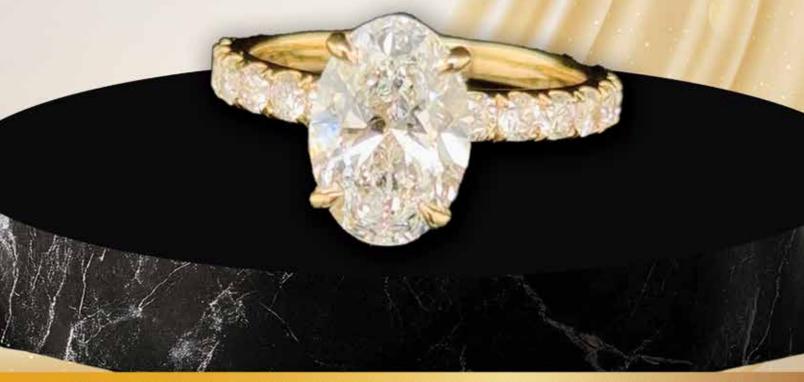


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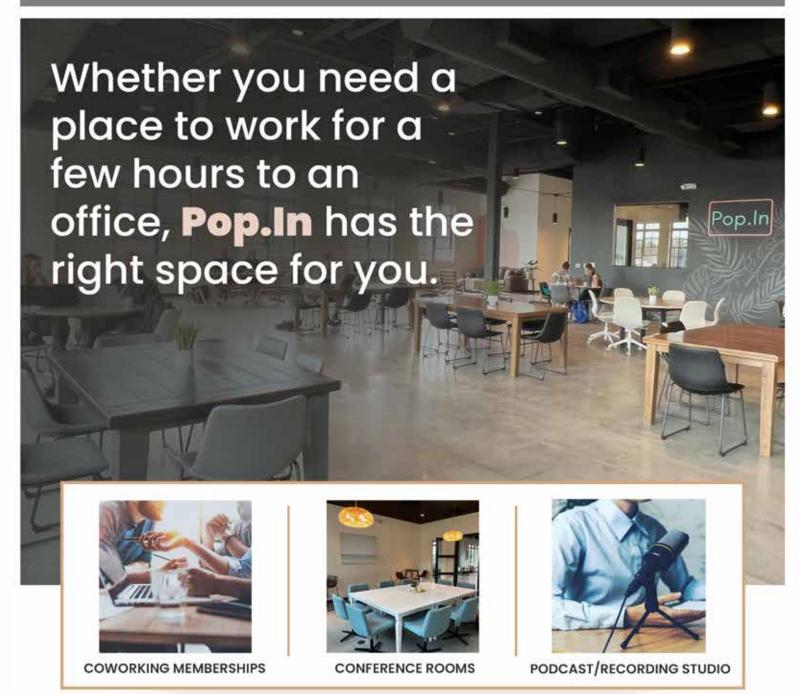
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CONTENTS

FEATURES

/ **16** / A Widow Looks at Retirement

/ **26** / The Drop

LIFESTYLE

/ **10** / The Seller Mindset:

Getting Your Home Market-Ready

/11/ Divorce Amicably

/ **18** / Your Post Lay-off Financial Reset

/ **20** / 21-Day Challenge: Becoming Your Best Self

FORSYTH FOODIE

/12 / Vickery Burger Bar

/14 / Windward Tavern

HEALTH & WELLNESS

/ 22 / Reducing Drug Costs

/ 24 / Skin Care Tips

/ 28 / How Allergies Affect Your Eyesight

COMMUNITY

/ 32 / Bald Ridge Lodge: Changed Lives -

New Futures

BURGESS MUSINGS

/ **30**/ The Rising Cost of Car Care

f Facebook: @MyForsyth

Instagram: @MyForsyth

Threads: @MyForsyth
@MyForsythMag





16 FEATURE: A Widow Looks at Retirement







22 FEATURE: Reducing Drug Costs



32 FEATURE: Bald Ridge Lodge: Changed Lives - New Futures



20 LIFESTYLE: 21-Day Challenge: Becoming Your Best



WINES PINES

A STAGE FOR UNFORGETTABLE NIGHTS

Matilda's Music Under the Pines has long been a treasure for music lovers, offering a blend of soul-stirring tunes and a sense of community that's as warm as a summer evening.

In 2024, this beloved outdoor venue achieved a new milestone:

BEING NAMED A WINNER IN THE PRESTIGIOUS BEST OF GEORGIA AWARDS.

It's a recognition fueled entirely by the people who matter most—Matilda's loyal customers.



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One of the greatest celebrations in the live of a Hispanic girl is her quinceñera – her 15th birthday. Pageantry and well wishes are combined to celebrate the life of a girl who is becoming a young lady. The party is majestic and fun, with families and friends getting together to celebrate life.

In 2010, an opportunity to start a local publication became what is known as My Forsyth – a community magazine filled with stories written by business owners and residents of this wonderful community.

Many things have happened since My Forsyth's first publication in March of 2010 – some ups and downs, like a rollercoaster of surprises and, at times, scarry happenings. During these 15 years I've met so many people. I also suffered one of my greatest losses.

Yet, as time continued to move forward, so did we – the wonderful My Forsyth team.

I realized that to celebrate 15 years would take a long time if I chose to write about it – like a yearbook of 780 weeks. That would be close to impossible, but I must highlight a few things that made those weeks possible, and memorable.

My Quinceñera

Allow me, please, to thank some key members of our team, who have continued to be a part of this journey because, somehow, it was part of their own.

Samantha Angeli, our creative superstar who, when I send her my ideas, can magically make them real. We've known each other for over 20 years. Thanks for believing in my dreams and joining me through the process.

Adam Pendleton, our phenomenal photographer, who would listen to my crazy ideas for pictures and somehow made them become exactly what I envisioned. Through work we became friends. Thank you, Adam, for always being there for me. And congratulations on following your dream.

My beloved interns – Matt, Katie, Ava, Annie, Celina, ...- you have all taught me great lessons over the years. My heart swells as I see you grow into beautiful adults. Thank you for pouring your heart into the magazine and bringing stories to our readers that I could have missed.

A magazine without writers is nothing – and I have the best! They have written stories from their hearts, using their expertise and passions to craft masterful pieces of story-telling and expert advice. David Hill, Amy Lyle, Dr. Narendra Singh, Bernie Leonard, Larry Brown, Tom Burgess, David Fountain, Kurt Arseneau, Dr. John Reyes, Dr. Nathan Cleaver, Rachael Walkup, Pam Evans, Tracy Ann Moore-Gantt, Mira Sivan, and so many others have contributed their words for us all to enjoy – and perhaps learn a little more about ourselves.

