

Bradshaw moving 2 million dollars for better interest rate

By Mark Smith
Towns County Herald
Staff Writer

Towns County Sole Commissioner Cliff Bradshaw announced in a called meeting on Friday, July 20, that the county is moving roughly \$2 million to a money market account with United Community Bank.

The money is moving from a money market account with South State Bank, formerly Park Sterling Bank, because UCB outbid South State Bank for the account by offering a higher interest rate of return on the money.

"Aug. 1, we will be transferring the money from this bank down to United Community Bank so that we can gain more interest for the taxpayers of Towns County," said Bradshaw.

The move is similar in nature to the commissioner's June 1 announcement that UCB had outbid South State Bank to house two \$500,000 certificates of deposit, or CDs, for the county.

"Not long ago, we got a quote on our CDs. United Community Bank was a considerable amount higher on what they will pay us in interest, so we thought we better do our money market account as well," said Bradshaw.

The new money market account and CDs at UCB will generate a combined total of about \$50,000 a year more in interest than the previous bank was paying, said Bradshaw.

That's certainly a boon for the county and will greatly help to offset the impact of rising health care costs.

According to Better Money Habits, "Money market savings accounts provide easy access to your money, including check-writing privileges, plus they generally have a



Towns County Sole Commissioner Cliff Bradshaw with County Finance Director Andrea Anderson in the July 20 called county meeting. Photo by Mark Smith

higher interest rate than regular savings accounts."

The county operates much like a business in maintaining a money market account, which it uses to help fund a separate operating account that is earmarked for the day-to-day business of the county.

Because the bank is paying a premium for the larger money market account, however, the owner of the account is required to maintain a minimum balance, which in this case is \$1 million.

Furthermore, the county is limited in the number of withdrawals it can make in a statement cycle, though County Finance Director Andrea Anderson said they usually make no more than two withdrawals per month.

Withdrawals from the money market account are transferred to the operating account for large expenses like the county payroll.

When taxes are collected, those moneys are deposited into

the money market account, whereas smaller monthly deposits are kept in the operating account for monthly expenses and to minimize withdrawals from the money market account.

Anderson said by maximizing the amount of money in the money market account every year, the taxpayers realize the most interest.

These deposits and withdrawals account for the fluctuation in the money market account, unlike the county's CDs, which hold fixed amounts of money committed for specific periods of time.

Presently, the county has two additional CDs, one worth \$750,000 that will mature in September and another worth \$1 million that will be maturing in December.

Bradshaw plans to send these two investment accounts out to bid as they mature to ensure maximum return for the taxpayers.

C.H.A.M.P.S. Towns County Fifth Grade graduates

The following are essay submissions from the most recent graduates of the Fifth Grade C.H.A.M.P.S. Class at Towns County Elementary School.

C.H.A.M.P.S. is a 12-week class conducted by the Towns County Sheriff's Office that teaches kids how to make better, healthier decisions when it comes to safety, including ATV safety, firearm safety, drugs/alcohol education and other safety issues facing kids today.

The sheriff's office is thankful for all the parental and school involvement in conducting C.H.A.M.P.S.

By: Jadalynn Reynolds

C.H.A.M.P.S., choosing healthy activities and methods promoting safety. My name is Jadalynn Reynolds, and the C.H.A.M.P.S. program has taught me so much. I want to tell you some of those things.

C.H.A.M.P.S. has taught me to NEVER take drugs, or to drink alcohol. This includes trying things from strangers - don't. Drugs can do so many bad things to your body - including harm - so can alcohol.

C.H.A.M.P.S. has also taught me to never trust strangers, especially ones trying to convince you to try something. Strangers could also be psychopaths trying to get you in their vehicle. This could lead to kidnapping. Don't trust strangers.

C.H.A.M.P.S., choosing healthy activities and methods promoting safety. I've made my smart, healthy decision. Now it's your turn!

By: Kloeey Powell

I thought C.H.A.M.P.S. was a fun learning experience that taught us a lot. Officer Donnie taught us many things but I'm going to focus on 2 things in particular.

First of all, I want to talk about being home alone. When you're home alone there are many dangers. Some of them include kidnappers, fires, and injuries. Kidnappers may invade your home and take you with no protection from parents. A fire could start up if you leave the oven on. Injuries may occur by falling and having no one to help you.

