



Dear Consumer Ed: I purchased an iPad tablet, and it is not working correctly. I want to return it, but there is a \$70 restocking fee. I have all the boxes it came in, and I was not told of the restocking fee before I purchased it. Am I legally required to pay the restocking fee? I live in Douglasville, GA.

Consumer Ed says: Georgia law allows retailers to set their own policies regarding refunds and exchanges, including those related to "restocking fees". These charges have become increasingly commonplace in today's market, particularly when a return involves an electronic item. Such fees can be related to the costs of repackaging and reselling the item, and they also create an additional

means of generating revenue. While the collection of these fees is permissible, the retailer should adequately disclose the existence of such charges. If the store failed to disclose the "restocking fee", you can contest the charge by negotiating with the business or consulting with an attorney.

The best way to protect yourself in the future is to ensure you understand the store's policies prior to purchasing a product. Make sure to ask questions related to the store's refund and exchange policy. Always thoroughly read any posted policies prior to purchasing an item and review the receipt as soon as you complete your purchase.

If you believe the store failed to adequately disclose

Red Cross donors eligible to win airline tickets

With the winter weather behind us, and the skies shining bright with sunshine, there's no better time than now to plan your perfect vacation. Just in time, the American Red Cross is rewarding those who give from the heart to help save lives with a chance to win one of two pairs of domestic airline tickets from Delta Air Lines.

For your chance to "Spring to the Skies," simply stop by your local Red Cross donation center from April 1 to June 30, 2011 to donate blood or platelets. Two lucky presenting donors will be selected at random to receive a pair of round-trip tickets.

Blairsville Community Blood Drive is scheduled for Tuesday, May 10th at the Haralson Civic Center on School Road, Blairsville from 12 p.m. to 5 p.m. Please call 706-745-2335 for more information or to schedule an appointment.

Walk-ins welcome, appointments preferred!

The need for blood is constant. Even in the spring and summer months, when people are seemingly their healthiest, those with illness, cancer or trauma need our help. The Red Cross encourages donors year-round to help make sure the blood supply in our region remains at adequate

levels to provide for those in need.

"Every day, people attend American Red Cross blood drives and help give life to someone they will never meet," stated Joyce H. Brendel, chief executive officer of the American Red Cross Carolinas Blood Services Region. "The Red Cross is grateful to Delta Air Lines for this unique opportunity to say thank you to blood donors for helping hospital patients in need."

Every two seconds, someone in the United States needs blood. The American Red Cross Carolina Blood Services Region provides lifesaving blood to patients in 103 hospitals. Approximately 1600 people need to give blood or platelets each weekday to meet hospital demand.

Blood can be safely donated every 56 days. Most healthy people age 17 and older, or 16 with parental consent, who weigh at least 110 pounds, are eligible to donate blood and platelets. Donors who are 18 and younger must also meet specific height and weight requirements.

For more information or to schedule an appointment to donate, call 1-800-RED CROSS (733-2767) or visit redcrossblood.org. NTApr27.218)CA

"restocking fees", you may submit a complaint to the Federal Trade Commission (www.ftc.gov) and to the Governor's Office of Consumer Protection by visiting www.consumer.ga.gov or calling 404-651-8600 or 1-800-869-1123 (toll-free in Georgia, outside of the metro Atlanta calling area).

Dear Consumer Ed: Due to huge medical debt and becoming disabled, I feel bankruptcy is my final option. I have a modest income and cannot afford to pay my bills. Do I have to use an attorney? Can I file the paperwork myself? Are there lawyers that will file pro bono?

Consumer Ed says: Yes, individuals can file for bankruptcy themselves without an attorney, although filing for bankruptcy is a very technical process with long-ranging financial and economic consequences. Bankruptcy documents must be filed with the bankruptcy court in the area you live in. A website containing helpful information about filing bankruptcy without an attorney, including bankruptcy forms and other resources, can be found at the United States Courts website at www.uscourts.gov/FederalCourts/Bankruptcy/BankruptcyResources/Filing-BankruptcyWithoutAttorney.aspx.

Remember – while filing for bankruptcy, it is important to make sure all the documents have been filed correctly. An attorney can provide expert advice to ensure that none of your future financial rights are affected. There are attorneys who do provide pro bono or free services to people filing bankruptcy. You can find information about pro bono attorneys by contacting your local or state bar associations. The bankruptcy court for your area may also have information about pro bono attorneys. In addition, many law schools have legal clinics that offer free legal services.