Can't have a magazine without advertisers; they are the ones that make it possible to print and distribute My Forsyth.

Thanks Lance White, owner of Lance's Jewelry, our first advertiser and back cover (only gave it up two times, after some begging on my part!). I remember sitting with him explaining the concept behind this community magazine and why he should invest in it. Our partnership has been more than just paying for an ad – it's a friendship that has grown over the past 15 years.

Cleaver Medical Group, NS Cardiology, Cumming Dance Academy, Critical Path Security, The Dinsmore Team, Lenny's Subs, Casa Nuova Italian Restaurant, Tam's Backstage, Modern OB/GYN, For Your Eyes Only, Arseneau Advisory Group, Shipley Donuts, Gems in Art... the list would take too many pages. Thank you for believing in our magazine. You made it possible for this publication to exist.

When I think back at the reason why this magazine became so important, I simply think about the phenomenal people who have been a part of it over the years. I smile when I think about being told, ever so often, "Oh I like that magazine. I read it cover to cover!"

Thank you, readers, for your support.

When a group of people decide that they can do something, they will.

Thanks to my people, the folks who have made My Forsyth magazine possible to live for 15 years. You all hold a special place in my heart; I will forever be grateful for your trust and your friendship.

Cheers to us all!

JULIE BRENNAN

Publisher julie@marketcomplete.com



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The Seller Mindset Getting Your Home Market-Ready

By Pam Evans

Most people are familiar with the phrase: Getting your home Market-Ready. But what does that really mean and when is it most important?

In a strong Seller's market when inventory is low and Buyer-demand is high, Sellers can get away with cutting some corners. However, this is a changing market and depending on the price point, the market is more balanced, and there are more homes to choose from. Therefore, Buyers can afford to be more particular – and Sellers who want to obtain the highest sales price the market will support and keep the most amount of equity, really need to up their game.

The right Realtor will help you get the most bang for your buck out of your home. We'll make recommendations about what you can do to create the biggest impact with Buyers while spending the least amount of money. Our job is to be frugal with a Seller's money while creating impact. If you spend \$1,000 fixing things up, we want your return to be \$1,000 plus! That's good ROI.

The Mindset That Avoids Mistakes

If I had \$1 for every Seller who said "Yeah, I know, we really should paint the cranberry colored Dining room (or take down the wallpaper, or replace the worn carpet), but my Buyer probably won't like what I choose and will just repaint anyway – so we'll just give an allowance." In theory that makes perfect sense, but in reality, Buyers are not visualizers and do not want to inherit a Seller's deferred maintenance or renovation project. Buyers will then overestimate the cost of the project, AND will want an awesome deal on the home, which all eats into a Seller's equity. Homes not in market-ready condition tend to take longer to sell.

So, my recommended Mindset suggestion Plan ahead. Talk with a trusted Realtor well in advance. If you want to sell when they kids graduate (typically May), start planning now. A good Realtor will go through your home with you, assess and make suggestions about what you should do and what you don't really need to do.

Planning ahead in getting your home market-ready makes it more financially manageable and less stressful. I have worked with people as much as two years in advance, and I always suggest choosing paint colors last. Color trends change as you know, and color is one of the biggest and often simplest transformers of a home's presentation.

Trust your Realtor. We do this every day and participate in more Closings in one year than most consumers do in their lifetime.

Pam Evans is an Associate Broker with Century 21 Results, and can be reached at HelloPamEvans@gmail.com and at 678-778-6551.



Many parties wish they had an "amicable" divorce, but assume they do not due to their negative feelings about the other party or the complexity of their assets. This is far from true. Parties seeking a divorce have no obligation to get along to have an amicable divorce, that is often an unrealistic expectation in divorce. The key to an Amicable Divorce, is the vetting of the professionals involved in the case. It is the professionals in the Amicable Divorce Network who are vetted for resolution focus, fair billing practices and experience. Having the right professionals, even the most difficult and complex cases can be guided to a peaceful out of court resolution.

Members of the Amicable Divorce Network are trained on the Amicable Divorce Process which is an out of court, flexible, process and designed by the professionals in the case. Parties can choose to accelerate the case, or slow it down, as needed. The Amicable Divorce Team is also customized for the parties, for exactly the professionals they need and can afford. The team may be comprised of attorneys, mental health professionals, financial professionals, coaches, real estate and mortgage professionals, wellness experts and professionals trained to assist with negotiated dispute resolution such as mediators, arbitrators and parent coordinators. All professionals are dedicated to helping lower the tensions and keep the process forward looking with a focus

on the well-being of minor children when they are involved.

The Amicable Divorce Network is an international network of vetted professionals dedicated to making that path as smooth a transition for your family as possible and this global organization started right here in Forsyth County, Georgia. Founded by Tracy Ann Moore-Grant of the law firm Patterson Moore Butler, she saw a need to help parties divorce in a better way by connecting them to like-minded professionals who assist them with achieving their goals without destroying their family, finances and mental health. The Amicable Divorce Network helps people divorce in the United States, Canada and the United Kingdom using dispute a sophisticated technology resolution and platform to reduce the time and expense of the divorce process. The next logical step was to write a book. "Divorce Amicably: Your Roadmap to Resolution" is a comprehensive guide written by Moore-Grant and becoming and Amazon Best Seller in 2025. The book offers insights from Moor-Grant and 40 experienced Amicable Divorce Network professionals across various fields, including law, finance, and mental health, to help couples navigate the divorce process with clarity and cooperation. Key topics center on guiding divorcing parties before, during and after the divorce process by educating them on financial preparation, child-centered parenting

plans, and stress management, aiming to make the divorce process less stressful and more constructive. The book is available for purchase on Amazon or at Patterson Moore Butler and is designed to provide practical strategies for achieving a respectful and collaborative divorce.

There is a roadmap to resolution for every divorce. You can save time, money and your sanity if facing a divorce. Any couple, no matter how contentious they may be, is a candidate for an Amicable Divorce. The reality is that over 93% of cases settle outside of court, yet most attorneys prepare a divorce case for a trial that will never happen. This prolonged preparation leads not just to heightened cost, but also adversarial emotions throughout the process. In a traditional divorce, parties are focusing on grievances of the past and kept in a repeating cycle of conflict and negativity. With an Amicable Divorce, professionals focus the parties on achieving results while focusing on the best interests of the children, their financial and mental health, and the future. Parties always have a choice on how to divorce. By choosing Amicable Divorce, parties agree to focus on the future and make the ugly process of divorce a thing of the past.

