs \$1.4 million (in improvements), and we’ve got a \$600,000 grant off of that, so we’ll end up only financing \$800,000.”

Continued Ordiales: “We need another \$1.8 million to expand the water treatment plant. The expansion for the water treatment plant will probably happen in 2019, where we would put in a third filter and an additional clear well so that we can get more water out of the plant.”

Ordiales was sworn in as Hiawassee mayor in the Jan. 2 regular city meeting, alongside newly elected councilmembers Amy Barrett and Patsy Owens, though the meeting took place after press time.

Barrett and Owens will join council newcomer Nancy Noblet, who swore in during a November 2017 council work session to fill the remaining two years of Ordiales’ council term.

Mitchell will be returning to the council from her previously active role as mayor pro tem, and Berrong will continue in his post.

## Budget...from Page 1A

had some inflation. I know that our workers comp has gone up quite a bit.”

Commissioner Bradshaw stated that he and County Finance Director Andrea Anderson had been working together on the budget for weeks leading up to the hearing, “going over all the different departments, finding areas where we didn’t need as much money, just moving money around to make it all work.”

Continued the commissioner: “And we feel very confident and we feel very sound about this budget. It’s a good budget, and we should be able to stay in budget, just like we have the past year.”



**Commissioner Cliff Bradshaw** Bradshaw and Anderson fielded a variety of questions about the budget during the public hearing, including

questions about the estimating nature of the county budget-making process, and specifics about certain categories within the budget.

Adopted annually, the county’s operating budget is an extensive list of all items, or expenditures, the county plans to spend money on during its budget period, known as the fiscal year.

Such items include, but are not limited to, costs for building maintenance, covering election costs, paying the salaries and benefits for county employees such as those working at the road department, sheriff’s office, the fire department, and more.

The budget is required by state law to balance expenditures and revenues, and the county must show in the budget how it plans to pay for its expenditures during the fiscal year.

County revenues come in the form of property tax collections, sales taxes, fees collected for licenses and permits, as well as other revenue sources, the combined total of which is expected to be up overall from last year.

Fortunately, the county was able to balance its 2018 budget without having to utilize reserve money, so moving forward, the county expects to maintain its three months in operating reserves through 2018.

Bradshaw was quick to give former commissioner Bill Kendall credit for the healthy financial state of the county to start his term in 2017, and Bradshaw expressed confidence when looking to the county’s financial future.

“The economy is definitely getting better,” said Bradshaw in the Dec. 22 public hearing. “Our sales tax collections are going up, Hotel/Motel collections are going up ... But so is everything else.

“Our expenditures are going up, so it’s a good offset, and we’re very thankful that it’s not lopsided one way or the other.”

Copies of the FY18 tentative budget are available at the commissioner’s office in the courthouse.

## Antiques and Handmade Market at Brasstown Valley Resort and Spa



Handmade wooden chairs and stools available at craft show

The antiques and handmade market will be held at Brasstown Valley Resort and Spa located in Young Harris, GA. Show dates are January 5th - 7th. Hours for the show are Friday and Saturday from 10 AM - 7 PM and Sunday from 10 AM - 2 PM.

Come out and spend the day or weekend with us leisurely browsing what this market has to offer. Superb antiques and premier handmade arts and crafts will be available for your shopping pleasure. Great antiques and hand-

made arts and crafts make for a winning combination. Items such as antiques, metal art, jewelry, soap and spa products, photography, wood furniture, wood carving, leather work, candles, hand blown glass, baked goods, blacksmithing and gourds will all be available for your browsing and shopping pleasure.

Come out and enjoy the day or weekend with us. This show offers free admission and parking. For further information please call 706-897-6179. NT(Jan3,26)CA