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Lake Oconee Breeze

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THURSDAY, DECEMBER 10, 2020 • Vol. 20 No. 48

COMPLIMENTARY

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LOA senior Lauren Eley named GHSA Area Volleyball Player of the Year

Lake Oconee Breeze

GREENSBORO, Ga. — Lake Oconee Academy senior Lauren Eley has been named the GHSA Area 8A/AA Volleyball Player of the Year for the 2020 season.

Eley has been a powerful presence for the Lady Titans since her freshman year. As an outside hitter, and in only 52 sets due to COVID-19 match cancellations, she amassed 170 kills (ranked 1st in Area), 3.3 kills per set (ranked 1st in Area), 68 service aces (2nd in Area), 12 blocks (4th in Area), and 124 digs (7th in Area). She has been nominated as an All-Area player for multiple seasons and is a two-year team captain.

“I am so very proud that Lauren was named Area Player of the Year,” said head coach Chris Ingle. “She is being recognized by the



Contributed photos Area coaches not only for the outstanding year that she had but for her entire high school career. Her stats speak for themselves as she was at the top of the standings in several categories. However, the things that set her apart are her fierce competitiveness, her work ethic, and her servant leadership. She will forever be a cornerstone of the volleyball program at Lake Oconee Academy.”



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Lawton Scholars thriving amid COVID challenges

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Lake Oconee Breeze

The Lawton Scholarship grows each spring with awards going to successful students from our area high schools.

Currently, there are 10 active scholars. Kenyatta Hutchinson and Maria Moreno will graduate in May 2021 from the University of Georgia (UGA). Eli Ramsey is a junior at Auburn University; Will McCommons and Kristian Magee are sophomores at UGA, and Destiny Arwood is in her second

year at Athens Technical College. Three of the four most recently announced Lawton Scholars began their college pursuits this fall: Jessica Patino at Georgia Tech; Zach Tolleson at Covenant College; and Ricquaria Griggs at the Savannah College of Arts and Design (SCAD). McGinnis Bryan will begin at UGA in January 2021.

The pandemic has brought with it some interesting challenges to all students, and

the Lawton Scholars are no exception. Greg and Anna Lawton used a Zoom call recently to check in, and six of the 10 scholars were able to join the call and talk about how things are going for them. All indicated that they were doing well and staying safe. Most of their classes are online with the exception of some labs they must attend in person. All the Scholars said they missed actually going to a class and interacting with others,

but they said their professors had been accessible and helpful. Most of them indicated that their exams would be online and that some would be project-based rather than typical tests.

The students are using their experiences to discover things about college and about themselves, some of which is surprising to them. Sophomore Kristian Magee is studying to be an educator, and she referred to this fall as a "self-discovery semester." She said she had thought she wanted to teach math but has discovered that she is better at teaching language arts. Freshman Ricquaria Griggs said she had learned that in college, "they really do treat you like an adult." She has had to schedule all her own classes and figure out how to manage things on her own. But she said it had been a positive experience. Others also said their career focus may shift because of something they had done for a project or learned from their class work.

As for campus life, they all said there isn't much of it. UGA senior Kenyatta Hutchinson said it is really strange walking on campus and not seeing a lot of students. Ricquaria Griggs said that at SCAD, they have temperature kiosks at the entry to the cafeteria, so everyone has to stop there before entering. The measures taken on campuses are being done to protect students and faculty alike, but it makes for a strange

learning environment and a very limited social life.

Several students are involved in campus organization even though they are having to meet virtually and not do as many activities. UGA senior Maria Moreno is tutoring elementary school students at an on-campus location and completing her application to graduate school, which she hopes to start next fall. Freshman Jessica Patino is part of a Residence Hall Association that meets virtually and plans activities for students living in the dorms. She is also working part time near Georgia Tech's campus. But even with these additional things, the Scholars are keeping up with their classes. All expressed confidence that they will finish well at the end of the fall semester.

One of the most unique parts of the Lawton Scholarship is the mentoring the students receive from the Lawton family. Founders Greg and Anna Lawton stay in touch through email, phone calls and now, Zoom conferences, and they support the Scholars in all phases of their college experience. From the newest freshmen to the most seasoned seniors, these students achieve success through dedication to and discipline in their work. They are strong role models for Greene County and are excellent representatives of the vision the Lawton family has for the Scholars.



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BankSouth names Dahl retail branch manager, Davenport consumer relationship manager at downtown Greensboro branch

Lake Oconee Breeze

GREENSBORO, Ga. — BankSouth has appointed Corinna Dahl as Retail Branch Manager of their downtown Greensboro branch. Dahl previously served as Universal Banker at the community bank's Lake Oconee and downtown Greensboro branches, where she performed banker and teller duties in managing deposit accounts for BankSouth customers. As Retail Branch Manager, Dahl will lead

bankers and tellers in continuing to provide excellent customer service and banking solutions to the families and businesses in Greene County.

"We are excited to have Corinna lead our downtown Greensboro branch in this position. We believe her previous banking experience as a branch manager responsible for branch operations, customer service and employee development and coaching prior to joining BankSouth in 2019 has prepared her



DAHL

for success in this new role,"



DAVENPORT

said Kaitlyn Paschal, VP, area

retail manager.