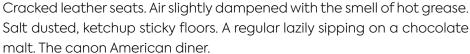


Vickery Burger Bar

GET SMASHED!

By Celina Simone







When you walk in you are greeted with a wave of AC, and have the option to order from two touch screen tablets. Here with a few easy taps, you can customize burgers, shakes, and request condiments to your heart's content. But if you still crave a human touch you can always order from the counter.

You'll want to grab a seat as quickly as possible though, because the space fills up quick. Teenagers taking selfies by the iconic wall-length mural, parents grabbing fistfuls of napkins, workers bustling with trays of hot food and cool shakes. The decor is minimalist, relying on hues of clean white, polished wood, and creamsicle orange to hold the space together.

But while the food and decor may be modernist, the food is American classic. I managed to devour my burger in four

easy bites. The patty had crispy, lace edges and a meaty, hot center tempered by the fresh slices of tomato and lettuce. All was bundled together by melted American cheese, and perfect dollops of ketchup. The veggie burger was just as satisfying, with a patty made from an assortment of onions, peppers, and beans and all the classic burger dressings. The fries came in their own little basket, hot and salty. Delicious in mustard, even better in my strawberry shake.

But what really surprised me was how perfect the "Giant Bavarian Pretzel" was. They aren't exaggerating when they say giant. It was bigger than my head, and flecked with salt. Biting down I broke through a perfectly browned crust to reveal a soft and doughy center. I could have passed on the cheese sauce though for two servings of the spicy mustard.





All and all the Vickery Burger Bar has proven to be a Vickery Village staple. Come with friends and family, and come craving a modern ambiance paired with deep Americana food cravings. And if you really want to get to know the restaurant... be sure to check your reflection in the bathroom before you go.



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FORSYTH FOODIE

FOUNTAIN'S FOOD ADVENTURES

A LOCAL GEM IN JOHNS CREEK

The Windward Tavern

By David Fountain

"WHERE EVERYBODY KNOWS YOUR NAME": THE SPIRIT OF CHEERS LIVES ON AT WINDWARD TAVERN







Nestled just across the South Forsyth County line in Johns Creek, Windward Tavern is more than just a local bar and grill—it's a beloved neighborhood hangout where regulars gather to unwind, reconnect, and enjoy great food in good company.

If the iconic sitcom *Cheers* taught us anything, it's that a cozy bar full of familiar faces can feel like a second home. And Windward Tavern, with its welcoming vibe and loyal customers, delivers exactly that. It's the kind of place where you know half the people at the bar—and if you don't, you'll be chatting with them by the time you leave.

Local Gem with Real People & Real Personality & Real Food

Windward Tavern may not be fancy, but it checks every box for a great go-to spot: consistently fresh food, generous drinks, warm service, and an always-lively crowd. The menu features American comfort classics—think fresh daily specials, juicy Philly cheesesteaks, chicken pot pie, awesome salads, and flavorful fried & grilled wings. The "Kimmie special" Tavern Salad (just a half) with grilled salmon with the house- made Miso dressing – oh so good! The oysters and fish specials are always fresh and a hit. We loved the fresh Amberjack with grilled zucchini and potatoes.

"We come here after work to decompress and socialize," one regular says. "It's not gourmet or fancy —but it's consistently good, reasonably priced, and always comfortable with great service. And more than that, it's familiar."



A Crowd That Feels Like Family

Most nights, the bar may not seem overly busy at first glance, but it's bustling in its own way—with a wide mix of personalities: friendly retirees grabbing an early dinner, professionals taking calls at the bar in the afternoon, and groups of friends laughing over wine and beers.

Even if you've only been a few times, people start recognizing you—and pulling up a seat for you.

"Sometimes it feels like we're here all the time," one customer joked. "But then you meet someone who's been coming four or five nights a week for years, and they remember every bartender by name."

One night, we sat beside a woman who drives from Crabapple because, as she put it, "My people are here. This is *my* place."



It's that kind of connection—organic, warm, and unforced—that keeps people coming back.

Channeling the Spirit of Cheers

The comparisons to *Cheers* aren't accidental. From the familiar faces to the easy conversations, Windward Tavern captures that same neighborhood bar magic. With the recent passing of George Wendt—the beloved actor who played Norm—it's hard not to smile at the thought of how many "Norms" hang out here, holding down their corner seats at the bar.

"I walk in and hear, 'Hey, David!' just like Norm walking into *Cheers*," one patron said with a laugh. "It feels like home."







5206 McGinnis Ferry Rd, Alpharetta, GA 30005

www.thewindwardtavern.com

Locally Owned, Community-Focused

Windward Tavern is co-owned by restaurateurs Rick and Emily Gerson from Milton, who also operate the likewise popular Milton Tavern and Crabapple Tavern. Their focus has always been on building restaurants that feel like an extension of the community—great food, great service, and even better people.

Friday and Saturday nights occasionally feature live music, and holidays like St. Patrick's Day can occasionally be dancing parties, full of laughter, music, and celebration.

Why You'll Come Back

Windward Tavern isn't trying to be trendy or over-the-top—it's real. It's about familiar faces, well-made meals, and conversations that make you lose track of time. You may stop in for a drink, but you'll stay for the company.

As the *Cheers* theme song goes, "Sometimes you want to go where everybody knows your name." And in Johns Creek in South Forsyth, that place is Windward Tayern.



A Widow Looks at Retirement

By Julie Brennan



People rarely anticipate certain events, such as the sudden loss of a spouse. Many individuals facing this change are unprepared for the adjustments it brings. Transitioning from living alone to considering retirement introduces various challenges. These involve not only financial and logistical considerations but also questions about identity and purpose. Adapting to life without a partner may include reevaluating personal fulfillment and exploring new possibilities rather than focusing solely on what has changed.

There is no standard approach for navigating this period. Some choose to stay active with social engagements and travel, while others may spend more time reflecting or withdrawing. The experience can involve both exploration and contemplation. Retirement, particularly following the loss of a loved one, may be seen as an opportunity to redefine the use of time.

Questions may arise about the timing and affordability of retirement, as well as how to allocate newly available time. Common pursuits include reading, learning new skills or hobbies like pickleball, gardening, and traveling.