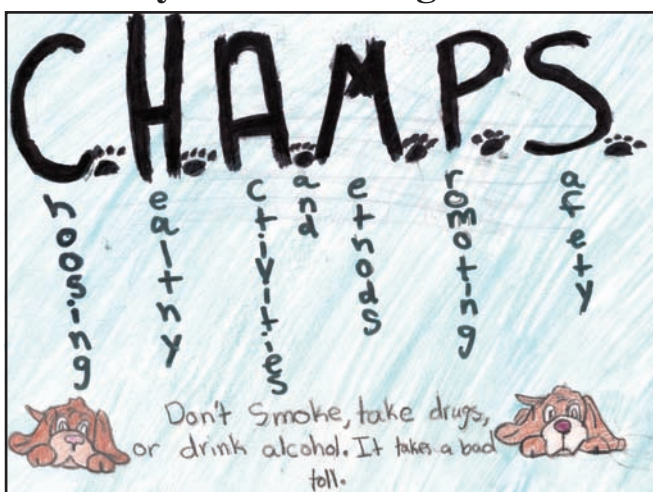
Next, I will talk about methamphetamine, also known as meth. Meth can cause many bad things to the body such as hallucinations, panic attacks and paranoid feelings. Meth is a highly addictive drug. It causes extreme changes in looks and feelings. People develop dental problems and deformation in the face.

In conclusion, C.H.A.M.P.S. has taught us many things and prepared us for the future.

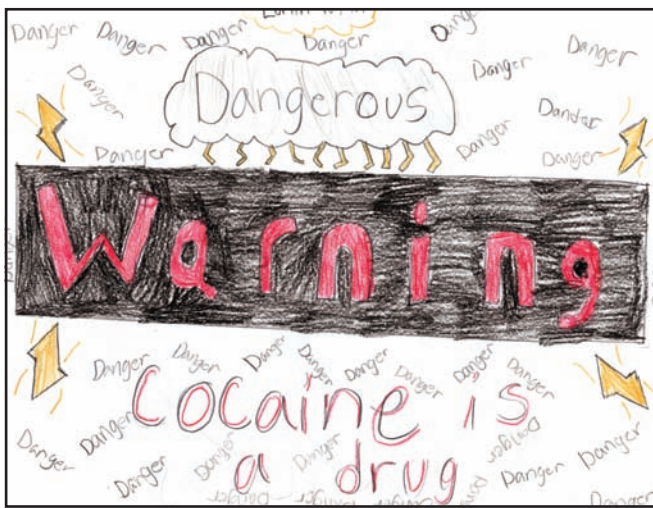
By: Hope Chastain

I have really enjoyed C.H.A.M.P.S. this year. I would like to tell you some things that we have learned from this class. We learned about drugs, alcohol and more. I would like to share what I learned about both of these things. Marijuana is a drug and it can cause the heart rate to increase by 20-50 beats per minute. Marijuana slows reflexes and coordination. Marijuana smokers often have more colds and breathing problems. Marijuana smoke contains more than 400 chemicals.

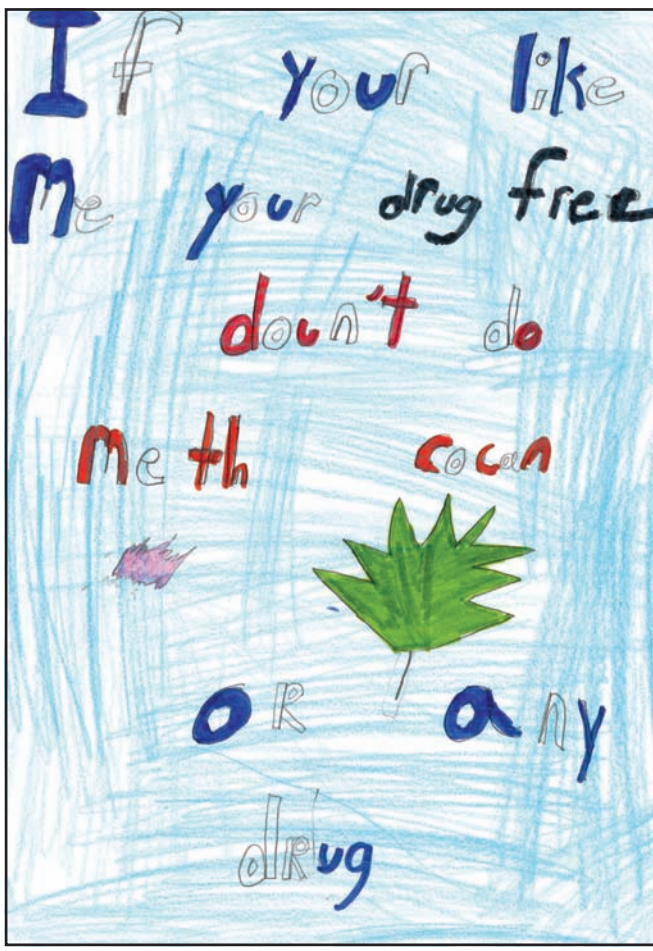
I also learned many important facts about alcohol. Alcohol abuse could lead to high blood pressure, which directly affects the organs. When an organ is damaged it could cause a person to develop dia-



