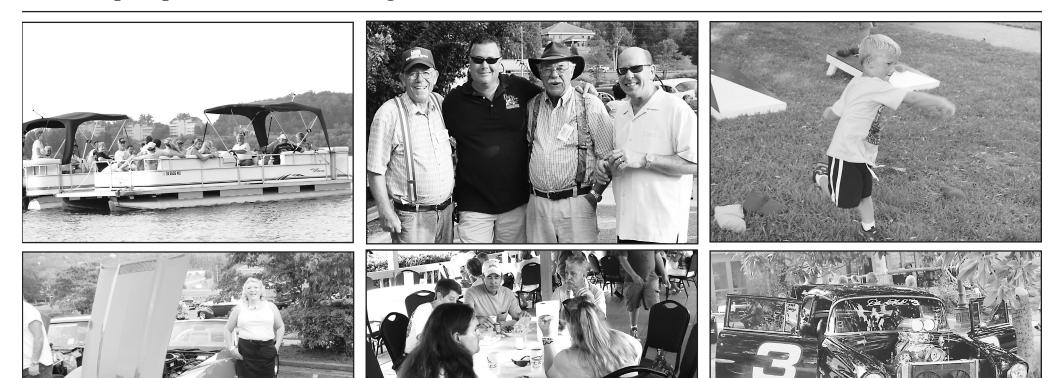


## Moonshine Cruiz-in... continued from 1A



Wil Thompson puts a new twist on skiing at the Moonshine Kickoff Bash

Photos/Lowell Nicholson





## **Squirrel season opens August 15**

squirrel dog hunting is your preference, the beginning of squirrel season is just around the corner. Often revered as a celebrated American fall tradithe perfect opportunity to introduce youth or a novice to the sport of hunting. Unlike some big game hunts, the pursuit of bushytails often involves more action for energetic youth, providing a greater level of interaction with the outdoors.

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Beginning August 15, 2010 and lasting through February 28, 2011, hunters can pursue both gray and fox squirrels. The maximum daily bag limit is 12 per hunter.

"Prior to the successful restoration of white-tailed deer, pursuing squirrels in the fall became a significant cultural hunting tradition in Georgia," says John Bowers, Wildlife Resources Division's Game Management assistant chief. "Squirrel hunting provides one of our best opportunities to introduce youth to hunting, instill in them our responsi-

tion and provide exposure to the outdoors. Additionally, it's fun, inexpensive and provides ests. Predominantly gray, with constant action.'

Squirrel hunting, espetion, squirrel hunting provides cially with squirrel dogs such ied than fox squirrels, weighas feists, terriers and curs, is a great way to introduce youth to hunting and the outdoors. In terms of number of hunters and harvest, squirrels are the second most pursued small game species in Georgia, behind doves.

Georgia's wildlife management areas offer access to nearly one million acres of hunting opportunity for only \$19 a year, and squirrel hunting is allowed on WMAs at specified times during the statewide squirrel season. Hunters are advised to check the hunting regulations for specific WMAs and dates.

## The two species

squirrels can be found throughout Georgia. The gray squirrel, abundant in both rural and urban areas is the most common species. Though mostly

Whether still, stalk or bilities to wildlife conserva- associated with hardwood forests, grays also can be found in mixed pine/hardwood forwhite underparts, gray squir-rels appear more slender-boding anywhere from 12 ounces to one-and-a-half pounds.

> Fox squirrels have several color phases, varying from silver-gray with a predominantly black head, to solid black, to a light buff or brown color tinged with reddish-yellow. Generally larger than grays, fox squirrels range in weight from one pound to nearly three, and are more closely associated with mature pine and mixed pine/hardwood habitats and especially in the Piedmont and Coastal Plain regions.