Preceding Dahl in this role is Penny Davenport who has served at BankSouth since 2001. Davenport's new role as Consumer Relationship Manager will focus on producing consumer loans, as well as providing other banking services to BankSouth accountholders.

"As we continue to grow in the Greensboro-Lake Oconee area, we are happy to have the expertise of Penny in consumer lending at

our downtown branch. Her new role will help us manage this growth as she primarily focuses on serving the lending needs of our customers in Greene County," said Jim Strickland, SVP, market sales leader.

BankSouth's downtown Greensboro branch is located at 200 North East Street. BankSouth is a community bank serving Greene County since 1946. For more information on BankSouth, visit www.banksouth.com.

Community volunteers making a difference

Lake Oconee Breeze

CHICAGO, Ill. — Local Elks Lodges from every state nationwide, as well as Guam, Puerto Rico and the Panama Canal Zone, will be busy helping communities this holiday season.

Thousands of financially struggling families will receive food baskets and presents. Elk volunteers will visit thousands of hospitalized Veterans who have protected our freedoms. The Elks vow, "So long as there are veterans, the Benevolent and Protective Order of Elks will never forget them."

The Elks support both active military forces and veterans. Elks furnish food, comfort care items, therapeutic items and gifts, host holiday celebrations and recreational activities at bases and hospitals, and stand ready to fulfill any need when called upon.

Last year alone, the value of Elks' contributions to the nation's heroes provided more than \$44 million to more than 300

Veterans Administration Medical Centers, clinics and state care facilities. The Elks have entered into a partnership with VHA to support efforts for homeless Veterans in their communities. To this end, the Elks have pledged \$4 million to help end veteran homelessness.

The Elks will receive thousands of scholarship applications in December from high school seniors across the nation, with nearly \$5 million being distributed annually. The Elks Community Investment Program will award nearly \$15 million

towards enriching our communities. Elks Lodges nationwide donated more than \$381 million last year to the communities they serve throughout the United States and its territories.

There are 1,900 Elks Lodges across the country with a total membership nearing 800,000. Elk members must be American citizens who are at least 21 years of age and must believe in God.

To learn more about the Elks, visit www.elks.org.

For information about joining the Elks visit www.join.elks.org.

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PIGSKIN PICKS

Week 14 The Union-Recorder/Breeze College Football Pick'em Pool

This Week's Games

GEORGIA @ MISSOURI
 ILLINOIS @ NORTHWESTERN
 OKLAHOMA @ WEST VIRGINIA
 NAVY @ ARMY WEST POINT
 MICHIGAN STATE @ PENN STATE
 NORTH CAROLINA @ MIAMI (FL)
 PURDUE @ INDIANA
 WISCONSIN @ IOWA
 WASHINGTON @ OREGON
 LSU @ FLORIDA
 OKLAHOMA STATE @ BAYLOR
 AUBURN @ MISS. STATE
 USC @ UCLA
 VIRGINIA @ VIRGINIA TECH
 SAN DIEGO STATE @ BYU

Overall Season Prizes

1st place will receive:
 Apple Watch Series 3 (GPS) 42 mm
2nd place will receive:
 Blackstone Adventure Ready 22-in. Griddle
3rd place will receive:
 The ICEMULE Classic Medium Cooler
 ** There will only be 3 community winners drawn no matter how many have tied.
 Please look under the Pool Rules tab on <http://unionrecorder.football.cbssports.com> for more details.

AP Top 25 Poll

Team

- 1 Alabama
- 2 Notre Dame
- 3 Ohio State
- 4 Clemson
- 5 Texas A&M
- 6 Florida
- 7 Cincinnati
- 8 Indiana
- 9 Miami (FL)
- 10 Iowa State
- 11 Coastal Carolina
- 12 Georgia
- 13 Oklahoma
- 14 BYU
- 15 Northwestern
- 16 USC
- 17 Louisiana
- 18 Tulsa
- 19 Iowa
- 20 North Carolina
- 21 Colorado
- 22 Liberty
- 23 Texas
- 24 Buffalo
- 25 Wisconsin



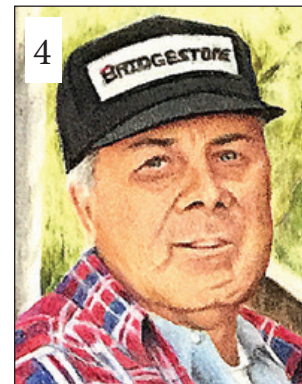
1
Garrett Smith
 Overall Record
 110-61
 Last Week: 11-4



T-2
Curt Flournoy
 Overall Record
 109-62
 Last Week: 10-5



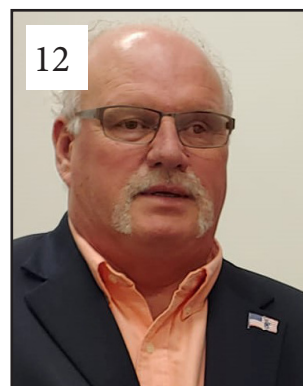
T-2
Tripp Becker
 Overall Record
 109-62
 Last Week: 9-6