Consideration is often given to finding personal meaning and engagement, such as through volunteering in community organizations that offer various opportunities to contribute time and resources.

I often consider how to use my time effectively.

Approaching retirement, I've realized my experiences may benefit others. Volunteering has given me purpose, and I encourage you to consider how you might share your skills with those who may need them.

Stay well! And happy.





Volunteer opportunities for your consideration



The Drop

The Drop is an organization that serves unaccompanied youth, ages 18-24, who are facing housing instability – from homelessness to living in transitional housing. Their services, provided at no charge, include providing aid and a safe place where individuals can speak to trained counselors and case managers.

From basic toiletries to food, those who visit The Drop find, if you will, a family that is willing to help them find their way to a better place, and hopefully find a home.



For more information about The Drop, visit www.thedropfoco.com.



Forsyth Community Clinic

The clinic offers, free of charge, comprehensive general medical visits with a licensed medical provider, treatment of chronic illness, free bloodwork/

diagnostic testing, access to free and reduced cost prescription medication and access to medication assistance programs and patient education for health conditions, such as diabetes, hypertension, hypo/hyperthyroidism, and cholesterol, to name a few.

The clinic also provides assistance with social services via referrals to community partnerships.



For details visit www.forsythcommunityclinic.org.



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Visit www.aboutface-usa.org.





In today's rapidly shifting corporate landscape, we're seeing a growing number of large companies offering early retirement packages to long-time employees. These offers often come wrapped in a tone of gratitude—perhaps with a generous severance, extended health coverage, or pension acceleration—but beneath the surface, they carry significant long-term financial and emotional consequences.

If you or someone you know is facing one of these offers, you're not alone—and it's okay to feel a mix of uncertainty, excitement, and concern. After all, retirement—early or not—is a life milestone that deserves careful planning and clear thinking.

As a financial advisor, I've worked with many individuals in this exact situation. I want to share some essential steps and questions to consider before making a decision that could impact your life for decades to come.

STEP 1: UNDERSTAND THE OFFER IN FULL

Start by gathering every detail. What's being offered—financially and in terms of benefits? Look for:

- **Severance Pay:** Is it a lump sum or spread out over time?
- **Health Insurance:** Will COBRA or company-provided insurance continue? For how long?
- Pension & 401(k): Will you have early access

to retirement accounts? Are there penalties?

• Stock Options or Restricted Stock Units: What happens to unvested shares?

Ask HR for everything in writing and don't be afraid to request clarification. These decisions are too big for assumptions.

STEP 2: TAKE STOCK OF YOUR FINANCIAL PICTURE

Before saying "yes," review your entire financial life:

- How much have you saved?
- What are your monthly expenses—now and in the future?
- Are you debt-free, or carrying a mortgage or loans?
- Do you have other sources of income (e.g., spouse's income, rental properties, Social Security)?

Early retirement can mean stretching your assets further than expected. It's not just about whether you can afford to retire today—but whether you can afford to stay retired.

STEP 3: CONSIDER YOUR HEALTHCARE TIMELINE

If you're under 65, Medicare isn't yet an option. You'll need to bridge that gap with COBRA, private insurance, or coverage through a spouse. Healthcare costs are one of the biggest retirement

expenses, and a common area where people get caught off guard.

STEP 4: REIMAGINE YOUR LIFE IN RETIREMENT

This is where it gets personal. Retirement isn't just a financial decision—it's an emotional one. Ask yourself:

- Are you ready to stop working?
- Do you want to pursue part-time work or consulting?
- Will you relocate? Travel? Help family?

Many early retirees thrive. Others find themselves longing for the structure and social interaction of work. Think beyond the numbers.

STEP 5: DON'T DECIDE ALONE

Companies may give you a short time to decide—but don't rush. Talk with:

- Your spouse or partner (this is a team decision)
- A financial advisor (for cash flow projections and investment planning)
- An accountant or tax professional (some packages have tax implications)
- An attorney (if your contract is complex)

Having a neutral third party can help remove emotion from the equation and provide clarity you may not have on your own.

YOU DESERVE CONFIDENCE, NOT GUESSWORK

Choosing whether to accept an early retirement package is one of the most important financial decisions you'll make. It's about protecting your future, honoring your hard work, and stepping into the next chapter with a plan—not just hope.

We believe no one should have to navigate that choice alone.

FREE RETIREMENT OFFER REVIEW

To support employees navigating these transitions, we're offering a free Early Retirement Package Review—no cost, no obligation. We will meet you one on one walk you through your offer and help you weigh the financial and personal pros and cons.

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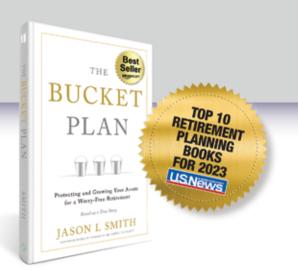
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21-DAY CHALLENGE:

Becoming Your Best Self

BY BERNI LEONARD

"The best preparation for tomorrow is doing your best today." — H. Jackson Brown, Jr.

Life is a journey filled with twists and turns: challenges, triumphs, heartache, and love. And at times, it can feel paralyzing. Yet, it is in those valleys where vision is often born, and I firmly believe that sometimes, we must walk through the shadows to reach the mountaintop.

Achieving that summit takes time, patience, reflection, and refocus. How do we cultivate a mindset that helps us become the best version of ourselves—the version God intended us to be?

Over the years, I have sought wisdom from many sources: successful people, podcasts, books, coaches, and mentors. My purpose has always been clear: to enrich the lives of others and, in doing so, discover a life of service, gratitude, and fulfillment. Through this journey, I've uncovered five essential practices that can set anyone up for success. These practices form the foundation of my 21-Day Challenge—a gift I hope inspires you to make this year your most purposeful year yet.

Before you dive into the challenge, take a moment to reflect, refocus, and establish these five pillars for success as the cornerstone of your journey.

THE FIVE PRACTICES FOR SUCCESS

- 1. **Abundance:** Cultivate a heart of gratitude. Take stock of what you have and give thanks for it. Gratitude is the seed from which joy and contentment grow. *Keep the mindset of:* "Thankfulness is the beginning of happiness."
- 2. **Habits:** Small disciplines lead to great achievements. The actions we take today shape our tomorrows. Habits compound over time, creating opportunities we may not see in

the moment. Keep the mindset of: "Habits compound; they create unseen opportunities."