Individuals are also generally required to obtain credit counseling from a provider approved by the bankruptcy court before filing for bankruptcy. In fact, you may benefit from credit counseling before making your decision to file for bankruptcy. However, remember to protect yourself from credit repair and debt management scams. There are many companies that charge excessive fees, misrepresent what they will be able to accomplish, or do not pay your

creditors in a timely manner, thereby making your financial problems worse instead of better. To find a reputable credit counseling service in your area, contact the National

Foundation for Credit Counseling at 800-388-2227 or www.nfcc.org.

Got a question for Consumer Ed? Go to ConsumerEd.com to submit your

Chorus...continued from page 1

we'll drive past the mountains and not recognize the real beauty."

The group consisted of Jeannie Bradley, Courtney Farmer, Cassie Buck, Celeena Corbin, Lydia Corn, Katie McConnell, Sarah Burch, Jessica Kilby, Kayla Olin, Erin Westberry, and Brittany Boyer.

Many in the group had never been very far outside of Towns County. That made this trip a true learning experience for the ensemble, Adams said.

"One girl, had never been on a plane, never been on a trip, never been to a baseball game. All these things, they were able to do," he said. "I hope they brought back a sense of adventure to want to go to other places and see and experience things that they never dreamed of before. All that and still be excited to come back home."

"And we were *all* excited to come back home," he said.

Garden...continued from page 1

garden is aptly named, developed the yellow azalea, which he named after his wife Hazel.

The garden, which boasts more than 400 varieties and 3,000 plants, is in full bloom through late May. It's prime time to come visit the garden, Fairgrounds General Manager Hilda Thomason said.

From the Greek word *rhodos* meaning *rose* and *dendron* translated as *tree*, the rhododendron consists of a large variety of native plants which includes more than 1,000 species, including the plants known to plant enthusiasts as azaleas.

The Hamilton Rhododendron Garden is a botanical paradise, complete with dogwoods, tulip magnolias, native azaleas, lady slippers, trillium and rhododendrons. A soft covered pine bark trail lead visitors through the lush foliage.

"It's the perfect time to come visit the Rhododen-

The group received a silver ranking for the second highest score in their Jazz/Chorus division. Courtney Farmer also was honored as Best Vocalist out of 300 singers at the Heritage Festival.

During the course of their adventure, the group jelled and became more confident, enthusiastic about their craft and more understanding of what is expected of them as singers.

"I like to go to events like this because in my job, I'm finding all the faults that the kids are doing so we can fix it," he said. "I listen to them sing, and if they're doing something good, then I don't touch on it."

Adams' job is to listen for what needs improvement in the group.

"I feel like I've always told the kids what they're not doing or what we need to work on," he said. "Fortunately for me on this trip, because the judges were who they were, I got

question and read additional consumer tips. Remember... we do not give legal advice. Always consult a lawyer about legal issues." TApr27.21)SH

to be the proud Papa the whole trip. I got to say 'you guys are doing a great job.'

"They don't get to see that part of me a lot," he said. "The judges got to be the bad guys, so to speak and I got to sit back and tell the kids that they were doing great. For me, it was a great experience to be able to be their support on this trip."

In addition to the competitive festival, the group explored the roots of America and experienced some of the nation's finest music in the historical city of Boston. They also took in a baseball game at one of the oldest stadiums in the Major Leagues, Fenway Park.

They sang for their supper so to speak, rood on a subway for the first time, and even got a free adventure on a pirate ship because they sang for the ship's captain.

"It was an amazing trip to be with this group," Adams said. "It was great to be a part of this experience with them."

dron Garden," Thomason said. "It's absolutely beautiful right now."

There is a \$3 entry fee and the Garden is open daily.

Over the years, the garden has become a tourist attraction for visitors longing for the beauty of the Northeast Georgia Mountains. The broad easy walkway takes visitors through an amazing variety of large rhododendrons that keeps them coming back, year after year.

The Hamilton Rhododendron Garden is home to the largest collection of hybrid rhododendrons in the state of Georgia and has been a part of the state for almost 60 years. As the story goes, the late Fred Hamilton, a plant breeder and former Sears, Roebuck and Co. executive, and his wife Hazel's long-standing love affair with rhododendrons began in 1952 when they bought their first home in the Atlanta area and found na-

tive azaleas and rhododendrons on their property.

Their interest in these beautiful gifts from Mother Nature grew after they moved to Towns County and discovered the local woods absolutely full of azaleas, rhododendrons and other native wildflowers.

The Hamiltons planted additional hybrids and generously opened their private garden for public enjoyment.

In 1982 the Hamiltons donated their garden to the Georgia Mountain Fairgrounds, and more than 1,000 plants were relocated from the Hamilton's home to their present location.

With the Hamilton Rhododendron Garden permanently located in Hiawassee, the Fairgrounds continued to add 100 new plants each year and the garden continues to attract thousands of visitors who value the beauty of one of Georgia's best kept secrets.

