

# The Oconee Enterprise Business

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**Wesley Scott**  
*Financial Focus*

## What should you know about long-term care?

We all hope to remain healthy and independent throughout our lives – but life can be unpredictable. If you were ever to need some type of long-term care, would you be financially prepared?

Long-term care encompasses everything from the services of a home health aide to a stay in an assisted living facility to a long residence in a nursing home. You may never need any of these kinds of care, but the odds aren't necessarily in your favor: Someone turning age 65 today has almost a 70% chance of needing some type of long-term care services and support in their remaining years, according to the U.S. Department of Health and Human Services.

And all types of long-term care can involve considerable financial expense. The median annual cost for a home health aide's services is more than \$60,000 per year, and it's more than \$100,000 per year for a private room in a nursing home, according to Genworth, an insurance company. Furthermore, contrary to many people's expectations, Medicare usually pays very little of these costs.

Of course, some people expect their family will be able to take care of their long-term care needs. But this may not be a viable strategy. For one thing, your family members simply may not have the skills needed to give you the type of care you may require. Also, by the time you might need help, your grown children or other family members might not live in your area.

So, you may need to protect yourself and your loved ones from the potential costs of long-term care. Basically, you've got two main choices: You could self-insure or you could transfer the risk by purchasing some type of long-term care insurance.

If you have considerable financial resources, you might find self-insuring to be attractive, rather than choosing insurance and paying policy premiums. You may wish to keep an emergency savings or investment account that's earmarked exclusively for long-term care to help avoid relying on your other retirement accounts. But self-insuring has two main drawbacks. First, because long-term care can be costly, you might need to plan for a significant amount. And second, it will be quite hard to predict exactly how much money you'll need, because so many variables are involved – your age when you start needing care, interest rates or inflation, the cost of care in your area, the type of care you'll require, the length of time you'll need care, and so on.

As an alternative to self-insuring, you could purchase long-term care insurance, which can provide benefits for home health care, adult day care and assisted living and nursing home facilities. However, you will need to consider the issues attached to long-term care insurance. For one thing, it can be expensive, though the younger you are when you buy your policy, the more affordable it may be. Also, long-term care policies typically require you to wait a certain amount of time before benefits are paid. But policies vary greatly in what they offer, so, if you are thinking of buying this insurance, you'll want to review options and compare benefits and costs.

In any case, by being aware of the potential need for long-term care, its cost and the ways of paying for it, you'll be able to make the appropriate decisions for your financial situation, your needs and your loved ones.

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Wesley Scott is a Financial Advisor with Edward Jones in Watkinsville. Opinions expressed are those of the writer.

## Delegates campaign accounts reported

BY LEE BECKER

Oconee County's three incumbent Republican state legislators entered the campaign season with huge financial resources, having raised \$367,629 in the seven months leading up to the now-completed legislative session and reporting a net balance among them at that time of \$1.2 million.

House District 120 Rep. Houston Gaines, who represents Bogart and Marswood Hall precincts in Oconee County, led the three legislators with \$184,099 received from July 1 of last year to Jan. 31 of this year, and with a net balance on hand of \$613,558, according to his report to the Georgia Campaign Finance Commission.

House District 121 Rep. Marcus Wiedower, who represents the remaining six Oconee County precincts, raised \$95,930 in those seven months, and reported a net balance on hand of \$302,449.

Bill Cowsert, who represents all of Oconee County in Senate District 46, raised \$87,600 from July 31 of 2023 to Jan. 31 of 2024 and reported a balance on hand on Jan. 31 of \$302,970.

The three legislators were not allowed to raise money during the legislative session, which ended early Friday morning of last week. The next reporting period is April 30.

Of the three, only Wiedower has competition in the May 21 Republican Primary, with John Michael Grigsby also having qualified to run in that race. Grigsby had not reported raising any money as of March 13.

Three Democrats, Andrew Ferguson in House District 120, Courtney Frisch in House District 121, and Gareth Fenley, in Senate District 46, will be unopposed in the May 21 Democratic Party Primary.