- 3. **Planning:** Without a plan, distractions can easily creep in and rob us of our potential. Social media scrolling, comparing ourselves to others, or feeling unworthy are just a few examples of time-killers. Start planning today for a brighter future. *Keep the mindset of:* "Start planning today for a brighter future."
- 4. **Consistency:** Excellence requires consistency. Life pulls us in many directions, but staying true to our core values builds trust and momentum. It's not about perfection but perseverance. *Keep the mindset of: "Staying true to your word builds trust."*
- 5. Accountability: Take responsibility for your actions. When we overcommit or fail to set boundaries, it's easy to shift blame. True growth comes from designing a life of intentionality and owning our choices. Keep the mindset of: "Be accountable for your daily actions."

WHY A 21-DAY CHALLENGE?

Why not? Over the next 21 days, you have the opportunity to build habits that foster growth, joy, and purpose. Ask yourself:

- What lasting impression do I want to leave on others?
- What goals do I want to accomplish?
- How can I become the best version of myself?

Reflecting on these questions helped me see how my daily choices impact not only my life but the lives of those I love and lead. This challenge is my way of sharing that gift with you.

THE 21-DAY CHALLENGE STEPS

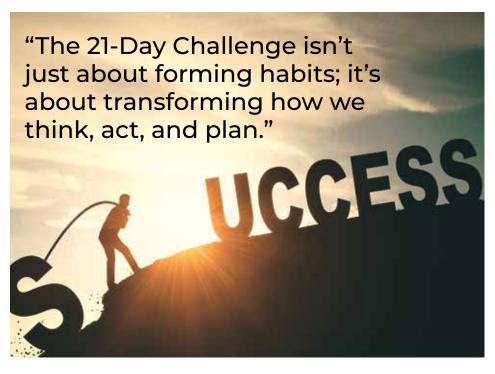
Day 1: Conduct a personal audit of your daily agenda. Take a close look at where your time goes and identify any habits or activities that don't align with your goals.

Day 2: Start with a morning routine. Incorporate affirmations, quiet time, or journaling to set a positive tone for the day.

Day 3: Prioritize what matters most—whether it's your health, work, family, finances, or spirituality. Define what's truly important to you.

Day 4: Pick one big goal to focus on. Dream big, but remember to break it down into actionable steps.

Day 5: Find an accountability partner or mentor. Share your goals and let someone support you on this journey.



Day 6: Know your "why." Reflect on what drives your goal and how it aligns with your purpose.

Day 7: Set boundaries. Learn to say no to things that don't serve your vision, so you can say yes to what truly matters.

Day 8: Schedule a self-care day. Prioritize rest and recharge to keep your energy and focus high.

Day 9: Practice gratitude. Take time to reflect on the blessings in your life and write them down.

Day 10: Revisit your personal audit. Are you staying on track? Adjust where necessary.

Day 11: Reflect during your morning routine. Use this time to align your thoughts and actions with your intentions.

Day 12: Set deadlines for your goals. A timeline keeps you focused and accountable.

Day 13: Consume intentional content. Listen to podcasts or read books that inspire and educate you.

Day 14: Work in silence. Your most valuable work happens behind the scenes, away from distractions and noise.

Day 15: Embrace challenges and rejection as opportunities for growth. Reflect on setbacks, reset your approach, and keep moving forward.

Day 16: Make wise, thoughtful choices. Each decision you make builds toward your vision.

Day 17: Remind yourself daily that you are worthy of your dreams. Positive self-talk can transform how you see yourself.

Day 18: Watch your behaviors. Consistent actions build trust and strengthen your character.

Day 19: Be an aggressive learner. Seek out knowledge and experiences that challenge you and prevent stagnation.

Day 20: Review your daily agenda again. Progress is built on regular reflection and adjustment.

Day 21: Pay it forward. Thank someone who has impacted your journey, and extend a helping hand to someone in need. Acts of kindness create ripples of positivity.

The 21-Day Challenge isn't just about forming habits; it's about transforming how we think, act, and plan. Your surroundings are a reflection of what you put into them. This is your time to create a life of abundance, joy, and purpose. Let's make this year the best year yet.

With love and encouragement, Berni

Getting to the Price is Right! REDUCING DRUG COSTS

By Narendra Singh, MD

• • •

As a researcher, the past three decades have been exciting times for cardiovascular medicine. I have participated in the development of many breakthrough drugs that have dramatically changed how we manage conditions such as heart attack, stroke, heart failure, kidney disease, obesity, diabetes, hypertension, atrial fibrillation, high cholesterol and arrhythmias. These therapeutic agents have the potential to positively transform the health of my patients, improving both the quality and quantity of life. Unfortunately, as a clinician, I have been frustrated that the full promise of these therapies has not been realized with one of the biggest barriers to utilization being drug costs.



The United States has one of the most complex systems for prescribing drugs. Each insurance company has its own formulary outlining what drugs they will pay for and at what tier level. Many require prior authorization- a bureaucratic approval process that often delays or denies treatment. Even when approved, the out-of-pocket costs from high deductible plans make many of these drugs still unaffordable. Drug samples, copay discount cards and pharmaceutical companies' assistance programs can sometime help reduce cost.

The cost of drugs is often many folds higher in the United States versus the rest of the world. Pharmaceutical companies routinely strategize to make the bulk of their profits here in the USA. In essence, we subsidize drug costs around the world. It is one of the reasons many patients will try and purchase drugs in Canada, Mexico and India. Often though, online pharmacies have poor quality control and can result in subtherapeutic, contaminated products. Similarly, the FDA has warned against using compounded GLP-1 products (semaglutide, tirzepatide) for weight loss.

Medicare is the biggest purchaser of drugs in the world yet up until now, they could not negotiate drug prices even though this is done routinely by governments around the world. Regardless of your political leanings the Inflation Reduction Act of 2022 has provided a major breakthrough for drug pricing and reducing costs especially for our Medicare patients. Earlier this year the cost of insulin was capped at \$35 a month. Now, 10 drugs are to be negotiated down in price with additional drugs to be added to the list each year. The first 10 branded drugs include many cardiac therapies – Eliquis, Enbrel, Entresto, Farxiga, Imbruvica, Januvia, Jardiance, Novolog, Stelara, Xarelto.

More importantly, starting in 2025, the much hated "donut hole" that left patients with unaffordable drug cost for part of the year will be eliminated. Instead, all Medicare recipients with Part D coverage will have a maximum out of pocket drug expense of \$2000 annually. This can be paid as a lump sum in January or more reasonably as a \$167 monthly expense. This will significantly reduce the risk of patients stopping their medications because of

affordability and allows for better budgeting.

