

Senate to help spread broadband to more areas

As rural telecommunication companies like Ben Lomand Connect expand critical high-speed broadband service, the United States Senate is poised to help.

The Senate announced earlier this month legislation has passed providing \$425 million in support for broadband in rural areas.

Ben Lomand Connect, which serves Warren, Grundy, White and parts of Coffee, Marion, Bedford and Van Buren coun-

ties, is already making high-speed broadband available. But officials say more is needed for these rural counties because it is vital to local businesses, students, healthcare providers, and first-responders.

"We applaud the action of the Senate," said Levo Knowles, executive director of the Tennessee Telecommunications



KNOWLES

Association, which includes Ben Lomand Connect. "TTA members in rural Tennessee have installed more than 21,000 miles of fiber, the fastest internet service available. But there are more areas that need high-speed broadband, and support from Washington and Nashville is always welcome. For rural communities to thrive

in the 21st century, high-speed broadband is as essential as the telephone was when TTA members made it available nearly 100 years ago. When an employer is looking for a place to locate, it is one of the first things they'll tell you they must have. Our members are making it happen."

Some of the ways Ben Lomand Connect is making it happen:

- Law enforcement officers in Warren County are able to work remotely from the scene of a

crime or accident.

- They, along with the fire department and EMS providers, have lightning-speed fiber service.

- Wi-fi hotspots are available in Manchester, which is especially important to students.

- The Mountain TOP organization in Grundy County, with locations and volunteers connected by high-speed broadband, runs a home repair ministry for low-income families and those in substandard housing.

What's best way to loan money to your friends?

Hi, Helaine: A decade ago, a close friend needed money fast. She was a single mom with two kids, her husband had left her and she needed \$4,000 for her housing costs. I gave her \$2,000 thinking I'd consider it a gift.

I said it was a loan, but I didn't want it to get in the way of our friendship, so she should know if it took a long time to pay back or if she never paid it, that was an amount I could live without. I didn't want to be one of those friends who loans money and then watches the person's every move, wondering why they can afford this or that.

It wasn't too long after that her life started to improve. She would take vacations and I would think, "Why is it your first priority to take a vacation?" I guess you never



HELAINE OLEN

forget you've loaned money to a friend.

Two years ago, she said to me, "I really should pay you back that \$1,500." I said it was \$2,000. She said, "It was?" After that she sent a few checks, maybe \$750 in total. Then she announced she was moving to Atlanta. Now she's flying back and forth across the country -- and not paying me back. Am I at fault?

-- Generous Friend

Dear Generous Friend: There's no agreement

among financial experts on how to loan money to a friend -- or even whether you should do it at all. Some say don't go there; it always leads to busted relationships. Others suggest you get your friend to sign a contract, outlining how you will be paid back.

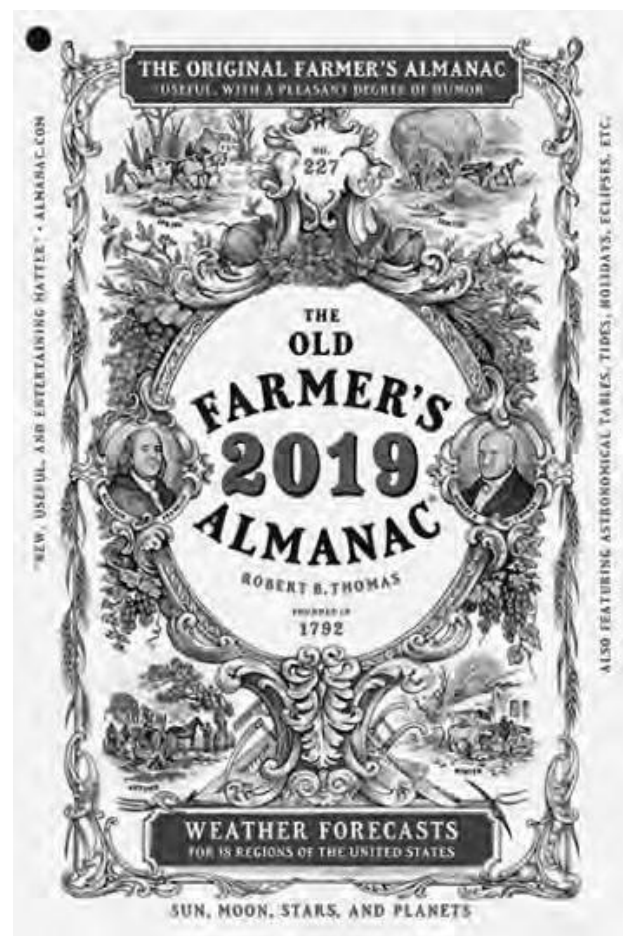
A third school of thought suggests you make all loans to friends a gift. This way, you aren't wondering when you will be repaid. I will admit this is my preferred strategy -- when I can afford to do so. Few of us can afford to make four-figure gifts.

So did you make a mistake? Yes. I'm guessing you weren't too clear with your, uh, friend. This is understandable. Who wants to have formal contract negotiations with a friend over money?

Friendship is more than that. But that doesn't mean you were at fault. Even the experts can't agree on what's the best way to handle this, so what are the chances poor little you will get it correct?

The thing about friendship is that we learn to accept each other, flaws and all. But acceptance does not mean you need to be used. This person -- I refuse to use the word "friend" here -- failed that test. This "friendship" appears to be fading out. Help it along that path by muting her on social media, so you don't need to view all the ways she is spending the money she never returned to you.

To ask Helaine a question, email her at askhelaine@gmail.com.



Almanac still going strong

BY JAMES CLARK
Editor for the Southern Standard
(McMinnville, Tennessee)

As reliable as the sunrise, "The Old Farmer's Almanac" is back for its 227th edition.

Touted as a comforting constant in an ever-changing world, the book focuses on tried-and-true information that has stood the test of time.

The latest installment continues the tradition of offering tidbits on gardening, food, home and weather.

Added to the mix is a sampling of life advice that's practical, yet not too serious.

"The Old Farmer's Almanac" is known for its fearless predictions. Among the bold forecasts for 2019 are that exercise classes will begin to be offered at grocery stores, paw-ternity leave will be available for pet owners, and toilets will flush on

voice command. More in-depth features delve into a number of different topics.

What are the pros and cons of backyard livestock? Is it a baaaaad idea to raise goats and chickens inside the city limits or is the practice therapeutic?

In other stories, owning a dog really could be your best medicine. This isn't to suggest throwing away your pills for high blood pressure, but a dog can be man's best friend, "The Old Farmer's Almanac" suggests.

Last, but never least, the 2019 edition makes predictions about the weather with a very mild winter with above-normal temperatures in the forecast.

"The Old Farmer's Almanac" is available for \$6.99 and can be purchased online at almanac.com/shop, or by calling 1-800-ALMANAC.

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