Ferguson and Frisch had not reported any money raised as of March 10 and March 20 respectively, and Fenley reported raising \$615 and having \$569 on hand in a report she filed on Feb. 5.

### Houston Gaines

Gaines received \$3,300, the maximum amount allowed, from six



Gaines

donors. Those six were GAPB Pac of Gainesville; KM Holdings LLC, in Oconee County; Donald Leebeert III of McDonough; Kelly Mahoney

twice, once for the primary and once for the general election; and "Quick-Trip" Corporation from Tulsa. (The correct name of the Tulsa company is QuikTrip.)

GAPB is Georgia Association of Professional Bondsmen.

KM Holdings and Kelly Mahoney both are listed at 8830 Macon Highway, Suite 300. Mahoney is co-founder and managing partner of Hillpointe, a development and construction firm that employs Wiedower as part of its "team."

A large number of Gaines' smaller contributions come from outside his district, with several of those coming from outside the state. Included are \$1,500 from Caesars Enterprise Services LLC from Las Vegas; \$1,500 from Entertainment Software Association, which represents the video game industry; \$1,000 from Sports Betting Alliance from Alexandria, Va., and \$1,000 from United Health Care Group of Minneapolis.

Last year at an Oconee County Republican Party meeting, Gaines admonished Western Judicial Circuit District Attorney Deborah Gonzalez for accepting out-of-state campaign funding.

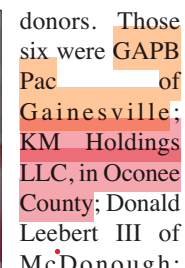
Gaines' largest listed expenditure was \$6,878 to Intown living for "official lodging."

### Marcus Wiedower

Wiedower received three donations

of \$3,300: from Brad Kinsell, owner of Gator Fire of Gainesville, a fire protection company; from Gator Fire; and from Tripp Fire of Gainesville.

He received \$3,000 from Civil



Wiedower

Justice PAC of Atlanta, \$3,000 from the Georgia Association of Realtors PAC, \$3,000 from KT Strategies of Smyrna, and \$3,000 from Sports Betting Alliance of Lubbock, Texas.

Wiedower received \$2,500 from Caesars Enterprise Services LLC from Las Vegas, and \$400 from the Georgia Amusement And Music Operators Association, which promotes and serves the coin operated amusement and music industry.

Wiedower's largest expenditure was \$3,000 given to the Georgia Natural Resources Foundation as a "civic donation."

### Bill Cowsert

Cowsert received five contributions

of \$3,300. They were from AT&T Georgia Political Action Committee, Atlanta; Lucky Bucks LLC of Norcross; Robert Throne of Potomac, Maryland; Stroble Insights LLC of Brookhaven; and Georgia Medical Political Action Committee of Atlanta.

Lucky Bucks is a gaming group, and Cowsert also received \$1,000 from Caesars Enterprise Services LLC of Las Vegas and \$2,000 from Fantasy Sports Operator Coalition of Arlington, Virginia.

Cowsert's largest expenditures were for candidate lodging and travel, and included \$2,870 to Power Services of Norcross for "candidate travel, lodging and meals" and \$2,500 to Williams Selyem Winery of Healdsburg, California, for "wine for fundraising event/wine tasting."

### Gaming legislation

In both the 2023 and the 2024 legislative sessions, Cowsert and Wiedower played lead roles in trying to get gaming legislation passed.

In 2023 Cowsert introduced Senate Resolution 140 and Senate Bill 172, which would have asked voters to amend the state constitution

to allow sports betting and created a gaming commission to regulate that betting.

Senate Resolution 140 passed the Senate 30 to 26, short of the two-thirds requirement needed to ask for a vote on a constitutional amendment. Cowsert voted with the 30 supporters.

The Senate did not vote on Senate Bill 172.

Wiedower was the sponsor of House Bill 380, which would have granted up to 16 licenses to companies running sports betting businesses and would not have asked for a constitutional amendment. The bill did not make it out of the House.

The contributions listed in the Campaign Contribution Disclosure Reports on Jan. 31 of this year were after the 2023 legislative session but before the opening of the 2024 session.