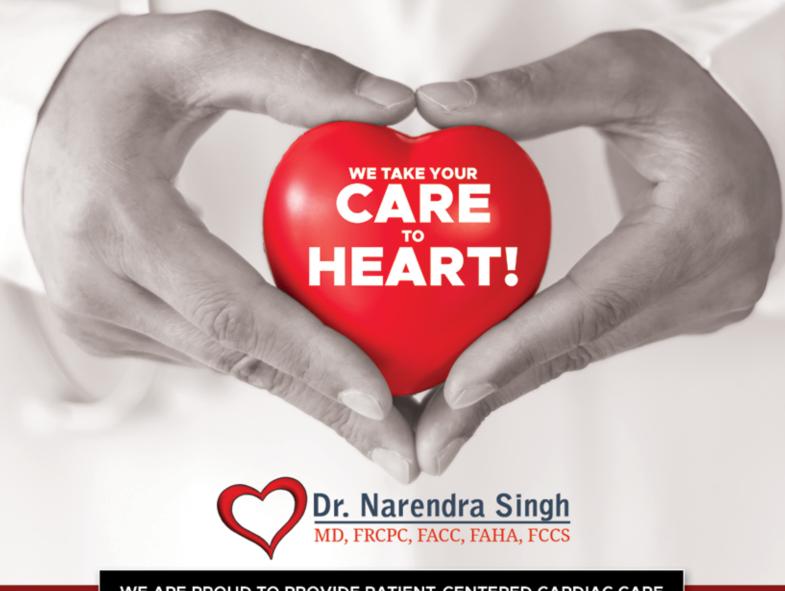
We have a long way to go in making drug costs more reasonable for Americans but it's nice to see that positive changes are starting! In the interim, always discuss with your health professional before stopping a medication that seem unaffordable. Sudden discontinuation can have serious consequences. There may be cheaper alternatives and resources such as specialty pharmacies that can help.

NARENDRA SINGH, MD, FRCP(C), FACC, FAHA

Clinical Asst Professor- Mercer University, Atlanta, GA Director, Clinical Research, NSC Research, Atlanta, GA Director, Collaborative CME and Research Network (CCRN) Affiliated with Piedmont, Northside & Emory Health Systems Recognized expert in South Asian Heart Disease.

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Dr. Narendra Singh is a board-certified cardiologist specializing in the early detection and treatment of cardiovascular illness. Dr. Singh is the Director of NSC Research and NSC Cardiology. He has faculty professorship at Mercer University and the Medical College of Georgia. His mission is to deliver patient centered, evidence-based, holistic care.

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TOP 10 IN GEORGIA

TOP DOCS IN AMERICA

Skin Care Tips

TRUST YOUR BOARD-CERTIFIED

DERMATOLOGIST, NOT TIKTOK TRENDS

By Nathan Cleaver, DO

The skincare landscape is more overwhelming than ever, with countless products, fads, and influencers claiming to have the "ultimate solution" for healthy, glowing skin. While social media platforms like TikTok can offer entertainment and inspiration, trusting your skin to these unregulated sources may do more harm than good. Instead, your best resource is your local board-certified dermatologist, who brings years of education, training, and





The foundation of any effective skincare routine is maintaining a strong, healthy skin barrier. Your skin barrier is your body's natural defense against environmental stressors, irritants, and dehydration. When compromised, it can lead to irritation, sensitivity, and even chronic conditions like eczema.

TO PROTECT AND REPAIR YOUR SKIN BARRIER:

Use a Ceramide-Containing Moisturizer

Ceramides are lipids naturally found in your skin that keep it hydrated and resilient. Incorporating a moisturizer with ceramides helps restore this protective layer, improving hydration and reducing sensitivity. Modern ceramide formulations often include additional ingredients like niacinamide or hyaluronic acid, amplifying their skinsoothing benefits.

Incorporate an Evening Retinoid

Retinoids, derived from vitamin A, are a gold standard in dermatology for promoting cellular turnover, improving texture, and stimulating collagen production.

While powerful, they can be irritating if overused or applied to compromised skin. A dermatologist can help you choose the right strength and formulation to safely remodel your skin without disrupting the barrier.

Commit to Daily Sunscreen

Sunscreen remains the most critical tool for preventing premature aging, hyperpigmentation, and skin cancer. In 2025, advances in sunscreen technology mean you can find lightweight, broadspectrum formulations that suit every skin type and tone. Apply a sunscreen with SPF 30 or higher every morning, even on cloudy days or when indoors, to protect against harmful UVA and UVB rays.

SUPPLEMENT YOUR SKIN HEALTH

Healthy skin doesn't stop at your topical routine. Dermatologists increasingly recognize the role of targeted supplements in enhancing skin health from within:

Heliocare (Polypodium Leucotomos Extract)

Heliocare supplements are rich in antioxidants that protect against UV-induced damage. Studies have shown their

ability to reduce inflammation and minimize sunburn severity, making them an excellent addition to your daily regimen—especially when paired with sunscreen.

Collagen Peptides

Collagen is a protein essential for skin elasticity and strength. Oral collagen peptide supplements have been shown to improve skin hydration, reduce fine lines, and enhance overall skin texture. Incorporating these supplements into your diet can complement topical treatments like retinoids and ceramide moisturizers.

WHY A DERMATOLOGIST KNOWS BEST

Unlike fleeting social media trends, your dermatologist offers personalized recommendations based on evidence-backed research and your unique skin needs. They can help you navigate the overwhelming array of products and avoid pitfalls like over-exfoliation or the misuse of active ingredients.

TikTok trends may come and go, but investing in your skin with a consistent, dermatologist-approved routine will stand the test of time.



Nathan Cleaver DO, FAAD is a board-certified dermatologist and fellowship trained Mohs micrographic surgeonspecializing in the medical and surgical management of melanoma and non-melanoma skin cancer, cosmetic procedural dermatology, in addition to routine medical dermatology. His office locations are in Cumming, Dawsonville, and Dahlonega. He may be reached at **770-800-3455.**





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The Drop:

DEDICATED RESOURCES, OPENING POSSIBILITIES

Comprehending the challenges faced by individuals facing homelessness is daunting. Imagine thinking about those who are living on the streets, in a car or encampment, who are still going to school. Homelessness is a reality everywhere we look.