4
O.E. Ivey
 Overall Record
 108-63
 Last Week: 9-6



T-10
Josh Lassiter
 Overall Record
 104-67
 Last Week: 11-4



12
Mitchell McGraw
 Overall Record
 101-70
 Last Week: 9-6



13
Keith Barlow
 Overall Record
 100-71
 Last Week: 9-6



14
Cliff Charnes
 Overall Record
 96-75
 Last Week: 9-6



PIGSKIN PICKS

The Union-Recorder/Breeze College Football Pick'em Pool 2020



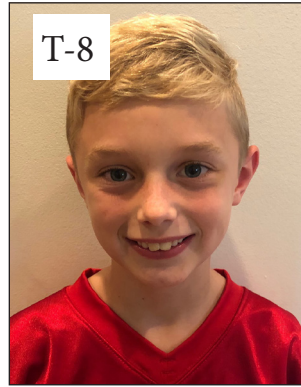
Hal & Pete
Overall Record
107-64
Last Week: 9-6



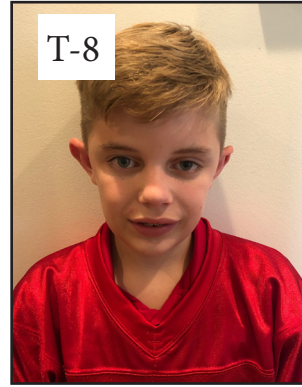
Mike Hufstetler
Overall Record
107-64
Last Week: 10-5



Erin Andrews
Overall Record
107-64
Last Week: 10-5



Clayton Becker
Overall Record
105-66
Last Week: 10-5



Hugh Becker
Overall Record
105-66
Last Week: 11-4



Keith Waddell
Overall Record
104-67
Last Week: 10-5



Football Experts' Standings



J.T. Wall
Overall Record
113-58
Last Week: 96-



Gil Pound
Overall Record
104-67
Last Week: 10-5



Bert Williams
Overall Record
103-68
Last Week: 10-5



Lee Coleman
Overall Record
99-72
Last Week: 10-5



Last Week's Winners

FIRST PLACE: BOBBY PEOPLES
1 \$25 GIFT CARD FROM THE LOCAL YOLKAL
1 \$10 GIFT CERTIFICATE FROM BUFFINGTON'S
1 CHICK-FIL-A COMBO

SECOND: ROBERT BUSSIÈRE
1 CHICK-FIL-A COMBO
1 \$10 GIFT CERTIFICATE FROM BUFFINGTON'S
TIDAL WAVE GIFT CARD

THIRD: VIRGIL MERRITT
1 CHICK-FIL-A COMBO
1 \$10 GIFT CERTIFICATE FROM BUFFINGTON'S

December is a great time to build fish attractors

Many anglers are sitting at home thinking the fish are not biting due to the cold weather. Many have just hung up their fishing gear waiting for springtime. However, there is one activity that can greatly help your year-round fishing.

That activity is building fish attractors. One of the top subjects that I receive emails about are fish attractors. It is not until after Christmas that I see trucks and trailers headed to the lakes loaded with discarded Christmas trees that will be placed in the lakes as fish attractors.

Placement of the Christmas trees or any other type of material to attract fish is a good idea but one major consideration is the current produced by the Georgia Power pump-back in lakes Oconee and Sinclair. Without properly weighting the trees or other materials, the current will move your hard work overnight.

I had to learn that hard lesson when I initially began placing fish attractors in the lakes. Fish attractors placed in the main lake are especially vulnerable to water current that is so strong that it can easily move a single cinder block holding an attractor. Attractors placed in coves are not as likely to be moved by the current, but they also need to be adequately weighted.

Almost any object placed in the water



can attract baitfish and game fish but the type of material, the size of the material and where that material is placed can mean the difference between success and failure. It can mean the difference between a pretty good place for an angler to catch an occasional fish or it can be an excellent place where an angler is almost assured of catching good numbers of fish regularly.

I love to build and place structures in lakes to improve my opportunity to catch fish. Why would I be excited about the activity of building and placing fish attractors? After all it is hard work especially as I have gotten older and it can be done in the most unpleasant of weather conditions. Nothing is more rewarding than to construct a fish attractor, place it in the lake in a good location and then return to that fish attractor and catch fish.

I have over the years had both success and failure from my building and placement of fish attractors but I have learned from my failures. Other than current consideration and proper weighting, one of the most important aspects of building and placing fish attractors in the lake is the material used to construct the attractor.

You need to consider the type of structure material that is best suited for building a fish attractor and do not get carried away and assume you need to create an underwater forest. Sometimes less material is better.

You want to use materials that will last for some time and will not require you to redo the structure every year. I have found that old Christmas trees will last at the most two years (some varieties will last longer) where some hardwood trees will last two to six years. Unfortunately, beavers can be a problem when using hardwoods and overnight the beavers can eat away your hardwood attractor if placed in shallow water.

However, structures made from PVC pipe, vinyl and other manmade materials

will last just about forever. One problem with some materials like PVC and vinyl is that they can be hard to detect on your fish finder. I have several structures that I have placed in the lake that are made from hardwood trees. I try to improve or add to those structures about every two to three years.

One problem with many woody products is density. Most Christmas trees are evergreens that have limbs and foliage that are too dense. They will attract small baitfish because baitfish can hide in the dense foliage. However, larger fish will find it difficult to hide and maneuver within the tree.

The density problem with evergreens is what led me to initially using hardwoods and then led me to using wild bamboo. I now use wild bamboo because it will last a long time in the water and beavers do not like it.