In the just completed 2024 session, Wiedower was the sponsor in the House of Senate Bill 386, which would have authorized sports betting in the state.

The bill passed the Senate, with Cowsert's vote, but it did not get a vote in the full House.

It did receive a positive vote in the House Higher Education Committee, on which Wiedower sits and before which he advocated for the bill.

Cowsert was the lead sponsor of Senate Resolution 579, proposing to amend the Georgia Constitution to authorize the Georgia General Assembly to pass a law for sports betting in the state.

Wiedower was the House sponsor of that resolution.

That resolution also passed the Senate and was given a favorable vote by the House Higher Education Committee, but it did not get a vote in the full House.

Lee Becker is a retired journalism professor and resident of Oconee County. A version of this story originally appeared on his blog, [oconeeconomyobservations.org](http://oconeeconomyobservations.org). It has been edited for publication here.

## BUSINESS ROUNDUP

### Restaurant announced at Butler's Crossing

BY MICHAEL PROCHASKA

Baddies Burgers will locate in the building that formerly housed Crab Hut and before that, Dairy Queen.

This will be the second location for the restaurant, whose flagship store is off Lumpkin Street in Athens.

Baddies Burgers will join Brand BBQ's drive-through and pick-up location next to Rosie's Hometown Meats as a new eatery around Butler's Crossing.

Also relatively new to the area is Costa Alegre Seafood and Grill, which opened last year in the space formerly occupied by Sabor Latino. Co-Owner Martha G. Rodriguez is a graduate of Oconee County High School.

Wing House Grill, which replaced Doughby's in Watkinsville, opened last month.

On the other side of Oconee, Surcheros, a Tex-Mex chain based in Georgia, opened in the Markets at Epps Bridge shopping center off Epps Bridge Parkway.

### Nonprofit celebrates new office

Connect Ministries, a Watkinsville nonprofit that helps churches meet new people, will host an Office Dedication May 3 at 2 p.m. at its new location in Wire Park.

Established by Ken Thomas and Gabe Norris in 2006, Connect Ministries has partnered with more than 2,000 church leaders to meet over 500,000 new people in their communities. Through day camps, coaching and a conference experience, Connect Ministries equips churches to effectively reach people outside their church walls. For more information, visit [connect-ministries.com](http://connect-ministries.com).



Baddies Burgers will open up its second restaurant in the space that formerly housed Crab Hut. [Photo by Michael Prochaska]

The space at Wire Park provides them with 13,500 square feet.

"The stories of the Lord's faithfulness are told by the walls of our office. The stories still to be written are built by our team working within them," said Thomas, president of Connect Ministries. "Our team knows we have far more ahead of us than we do behind us."

### Donate to OARC

The North Oconee Rotary delivered 30 spring cleaning bags to the Oconee Area Resource Council late last month.

The Oconee Enterprise is supporting the Oconee County Area Resource Council this month by having a special donation box in our front office for community

members to bring in needed family care items. Items that are needed include dish soap, hand soap, trash bags, laundry detergent, toothpaste, shampoo and conditioner and four-pack toilet paper rolls.

OARC has several notable initiatives, including a literacy program, a food distribution system to those in need and mentorship opportunities.

A ribbon cutting and open house for OARC's new offices is Thursday, April 25 from 3:30-5 p.m. at 1071 Jamestown Boulevard, Building 600, Suite 601, Watkinsville.

### Walton EMC users pay less

Walton EMC customer-owners just received great news from the latest Georgia Public Service Commis-

sion (PSC) Residential Rate Survey.

The winter version of the twice-yearly study shows that Walton EMC consumers pay less than the average Georgia consumer for their electric power. At 1,500 kilowatt-hours (kWh), the closest survey level to what the average Walton EMC residential customer-owner used in January (1,536 kWh), the cooperative was seven percent lower than the statewide average and 15 percent lower than Georgia Power. It was \$84.23 lower than the state's highest-charging utility.

Walton EMC bills were also below average in what consumers paid for lower (1,000 kWh) and higher (2,000 kWh) electricity usage.