"We want to provide our youth with a safe and welcoming environment where they can find the resources they need as they face the harsh reality of homelessness, a place where they can turn to for support as they navigate their daily challenges," explained Margarita Jimenez, Program Director of The Drop Resource Center.

In 2024, the opportunity to establish a place where homeless youth could come to for help from food to a warm shower – became a reality.

Forsyth Community Connection (FCC) applied for and received a grant from the Department of Housing and Urban Development (HUD) to establish a center where homeless youth, ages 18-24, could receive guidance.

"Support services available at The Drop include assistance with basic needs, educational support, transportation, evaluation counseling, case management, skill development workshops and community integration," stated Sara Pedarre, FCC Executive Director. FCC serves as the fiscal agent for The Drop.

Abigal Buben, The Drop Case Manager, values the opportunity The Drop provides to this sometimes-forgotten sector of the population.

"The young adults who enter our doors are treated with respect and understanding. Being a young adult can be confusing, emotional and overwhelming," Buben stated. "I We aim to connect with everyone who comes to The Drop so that our team can tailor a specific plan that will help them navigate through the circumstances they are facing."

"The needs are varied," Buben added. "Transportation, life-skill training, goal-setting, and mental health counseling are just some of the areas we work on to help our youth clients."

"As a Coordinated Point of Entry, we connect homeless youth to a network of agencies across Forsyth County and 152 other counties in Georgia, providing vital support and resources," added Jimenez.

"The needs are many, and while we may not be able to take care of them all, we focus

on providing the most help we can, within the context and regulations that we must follow. We are working with community partners to enhance and centralize services at our location and raising awareness to the community about this silent but prevalent need in our community," Jimenez explained.

Jimenez and Buben are joined by Dawn Hooper, as The Drop's new Outreach Manager. She is a Licensed Clinical Social Worker with over 15 years of experience in treating and helping young people.

The Drop opened its doors in March 2025. It is open Monday through Friday, 9 am to 4 pm or by appointment.

"We are here to foster an environment where clients facing housing insecurity or homelessness can take ownership of their goals as they deal with the challenges they face," Jimenez concluded. "We want them to feel a sense of hope, security, camaraderie, a family environment, where they can grow and thrive, a place they feel safe at and belong in, for as long as they need us."



470-695-4986 | TheDropFOCO.com 133 Samaritan Dr. | Cumming GA 30040

HOMELESSNESS CRITERIA

1. LITERAL HOMELESSNESS

Living in an emergency shelter, hotel or motel, paid the government. Also, youth you are exiting an institution, such as jail or hospital, where they lived for 90 days of less.

2. IMMINENT RISK OF **HOMELESNESS**

In one's own housing but being evicted within 14 days, living with family and friends where the time limit is 14 days maximum.

3. FLEEING VIOLENCE

Youth who are fleeing a home due to domestic violence, sexual assault, stalking or other lifethreatening conditions which makes them afraid of living in that home. Other conditions include sex for housing, trafficking, physical, emotional and/or financial, and active drug use in the youth's current home.





THE DROP provides a safe, welcoming environment where young adults can access resources tailored to their needs while building relationships with individuals and organizations committed to supporting them.

THE DROP works in coordination with local nonprofits and community organizations to ensure comprehensive support for our clients. By leveraging existing resources and building new partnerships, we strive to meet the evolving needs of unhoused young adults in Forsyth County.

- 470-695-4986
- TheDropFOCO.com
- TheDROP@forsythconnection.org
- 133 Samaritan Drive, Cumming, GA 30040



HOW ALLERGIES **AFFECT YOUR EYESIGHT**

AND WHAT YOU CAN DO ABOUT IT

By Mira Sivan

SEASONAL ALLERGIES CAN DO MORE THAN MAKE YOU SNEEZE—THEY CAN ALSO TAKE A SERIOUS TOLL ON YOUR EYESIGHT.

Allergens like pollen, dust, and pet dander trigger the release of histamines, leading to red, itchy, and watery eyes. In some cases, swelling of the eyelids and blurred vision can occur, making everyday tasks more difficult. One common symptom of eye allergies is allergic conjunctivitis, which causes inflammation and irritation. Rubbing your eyes can make it worse by spreading allergens and increasing discomfort. Contact lens wearers may experience additional irritation since allergens can stick to the lenses, leading to prolonged exposure.

Preventing allergy-related eye issues starts with minimizing exposure to allergens.

Wearing sunglasses outdoors can reduce may also suggest allergy testing or a referral pollen contact; using high-quality air filters at home can help keep dust and pet dander at bay. Artificial tears can also provide relief by flushing out irritants, and applying a cool compress can soothe inflammation.

If allergies are significantly affecting your vision, an optometrist can be a valuable resource. They can determine whether your symptoms are caused by allergies or another underlying issue, recommend allergy-friendly contact lenses or preservative-free eye drops, and prescribe antihistamine eye drops if needed. For those with severe reactions, they

to an allergist. Reach out to For Your Eyes Only eye care at fyeo-eyecare.com or by calling 678-648-5185 to schedule an appointment today.

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BURGESS MUSINGS

By Tom Burgess, Owner, Christian Brothers Automotive, Cumming GA

THE COST OF REPAIRS: Wby is it so bigb?



As a 10-year owner of an automotive repair and service shop, I feel bad when repairs that used to be simple and fairly inexpensive, now cost hundreds or thousands of dollars more.

According to the US Bureau of Labor Statistics, the cost to service vehicles rose by 20% between 2023 and 2024. What's causing such a large increase? Here are some of my real-world observations and what I found doing some simple research.

The first is the **rising cost of labor** as we currently have a shortage of technicians. For every five technicians that retire, there are only four new ones to take their place, and 'Tech Force' reports a shortage of over 600,000 technicians currently nationwide.

The average age of today's technicians is 42 and to make matters worse, graduations from the 10 largest auto technical colleges is down 34% in the past 10 years. With all shops and dealerships desperately recruiting quality technicians, the cost of labor goes up. And the experts predict the situation is not going to improve anytime soon.

All parts costs have risen. Examples include car batteries which have doubled in price in recent years, and freon. I used to pay \$90 per bottle for the old 134A refrigerant, while the new environmentally friendly 1234 refrigerant is \$500 per bottle. Motor oil and all fluids have increased in price much faster than inflation.

New **technology** improves performance and features but is exponentially more expensive. LED headlights and taillights contain chips and circuit boards and are insanely expensive. Some headlights even have motors in them to keep them level with the road or point left and right as you turn the wheel – these headlights can be thousands of dollars each! And technology makes repairs more expensive because everything is more complicated.