The bamboo is readily available along many local roadways, easy to work with and comes in lengths from five to 35 feet. That makes it suitable for almost any depth of water. It weighs much less than evergreens and hardwoods and is not nearly as dense.

Next week I will discuss some ways you can build your own attractors and look at some of the best locations for those attractors. I will provide an update on the latest attractors placed in Oconee and Sinclair by the Georgia Wildlife Resources Division.

Good fishing and see you next week.

Outdoors columnist Bobby Peoples can be reached at brpeoples995@gmail.com.

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Greensboro/Lake Oconee

Lake Oconee Fishing Forecast

Lake Conditions - The lake is stained above the Interstate 20 and clear in the rest of the lake.

Water Temperature - 58-60 degrees

Largemouth Bass - GOOD - The shad are in the creeks, coves and small pockets and the fishing for largemouth is good on a variety of lures. Jigs are catching bigger fish around boat docks. Soft plastics fished on jig heads and Shaky head rigs are producing shallow fish around boat docks and seawalls. Small crankbaits and spinnerbaits are working well. Jigging spoons will take some largemouth that are mixed in with striped/hybrid bass around schools of shad at 17-30 feet of water.

Crappie - VERY GOOD - Longlining jigs over brushpiles, treetops and in the large coves and creeks is very good now.

Striped Bass/White Bass/Hybrid Bass - The striped/hybrid bass can be found from Sugar Creek all the way to the dam. Find schools of striped/hybrids and drop minnows or shad into schools. A good jigging spoon bite is occurring for the deeper fish. Look for a mixed bag of striped/hybrid and largemouth on the jigging spoon at 17-30 feet.

Catfish - NO REPORT

ATCC toy and food drive underway



Contributed photos

Pictured are donations taken in during the Ocmulgee Circuit Adult Treatment Court Collaborative Program (ATCC) Toy & Food Drive. A large donation was made Dec. 4 by Apostle Earnest, Prophetess Ramona Franklin & New Beginnings Worship Center Family of Milledgeville. The ATCC will be accepting non-perishable food items and toy donations through Dec. 11. To contribute, drop off items at Ocmulgee Circuit ATCC, 1075 S. Main St., Madison or 3014 Heritage Road (Old Baldwin County Water Department), Milledgeville.



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<p>PROSTATE CANCER</p> <ul style="list-style-type: none"> • IMRT (High Dose Rate) radiation for prostate cancer • IMRT (Intensity Modulated Radiation Therapy) <p>BREAST CANCER</p> <ul style="list-style-type: none"> • IMRT (Intensity Modulated Radiation Therapy) • Conventional treatments: 30 treatments M-F • Hypofractionation 21 treatments M-F <p>LUNG CANCER</p> <ul style="list-style-type: none"> • IMRT (Intensity Modulated Radiation Therapy), 30 fractions M-F • IMRT (Intensity Modulated Radiation Therapy), 6 fractions M-F <p>BONE CANCER</p> <ul style="list-style-type: none"> • Conventional IMRT Prostate and postoperative • Bone metastases, palliation of pain, prevent pathological fractures <p>SKIN CANCER</p> <ul style="list-style-type: none"> • Electron therapy for basal cell carcinoma • Dysplasia and Carcinoma, especially in the sun-exposed regions, head and neck area <p>HEAD & NECK CANCER</p> <ul style="list-style-type: none"> • IMRT for oral cavity, nasopharynx, larynx, hypopharynx, paranasal sinuses 	<p>GI CANCERS</p> <ul style="list-style-type: none"> • Esophageal Cancer IMRT for preoperative, postoperative and definitive treatment • Gastric cancer IMRT for the preoperative, postoperative and definitive setting • Colorectal Cancer • IMRT preoperative, postoperative <p>ANAL CANCER</p> <ul style="list-style-type: none"> • IMRT definitive <p>BLADDER CANCER</p> <ul style="list-style-type: none"> • IMRT preoperative, postoperative, definitive <p>GYN CANCERS</p> <ul style="list-style-type: none"> • IMRT conventional preoperative, cervical cancer, vaginal cancer, uterine cancer <p>LYMPHOMAS</p> <ul style="list-style-type: none"> • IMRT for Hodgkin Lymphoma • IMRT for Non-Hodgkin Lymphoma <p>LYMPHOMAS</p> <ul style="list-style-type: none"> • IMRT for testis metastatic palliation • IMRT for chondrosarcoma
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'Godmothered' a fun fantasy family flick

From the director of "Bridget Jones Diary" and available to stream via Disney+, "Godmothered" is Disney's latest original film that is exclusive to those with a subscription. Instead of persuading subscribers into renting an original film for a whopping \$20 like they did with the non-theatrical release "Mulan" this summer, "Godmothered" is available for anyone who already has a subscription — as it should be.

Starring Jillian Bell and Isla Fisher, the family film follows an inexperienced fairy godmother named Eleanor (Bell) who is overly optimistic that the world still needs fairy godmothers, despite the older fairy godmothers she works with saying that the job is no longer necessary and that they should resort to the "tooth fairy" industry. When Eleanor finds a letter from a young girl that was written years ago,



she decides to shoot her shot at being a fairy godmother and help the little girl. Mackenzie (Fisher) is no longer a little girl, but instead, a cynical, workaholic widow who is struggling to keep up with her busy lifestyle while taking care of her two daughters. Eleanor, of course, does her very best job to still be of service as a fairy godmother for her, despite a few magical mishaps

'Godmothered' Review
Directed by: Sharon Maguire
Rated: PG
Runtime: 1:50

along the way.