Mountain Shelter gets grant to vaccinate dogs for Influenza

Humane Society's Mountain Shelter, Inc., Blairsville, now has help in protecting dogs against canine influenza virus (CIV), a highly contagious disease that spreads easily from dog to dog, especially those in close proximity. The shelter received a grant for the vaccines as part of a Petfinder.com Foundation program to build community immunity against this respiratory infection. The foundation partnered with Intervet/Schering-Plough Animal Health, a global animal health company and makers of the NOBIVAC(r) Canine Flu H3N8 vaccine, to fund the grant.

Because CIV is relatively new, most dogs have not built up immunity to the disease. Dogs can get the disease by being exposed to those that have it, as well as playing with toys or drinking from bowls used by other dogs. People can also unwittingly spread the germ if they come in contact with infected dogs.

"Shelters and rescue organizations are often the first places that new diseases already in the community become evident. Dogs come in from the community and are released back into it, and often move to and from states with confirmed cases," said Liz Neuschatz, director of the Petfinder.com Foundation. "Canine flu can be a real problem for shelters, where one sick dog can cause an outbreak through an entire facility. We are pleased to be part of this effort to help protect the community by providing canine flu vaccine to Humane Society's Mountain Shelter, Inc."

Dog flu is a growing problem throughout the U.S. It has been confirmed in 35 states so far, but tracking the disease is hard because it is so difficult to diagnose. Dogs are contagious before they show any symptoms. By the time the dog starts coughing, it's too late. Virtually all dogs exposed to the virus will become infected, and some will get

more serious infections, such as pneumonia, which can be fatal. Dogs that go to doggie daycare, boarding facilities, groomers and shows and are vaccinated for canine cough (Bordetella) are also at risk for canine flu. Information about canine flu is available at www.doginfluenza.com.

The grant for Building Community Immunity seeks to protect all at-risk dogs in the community, including those in close proximity with other dogs, as is the case with shelters and rescue facilities. It also provides greater assurance to adopting families that their new pets will be healthier and much less likely to be sick or get more serious, and sometimes fatal, infections. The grant further links Petfinder.com member shelter and rescue grant recipients with local veterinarians to protect all adoptable dogs in their care. The program promotes veterinary visits for wellness exams and, when appropriate, the second dose administration of Nobivac Canine Flu vaccine.

The Petfinder.com Foundation was created in 2003 to respond to needs of its Petfinder member shelters and rescue groups and to assist them in ensuring that no pet is euthanized for lack of a home. The vaccine grant will help keep dogs healthy and adoptable.

Intervet/Schering-Plough Animal Health, based in Boxmeer, the Netherlands,

Bagpipe instruction

The Appalachian Saint Andrew's Pipes and Drums Bagpipe Band is offering free instruction to all who want to learn how to play the Great Highland Bagpipe or to learn Regimental Drumming.

The band meets each Saturday from 9:30 a.m. until 12 noon in the Parish Hall of Saint Clare's Episcopal Church for instruction and practice.

For further information, call 706-781-3382 or 1-828-557-3812. NTApr27.21)CA

is focused on the research, development, manufacturing and marketing of animal health products. The company offers customers one of the broadest, most innovative animal health portfolios, spanning products to support performance and to prevent, treat and control disease in all major farm and companion animal species. Intervet/Schering-Plough Animal Health; subsidiaries of Merck & Co. Inc., Whitehouse Station NJ, USA. For more information, visit www.intervet.com. NTApr27.21)CA

Appalachian Duplicate Bridge Club news

On Monday, April 18, ten full tables played a Mitchell movement at All Saints Lutheran Church in Blairsville, GA. First, East-West, Joyce Geiger and Mike Knowles; second, Harry Reynolds and Ray Berry; third, Myrna Ponkauskas and Mary Stoll; fourth, Mary Dorman and Lorraine Klug; and fifth, Madelin Seiferman and Chris Thompson.

First, North-South, Barbara Fogle and Marilyn Demers; second, Joan and Joe Lane; third, Nancy Windt and Becky Caldron; fourth, Dee Short and Dorothy Smith; and fifth, Eleanor Rank and Mary Talbert.

On Thursday, April 21, eight full tables played a Howell movement with the following results: First, Mary Stoll and Dorothy Smith; second, Sue Smith and Kathy Yost; third, Chris Thompson and Myrna Ponkauskas; fourth, Joe and Joan Lane; fifth, Jim Bell and Gwen Weaver; sixth, Joyce Geiger and Carolyn Neighbors; and seventh, Betty Long and Ned Cahill.

The club meets every Monday and Thursday at All Saints and would welcome any interested bridge players to join them. If you are interested or need a partner, please call Myrna Ponkauskas at 828-389-8065. NTApr27.21)CA