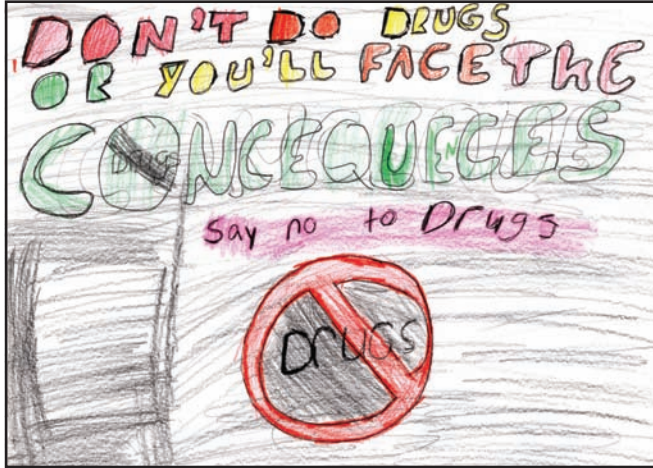
By Ansleigh Hardin



By Loftin Turpin



By Owen Nolan



By Ashleigh Beaver

betes. Alcohol can affect the brain, heart, liver, stomach and pancreas.

I hope you learned a little bit from me and remember say no to drugs and alcohol!

By: Max Baron

I enjoyed C.H.A.M.P.S. because Officer Donnie taught us the dangers of drugs, so our school will grow up knowing the many consequences of drugs.

Also, he taught us the dangers of tobacco and smoking. Here are some of the

things he taught us about tobacco. Smoking causes lung cancer, chewing tobacco may cause mouth cancer, and gum disease and more.

C.H.A.M.P.S. has also taught me about the dangers of cocaine, like smoking crack cocaine can cause aggressive behavior.

In conclusion, C.H.A.M.P.S. has taught me about the dangers of many different drugs, but most importantly, it taught me how to be safe!

Parade...from Page 1A



Here's the Hiawassee City Hall float, complete with councilmembers, mayor and town square gazebo. Photo by Lowell Nicholson

preferred attire of the day. Georgia Lt. Gov. Casey Cagle also participated in this

year's parade, and following Cagle were floats sponsored by the Towns County Republican

Party, Towns County High School Football, Anderson Music Hall, and Georgia Mountain Pickleball.

The Georgia Department of Agriculture's "Georgia Grown" program featured a float loaded with watermelons that were being handed to the crowd.

The float that took home First Place and a prize of \$2,500, however, was the Hiawassee Antique Mall, which reenacted an old-timey general store with a live bluegrass pickin' on its front porch.

Eastgate Church came in second and earned the \$1,500 prize with its scaled-down model of Towns County, featuring a replica of Bell Mountain in the center and up front, road signs pointing to the Deer Lodge, Bell Mountain, Lake Chatuge, and of course, Eastgate Church.

Coming in third and winning \$500 was the Blue Ridge Mountain Chapter Sons of the American Revolution, whose float honored veterans of all wars. Riders on the float were dressed in attire from the American Revolution, with a banner on the side that read, "We stand for our armed forces who keep us free."

All float prize money was donated by Bob Cloer.

The parade also featured the Towns County Fire Department, Towns County Lady Indians Softball, participants in the Miss Georgia Mountain Fair Pageant, the Shriners, Turpin's Wrecker Service, along with riders on horseback, muscle cars, and much more.

The Georgia Mountain Fair continues through July 28. For more details and the Anderson Music Hall music schedule, visit the GMF website at GeorgiaMountainFairgrounds.com.



Eastgate Church won Second Place for their Towns County replica float in the July 21 GMF Parade. Photo by Todd Forrest



The Blue Ridge Mountain Chapter Sons of the American Revolution won Third Place in the 68th Annual GMF Parade. Photo by Todd Forrest