The plot of this film is unarguably juvenile, but it is a PG-rated flick.

"Godmothered" reminded me a lot of another Disney film, "Enchanted" (2007). But instead of the protagonist having a traditional happy ending where she finds true love, this film proves to be more progressive for its time, putting a modern twist on what a happy ending should actually be.

The movie is funny, but not over-the-top hilarious. This is one of the more family-friendly roles for both Bell and Fisher, though, so I guess I expected the humor to be toned down a little bit. After all, it is a Disney movie. Since families will be stuck inside the house more this holiday season, this movie is just one of the hundreds of movies on Disney+ that the whole family can enjoy. Despite being your typical princess fantasy film in terms of genre, the film still works as a Christmas movie, with its many Christmas-related

See **FANTASY** page 9



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We're excited to announce that Advance Rehabilitation and Rehabilitation & Performance Center have partnered to become Lake Oconee Rehabilitation Physical Therapy. We've been proudly serving the Lake Oconee region since 2006. By combining the resources of both organizations, we are able to bring together the best therapists in the region under one company, expand the rehabilitation services that we provide, and extend our reach in the Lake Oconee region.

Although our brand is changing, our physical therapy team will remain the same, our locations will remain where they are, and the quality of the care you've come to expect from us will only improve as we make new services available to you in a safe and comfortable environment.



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Our team IS STAYING TOGETHER



April Powell

PT, DPT, ATC
Greensboro Clinic



Brian Prill

PT, MS, RRT
Eatonton Clinic

Visit us at either of our convenient locations. You can also learn more about us, and request appointments online at: www.lakeoconeerohab.com.

452388-1

Lake Oconee Elks hold Veterans Day program



Contributed photo
Pictured: Randall Champion, Jonathon Lackey, Barry Bishop and Paul Wagner.

Lake Oconee Breeze

On Wednesday, Nov. 11, Veterans Day, Lake Oconee Elks Lodge honored the nations veterans by holding a Veterans Day Program. The Program started outdoors by the Flagpole with a flag retirement ceremony conducted by Boy Scout Troop 30. The boys did a great job with the ceremony and afterward gave out stars that they had cut from some of the retirement flags to all of the veterans

in attendance.

After the flag retirement, the program moved inside for a moving video tribute to the nations veterans.

The Military Medley was also played and veterans stood as their service song was played.

The keynote address was given by Mike Jones, a Korean and WWII veteran who served with the United States Air Force and the Georgia National Guard.

Fantasy

Continued from page 8

themes, suiting the film's perfectly timed-release date.

All in all, "Godmothered" is an enjoyable holiday film for the entire family to enjoy. It is by no means the most entertaining Disney

movie, but it does prove to be one of the most contemporary, inclusive ones, which is a step in the right direction. The only negative to watching the film is that you cannot enjoy it unless you own Disney+, and I don't think this film itself is worth purchasing the app for. However, Disney+ as a whole

is most definitely worth the purchase if you're still looking for a Christmas gift for the entertainment lover in your life. That is, if you're willing to pay \$69.99 a year. I give it a 7 out of 10 — at least I didn't have to pay an additional cost to rent it like last time. (Cough, cough, "Mulan").

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Second Harvest food distribution Dec. 19

Lake Oconee Breeze

GREENSBORO, Ga. — Second Harvest will be holding a mobile food distribution on Saturday, Dec. 19 from 8 to 9:30 a.m. (or until food supplies are depleted). Please note that the distribution this month will be held at a2b Fulfillment at 150 Stewart Parkway (Greene County Industrial Park) in Greensboro. The location is .25 mile south on Highway 44 from the former distribution at Greensboro Elementary School.

For the safety of all, please note that the food distribution will be held outside at a2b Fulfillment.

Volunteers will be on hand to direct all vehicles and load the food. All recipients will remain in their vehicles

during the entire event.

Sponsors of the Month are Tommy and Janet Warner (sponsors for November and December).

Second Harvest is a signature project of the Rotary Club of Greene and Putnam Counties. The mission of the program is to eliminate hunger in these counties. The program started in late 2008 by identifying places to “rescue” excess food. Over the years, the program has expanded to include monthly food distributions and the School Backpack Program which provides “weekend backpack meals” to elementary school children from low-income families. For more information, email Reid Conklin (reidconklin@me.com) or Dave Davidson (daved@davidson-ins.net).



Contributed photo

More costs than just the purchase price

Well, you found the perfect home, you have put in the offer and it has been accepted. Everything is going smoothly, but now you want to know if there are other expenses that you will have to take out of your pocket to close.

Some expenses will fall upon the seller, others you will split, and others will be your sole responsibility.

Here is what you can expect to pay when you buy a home:

- Down payment, if you finance the purchase
- Loan origination fee
- Mortgage insurance
- Appraisal
- Survey and title search
- Inspection
- Earnest money
- Transfer taxes
- Deed and mortgage recording fees
- Escrow
- Title insurance

DOWN PAYMENT: A down payment is the cash you pay upfront to get a home loan. It is deducted from the total amount of your mortgage



and represents the beginning equity — your ownership stake — in a house and property.