Sensors are all over the car, in bumpers and mirrors and throughout the engine, wheel speed sensors, emissions sensors and driving aids – these are all linked together resulting in higher diagnostic costs when things go awry. The crazy thing is, there are so many sensors in bumpers, they are often the most expensive part of the front or rear of the car – so we really need bumpers to protect our bumpers!

Another thing to consider is that any button you touch in your car now goes through a communication bus, and then a computer decides if you will be allowed to lower your window, adjust the heat, or turn on the wipers. These were very simple circuits or mechanical linkages in the past. Technicians now must determine if there is a communication failure, a computer failure, or a mechanical issue when a component stops working. Gone are the days of simply testing voltage at a window switch or motor. That increases the cost of scan tools and labor times.

Speaking of **computers**, today's basic vehicles contain around 30 – luxury models can have 150 or more! That's great for improving performance, features, efficiency, diagnostics and safety, but they are very costly to replace when they fail.



"New technology improves performance and features but is exponentially more expensive. LED headlights and taillights contain chips and circuit boards and are insanely expensive. Some headlights even have motors in them to keep them level with the road or point left and right as you turn the wheel — these headlights can be thousands of dollars each! And technology makes repairs more expensive because everything is more complicated."

Finally, in order to reduce production cost and vehicle weight, manufacturers are increasingly using **plastic** for engine parts. Due to engine bay heat, plastic hoses and lines get brittle over time and often break when mechanics move them out of the way to access other components. Valve and timing covers, and intake manifolds used to be metal and would last forever. Now they are plastic, which can warp over time and often chips during removal or installation. And they may have non-serviceable rubber seals - so it's usually best to replace them when changing the gasket. Instead of just a \$30 gasket, it's now advisable to purchase a valve cover or intake for much, much more.

The unfortunate reality is due to the high cost of repairs, vehicles will depreciate rapidly once out of factory warranty because the cost to repair them is so expensive. In addition, damaged vehicles are more likely to be totaled as replacement parts are so expensive.

Bottom line, when you view that repair bill and are surprised when a simple repair is more costly than you imagined, there are a lot of factors entering into the equation.



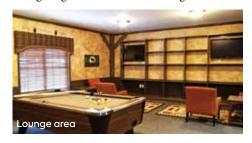


Many young people who grow up in foster care experience troubling outcomes. Statistics from the Annie E. Casey Foundation show that only 11% of Georgia's foster children aging out of foster care graduate high school, and 20% of foster youth become homeless the day they age out.

Accordingly, in 2005 there was no place in Forsyth County for teen boys who had no place to call home. That year two community leaders recognized the need. During a Rotary Club meeting that year, they introduced the idea of a non-profit organization that would help meet that need. Buddy Lang, a businessman, and Charlie Smith, a local judge, both now deceased, envisioned a program that would house and support young men and boys who did not have a home. They became the driving force that ultimately saw Bald Ridge Lodge become a reality.

After several years of fundraising efforts, the Lodge was eventually built in 2008 on land owned by Forsyth County. Today almost 500 boys have gone through Bald Ridge Lodge programs, according to Executive Director Angela Dikes.

"Bald Ridge Lodge provides safe and stable support for young men in Forsyth County in ways that nurture youth, strengthen healthy relationships, and help them in their transition to adulthood," Angela said. The support consists of three programs: a Group Home, Independent Living Program, and After Care Program.



The Lodge's Group Home serves young men ages 12 to 21 who have been removed from their homes due to abuse and neglect. Group Home residents live in a safe environment where their basic needs are met. They also receive counseling, educational support, mentoring, and life skill coaching. Staff members build therapeutic relationships with boys they care for 24 hours a day, 7 days a week. The boys are able to experience "normal" teen life, including having friends, attending public school, participating in extracurricular activities, and achieving teen milestones such as getting a job and learning to drive. The Group Home accommodates twelve boys at one time.



A pavilion for picnics and events

The Independent Living Program provides separate housing, along with case management for young men ages 18-26 seeking independence, but not yet financially able, or perhaps not emotionally ready. Bald Ridge Lodge assumes initial financial responsibility and gradually reduces oversight while residents take on increasing financial and personal responsibility. A Life Coach works closely with the young men to prepare them for social, emotional, and financial independence while connecting them to life-long supportive relationships and educational/career opportunities. They eventually start paying a

portion of their expenses. The money they pay is deposited in a savings account for them as they move on with their lives.

The Aftercare Program serves two types of former residents: those living as adults and those reunited with family. The Aftercare Program provides coaching, training, and referrals to community resources to help the former residents maintain successful and stable lives. Bald Ridge Lodge staff continue to check on those in the Aftercare Program to monitor their progress.

It is not uncommon for the staff to receive letters of appreciation from boys who have gone through Bald Ridge Lodge programs. Below is an excerpt from a letter from a former resident. He had come to the Lodge at age 15 and remained until he was 18, when he joined the military. He wrote these words from basic training:

"Never thought I'd write a thank you letter for anyone once I was out. Yet here I am ... you guys were my home at a crucial point in my life. All of you helped me grow so much. I'm just becoming a functioning adult, or dare I say it, A MAN. I just really miss you guys and am thankful for all of you who helped raise me, even if at the time I blew you off. Thank you all so much for what you've done."

Angela shared her thoughts about working with the boys at the Lodge. "While the work can be emotionally difficult, the Bald Ridge Lodge team enjoy the fun that working with teen boys brings into our lives. The young men we work with are funny, energetic, and so resilient! They keep us young. It's not difficult to have a fun day when your work involves hanging out with teens! From the unfiltered way they share their thoughts and opinions to the way they burst into song as a group whenever a song they like is played, our staff laugh and smile a lot as they guide these young men toward hope and wholeness in their futures. They inspire us to make meaningful connections and to celebrate the small wins and incremental changes that lead to great futures for our boys," she said.



Much of the funding for Bald Ridge Lodge comes from community support. To donate, volunteer, or to get foster care tax credit information, go to the website:

www.baldridgelodge.org.





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The "Best of Forsyth" list is a reader's choice award published annually by The Forsyth County News. Nominees are first nominated by readers and then the nominees are vetted through a third-party firm, Second Street. Voting takes place annually from October 1-31. Readers may vote up to once daily during the voting period. No payment was made, and no advertising was required to receive this award.



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