For more information on the 2010-2011 squirrel hunting season or other small game Both the gray and fox hunting seasons, visit www. gohuntgeorgia.com, contact a local Game Management office or call (770) 918-6416. T(Aug18,G1)SH

## **Appalachian Duplicate Bridge Club news**

On Monday, August 9, ten and one half tables played a Mitchell movement at All Saints Lutheran Church in Blairsville,

North-South, first, Joe and Joan Lane; second, Jim Bell and Gwen Weaver; third, Barbara Fogle and Marylin Demers; fourth, Joyce Geiger and Marian Stansell; fifth, Diane Seely and Marcia Schultz; and sixth, Rita and Ulda Golts.

East-West, first, Ray Berry



**Q:** I haven't been able to sell my house, which I no longer live in. Will my homeowners policy continue to cover it? A: As the U.S. housing market struggles to rebound, many homeowners are stuck with hard-to-sell properties longer than expected. Vacant or unoccupied homes can leave the homeowner exposed to loss and liability that may not be covered by their insurance.

Homeowners policies are meant to insure homes that are occupied, so they generally or property abandonment on a home left vacant or unoccupied for a specified number of consecutive days.

In insurance terms, a vacant home is one the resident has moved out of and taken his/her belongings with him/ her. An unoccupied home is one where the resident is not staying at the home, but the furniture and other belongings remain.

Because vacant and unoccupied homes pose a higher risk for damage than occupied homes, insurance companies insure these properties differently and usually at a higher and Harry Reynolds; second, Carolyn Neighbors and Marge Schroeder; third, Frank Holland and Martha Brewer; and fourth, Joyce Tyson and Marilyn Bulkley.

On Thursday, August 12, nine and one half tables were in play. Again, the Mitchell movement was used. East-West, first, Carolyn Neighbors and Marge Schroeder; second, Betty Long and Irene Schoetker; third, Fran Egan and Martha Brewer; and fourth, Jackie Hollis and Barbara Mitchell.

North-South, first, Dee



price. These risks include: Break-ins: When home has been unoccupied for awhile, it can show signs that nobody is around - unkempt lawn, full mailbox, no lights on - that can tip off burglars to an easy target.

No emergency response: Without anyone home to call 911 or respond to emergencies, a manageable problem such as a small electrical fire - can turn into a much larger. more costly disaster.

Property liability: There include exclusions for neglect is no one present to prevent others from entering the property or to supervise activity, which could increase the likeliness of an accident on the premises or property damage when the owner is not there.

Some insurers may not pay claims if a home is vacant for 60 days or more. Some policies might automatically shift to a different amount of coverage (e.g. liability insurance only) after a specific ther King Jr. Drive, Atlanta, number of days unoccupied.

Many homeowners policies have a "vacancy clause" that can be triggered if the homeowner is gone for an extended period of time. If this

Short and Dorothy Smith; second, Joe and Joan Lane; and third. Pat Mosteller and Marlene Mitchell.

Photos/Lowell Nicholson

We were happy to have Joan and Steve Haber to join us and hope they will play with us often. We would welcome any interested bridge player to join us on Mondays and Thursdays at All Saints beginning at 1 for a funfilled afternoon or bridge. For partners or information about the games, please call Dorothy Smith at 706-745-1532. We look forward to seeing you at the table.

happens, the homeowner could violate the terms of their contract and some or all of their coverage may not apply in the event of a loss.

Before you decide to leave a home vacant or unoccupied for a long period of time, talk to your insurance agent or company to learn how they define vacancy and unoccupancy, and whether the company will pay claims if a house is unoccupied. Be honest about your situation, because while an extra policy might cost more, it could save you money down the road should there be an accident or damage to the home.

Many insurance companies offer an endorsement that will provide coverage for a dwelling that is unoccupied for an extended period of time. Vacancy policies can also be purchased for different term lengths to cover a few months to a year, depending on the need. Costs usually are higher than a typical homeowners policy due to the overall increase in risk.

Please send your insurance questions to: Insurance Commissioner John Oxendine, 716 West Tower, 2 Martin Lu-GA 30334. Or call 404-656-2070 (toll free at 1-800-656-2298), from 8 a.m. to 7 p.m. weekdays, for assistance with an insurance question. Website

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