LOAN ORIGINATION FEE: Personal loan companies can charge origination fees to cover the cost of processing your loan application and paying out the funds. Instead of a flat fee you can expect to pay a percentage of your total loan amount.

MORTGAGE PROTECTION INSURANCE: PMI is designed to protect the lender, not the homeowner. Mortgage protection insurance, on the other hand, will cover your mortgage

payment if you lose your job or become disabled, or it will pay off the mortgage when you die.

APPRAISAL: An appraisal fee covers the cost of having a professional appraiser evaluate a home and estimate the market value of the home.

SURVEY & TITLE SEARCH: While not required, surveys are another means for lender to verify the soundness of a property as a loan security. Title search, or an investigation into a property's ownership, mortgage surveys examine land and structure boundaries against their descriptions on legal documents.

INSPECTION: We always recommend a buyer has an inspection. It only makes good sense to know the condition of the home. You may want to have a termite inspection and a lead paint inspection (if the home was built before 1978). Many of our clients will have someone inspect the roof and heat and air conditioning unit.

EARNEST MONEY: When you sign a contract, you'll also pay a deposit called earnest money, also known as

good faith money. This money is required to show you're serious about wanting to buy the house. The earnest money is applied toward the purchase price if the deal goes through.

TRANSFER TAXES: A transfer tax is the city, county or state's tax on any change in ownership of real estate. A recording is normally a small flat amount while mortgage recording taxes are a percentage of the sale price, like transfer taxes.

DEED AND MORTGAGE RECORDING FEES: Deed as well as mortgage recording fees are also due at closing which depending on the state, could be arranged by either an attorney or title company.

ESCROW: Set up at closing, escrow accounts hold funds for property taxes.

TITLE INSURANCE: Insurance which shields you and the lender in case disputes about the house's ownership arise.

The expenses mentioned above can vary depending on attorneys, title companies, inspectors, appraisers and taxes depending on your state.

Your real estate agent will assist you in finding the right resources to bring about a smooth closing.

THOUGHT FOR THE DAY: Your religion is what you do when the sermon is over.

— Don and Shirley have more than 25 years experience as Realtors in the Lake Oconee Area. Shirley (Don or Shirley) can be reached at 706-453-6333. They are now a part of ReMax Lake Country.

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Toy donations

Lake Oconee Breeze

The Greene County Christmas Stocking Fund (GCCSF) will be providing toys to more than 300 children, ages 13 and younger.

Please help support a child by taking a new, unwrapped toy to one of the locations or events listed below.

Additionally, Toys for Tots will be collecting in five locations and donating the toys to the GCCSF. The Greene County Christmas Stocking Fund (GCCSF) Board Members and volunteers would like to thank these businesses and organizations for their support.

- Bank South - Lake Oconee Parkway
- Del Webb Club House
- Bank South - Greensboro
- Reynolds Human Resource Office
- The Farmers Bank - Greensboro
- Greene County Sheriff's Department
- St. Mary's Good Samaritan
- Lake Oconee Academy
- First United Methodist Church
- BOE Administration Offices (Greensboro & Carey Station)
- Walker United Methodist Church
- Dr. Rick Franks - Parkside Commons

- Ritz Carlton
- Fishtales
- GreensboroTire
- Atlas Ministry
- NIBCO, Inc.

Toys for Tots Locations:

- Jimmy Britt Chevrolet
- Herald Journal
- Union Point City Hall
- Greensboro City Hall
- Keller Williams, Vinings Group

Events:

- Reynolds MGA
- Reynolds WGA
- Reynolds Tennis Center - LOTA
- Harbor Club Golf Tournament

Or, you may make a tax-deductible donation. GCCSF is an all volunteer organization wholly funded through your donations, and all monies collected go to help our families and senior citizens. Please make your checks payable to the Greene County Christmas Stocking Fund and mail to:

GCCSF
P. O. Box 741
Greensboro, Georgia 30642



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5	2	1	6	8	3	4	9	7
6	4	9	1	2	7	8	3	5

Deliver to local newspaper's puzzle

OCONEE REGIONAL HUMANE SOCIETY

Pets of the Week

Adoption Line: 706.454.1508

Beautiful Belle
As her name suggests, Belle is a petite princess! She is a 3-year-old tabby and is very sweet. She would love a child to play with occasionally - but she would prefer to be the only cat in the family. Make an appointment to meet Belle today!

Fabulous Flynn
Flynn is a 3-year-old beagle and has fast become a volunteer hero. We don't know much about his past - but we know his future is bright! He is very playful and loves to be trained. Such a cuddly little guy! See more at ohspets.org.

Do you have the time and heart to make a difference?

PORHS is looking for volunteers! Whether you choose to clean dog runs and cat boxes - provide the **kittens and cats with snuggles and enrichment** - walk and exercise puppies and dogs of all ages - or to help plan and implement important fundraisers - **we need you!** Call 706-454-1508 to learn more and to join our outstanding volunteer team

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CALENDAR OF EVENTS

AARP meets at 2 p.m. the first Tuesday of every month at the Senior Citizens Center in Greensboro.

Alcoholics Anonymous meets in Greensboro at 7 p.m. Thursday at the Christ Our King and Savior Catholic Church.

Alcoholics Anonymous, Eatonton group, meets at 7 p.m. each Sunday, Monday and Wednesday at 105 W. Sumpter St. across from the courthouse.

The Artisans Village

Art Guild meets the second Friday of each month at 10 o'clock at the Peoples Bank Community Room Lake Oconee.

Celebrate Recovery meets every Thursday at 6:30 p.m. at Grace Fellowship, 1971 S. Main St., in Greensboro. Doors open at 6 p.m. They welcome those of all faiths as well as no faith at all. For more information visit their website at <http://www.gracefellowship.ws>

or call Grace Fellowship at 706-453-0020.

Diabetes School given by the Medical College of Georgia is held on the third Friday of each month at the TenderCare building in Greensboro. 706-453-1201.

Diabetes Support Group meets from 4:30-6:30 p.m. the first Tuesday of every month at the Tender Care Clinic in Greensboro. 706-453-1201.

Diabetics Support Group of Putnam

County meets at 7 p.m. the second Tuesday of every month except June, July and August at the Senior Citizens Center. 706-485-8591.

Eatonton Elks Lodge No. 2549 of Putnam County meets at 7 p.m. the first and third Monday of each month at 135 Industrial Boulevard. The Elkettes meet at 7 p.m. the third Monday of each month.

Eatonton Harmonettes meet Thursdays

from 7-9 p.m. at two locations. First, third and fifth Thursdays the group meets at Liberty Chapel in Eatonton. On second and fourth Thursdays the group meets at Lakeside Church in Greensboro.

All ladies are welcome to visit any rehearsal night to listen or sing. The group is an a capella barbershop chorus. Call 706-485-6804 or e-mail ehbse@charter.net.

Eatonton Kiwanis

Club meets at noon Thursdays at Putnam County High School.

Eatonton Service League meets at 7 p.m. the first Monday of every month. Hollie Haley, 706-484-0127

Eatonton Town and Country Garden Club meets at 10 a.m. the second Tuesday of the month, September through May.

Contact Carillon Orban for more details, 706-473-4559.

CALL TO WORSHIP

Worship times are Sundays unless otherwise noted. For more listings visit www.lakeoconeebreeze.net.

Antioch Baptist Church, Stephens will resume in-person Sunday school starting Sept. 6 at 10 a.m. We will meet in the sanctuary. Pews will be taped off to assist social distancing. Families are encouraged to sit it rows together. Please wear a mask. Temperatures will be taken with a temporal thermometer at the door and hand sanitizer will be available.

For those who have a compromised immune system a Bible Study will be available on line, please check our Facebook page. Sunday sermons will also be available on that medium.

The fall Adult Bible lessons will be from the Old Testament book of Isaiah. Teens will resume the study from the Gospels, "A Walk with Christ to the Cross".

Worship services begin at 11 a.m.

Antioch Baptist meets at 135 Railroad Rd. (Parallel to GA Hwy 77, Stephens, GA. Message us on our Facebook page or contact us by e-mail at antiochbaptist.stephens@gmail.com. You can call 706-759-0076 and leave a message.

All Angels Episcopal Church, 405 N. Jefferson Ave., Eatonton. 10 a.m. 404-210-4979.

All Angels Episcopal Church, 405 N. Jefferson Ave., Eatonton. 404-210-4979.

Another Chance Chris-

tian Ministries, Harmony Community Center. 706-453-0473.

Bible Fellowship Church, 190 Old Phoenix Road, Eatonton, 706-473-1279.

Center Pointe Church, nondenominational, 1331 Lions Club Road, Madison. 706-342-9243.

Christ's Glory Church, 190 Old Phoenix Road, Eatonton.

Christ Our King and Savior Catholic Church, 6341 Lake Oconee Parkway, Greensboro. 706-453-7292. Crossroads Baptist Church, 106 S. Wesley Chapel Road, Eatonton. 9 a.m. Sunday school; 10:30 a.m. worship service.

Eatonton Presbyterian Church, 307 N. Madison Ave. 9:45 a.m. Sunday

school; 11 a.m. worship; Bible study 4 p.m. Monday.

Episcopal Church of the Redeemer, 303 N. Main St., Greensboro. 5 p.m. Saturdays at the Lutheran Church, 9:30 a.m. worship Sundays in Greensboro. 706-453-7171.

First Baptist Church of Eatonton, 115 N. Madison Ave. 9:45 a.m. Sunday school; 10:45 a.m. worship. 706-485-3331.

First Baptist Church of Greensboro, 203 S. Main St., 9:45 a.m. Sunday school; 11 a.m. worship. 706-453-7766.

First United Methodist, N. Campus: 202 W. Broad St., Greensboro, 11 a.m. worship; S. Campus: 4741 Carey Station Road, Greensboro; 9 worship.

706-453-7064; [\[greensboro.org\]\(http://greensboro.org\). Pastor: the Rev. Mike Morgan.](http://www.fumc-</p>
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Freedom Range Cowboy Church is a new non-traditional church is opening in the area. All are welcome at "The Range;" jeans are the preferred dress code. The church is located at 883 Harmony Road in Greensboro (the old Shucker's restaurant). Coffee and some goodies will be ready for you at 10:15, and music and preaching starts at 10:30.

Global Harvest Ministries International, 1081 Greensboro Rd, Eatonton. 706-817-3031. Worship services Thursdays at 7 p.m. and Sundays at 10 a.m.

Grace Fellowship, 1971 S. Main St., Greensboro. 9 a.m. Bible study; 10 a.m. fellowship, 10:30 a.m. worship.

706-453-0020.

Greensboro First Presbyterian Church, 117 S. Main St. 9:45 a.m. Sunday school; 11 a.m. worship. 706-453-7230.

Harmony Baptist Church, 120 Harmony Church Road. 10 a.m. Sunday school; 11 a.m. worship.

Harvest Baptist Church, 642 Old Phoenix Road. 9:45 a.m. Sunday school; 11 a.m. worship. 706-485-6640.

Lake Oconee Church a North Point Partner w/ environments for children, students & adults 9:15am & 10:45am at 1101 Village Park Drive, Greensboro. lakeoconeechurch.org

Lake Oconee Baptist Chapel, 2411 Reid's Ferry Road, Buckhead. 9:45 a.m. Sunday school; 11 a.m. worship. 706-342-7621.

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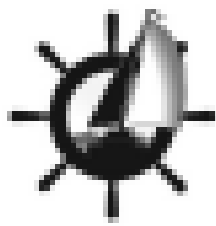
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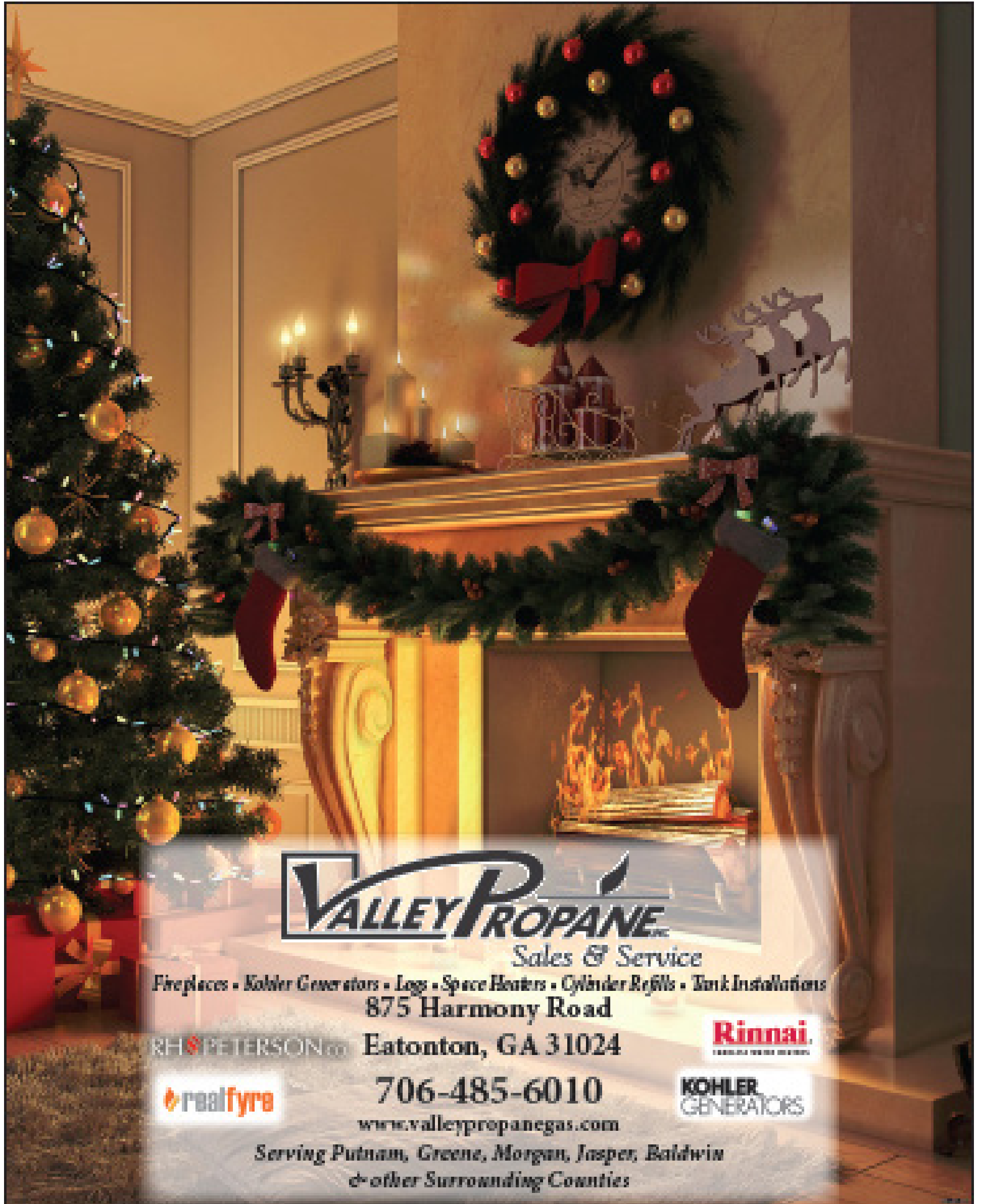
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