

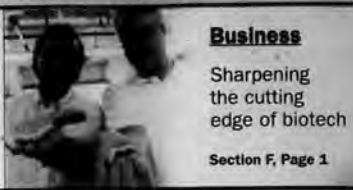
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Sports

# BIG HIT IN '04

Section C, Page 1 PLAYER OF THE YEAR



Business

Sharpening the cutting edge of biotech

Section F, Page 1

JUNE 20, 2004

\$1.25

# SUNDAY ATHENS BANNER-HERALD

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Monday deadline

## Window to register closing fast

By Brian Basinger  
Morris News Service

ATLANTA — It's not too late to register to vote in Georgia's July 20 primary elections — but you'll be out of luck come Monday evening.

State residents wanting to cast a ballot in the primary — as well as any runoff elections held Aug. 10 — must have a voter registration application postmarked by the end of the day on Monday.

"There are still hundreds of thousands of eligible Georgia citizens who are not registered," said Chris Riggall, spokesman for Secretary of State Cathy Cox, who oversees the state's election system. "It's easy to do."

The most convenient manner to sign up for people with computer access, Riggall said, would be to print a voter application from the Secretary of State's Web site — [www.sos.state.ga.us/elections](http://www.sos.state.ga.us/elections).

The forms can be filled out by hand or typed in on a computer — however, both options require registrants to print the form and sign the voter oath.

"There is even a Spanish-language option available," Riggall noted.

For those desiring a person-to-person interaction, registration forms can also be obtained from your local county registrar's office or elections office, as well as in public libraries, schools and other government offices.

Clarke County Supervisor of Elections Gal Schrader said people signing up to vote for the first time in Georgia this week should be sure to include a photocopy of a driver's license or some other form of state-approved identification when mailing in the application.

While an application won't be rejected without an I.D., the person would be

See VOTE on A10

Future cloudy

## Few talking as foundation, UGA tangle

By Ross Markman  
[ross.markman@onlineathens.com](mailto:ross.markman@onlineathens.com)

Although the University of Georgia has parted ways with the non-profit body that manages millions of dollars on its behalf, the divorce might not be final.

Nearly a month after the state Board of Regents ordered UGA President Michael Adams to sever ties with the UGA Foundation, it's unclear if the regents and foundation trustees are attempting to reconcile.

Neither group would elaborate on a June 9 meeting they held with University System Chancellor Thomas Meredith to discuss their fractured relationship.

"The chancellor's position is that nothing's going to be gained by hashing this out in the press," said regents spokeswoman Arletia Perry-Johnson. "We are reserving any additional comment at this point while we have conversations in the appropriate forum."

Joel Wooten, chairman of the 18-member

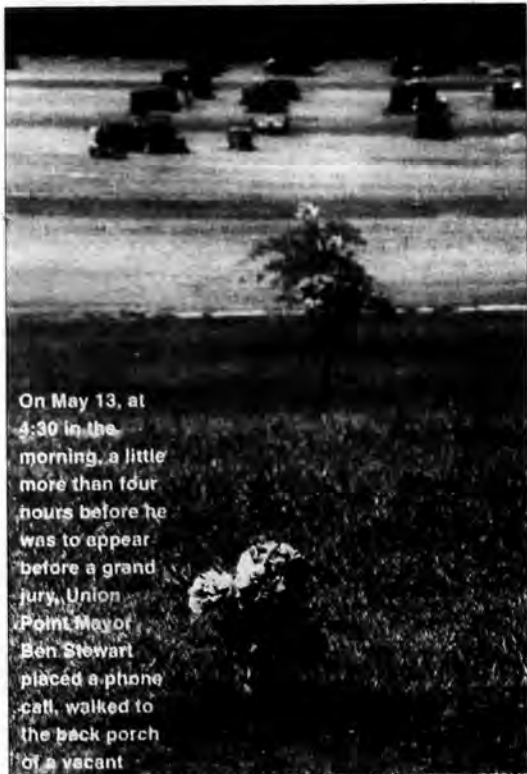
See FOUNDATION on A10

## Breach of Trust



Former Union Point Mayor Ben Stewart

He took small-town investors for a ride, and when he crashed, they lost thousands — and he lost his life



On May 13, at 4:30 in the morning, a little more than four hours before he was to appear before a grand jury, Union Point Mayor Ben Stewart placed a phone call, walked to the back porch of a vacant

rental house, put a .38-caliber pistol to his forehead and pulled the trigger. The police chief was already on his way to pick up the body.

Ben Stewart's grave is set away from the other graves, including those of his father and grandfather, in the Union Point cemetery.

Etissa Eubanks/Staff

By Allison Floyd  
[allison.floyd@onlineathens.com](mailto:allison.floyd@onlineathens.com)

Ben Stewart was a gambling man, though not a particularly good one, as it turns out.

A lifelong financier and two-decade mayor of Union Point, he liked to pelt a handful of his fellow Greene County businessmen into his private jet and wing off to Las Vegas to spend a few hours on the casino floor and take in a heavy-weight bout.

Overall, he lost more than he won at the casinos, but the odds are against a man who spent as much time at the table as Stewart did.

Still, Stewart kept his most profitable game going for

See STEWART on B2

Strike in Iraq

## U.S. hits terror target

By Jim Krane  
Associated Press

BAGHDAD, Iraq — The U.S. military stepped up its campaign against militant leader Abu Musab al Zarqawi, launching an airstrike Saturday that pulverized a suspected hideout in Fallujah. At least 16 people were killed and several houses in the residential neighborhood were wrecked.

Brig. Gen. Mark Kinnutt, the military's deputy operations chief, said multiple intelligence sources suggested that "a significant number of people in the Zarqawi network" were in the house at the time of the attack.

U.S. officials said they did not know if al Zarqawi was there.

Outraged residents gathered around the site after the explosions damaged eight homes in a poor neighborhood of the city. The Health Ministry said at least 16 people were killed, but witnesses said at least 20 people, including women and children, were killed.

Kinnutt said the attack set off ammunition and weapons stored in the safehouse, triggering "multiple secondary explosions" that could have caused some of the casualties and damage.

Residents, however, accused the United States of striking twice — the second time after rescuers moved into the site trying to pull out victims.

The surprise breakfast-hour strike was the first significant U.S. military move in Fallujah since April, when Marines backed away from a bloody three-week siege against insurgents holed up there. Since the U.S. forces left, residents have said extremist

See IRAQ on A7

Claiming a victory

## Saudis hunting body of hostage slain by al-Qaida

By Salah Nasrawi  
Associated Press

RIYADHI, Saudi Arabia — Saudi security agents searched homes in the capital and surrounding deserts Saturday for the body of slain American hostage Paul M. Johnson Jr., while Saudi officials hailed as a victory their slaying of his captor, the top al-Qaida figure in the kingdom.

But the U.S. ambassador said he doubted the death of Abdulaziz al-Mogrin, who officials said was gunned down in a firefight the night before, would stop the violence against Westerners in Saudi Arabia.

Saudi officials had reported that

See SAUDI on A7



Saudi TV displayed Saturday what it said was the body of reputed al-Qaida terrorist Abdulaziz al-Mogrin.

See SAUDI on A7

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Today's weather

Highs in the upper 80s and lows in the upper 60s. North winds around 10 mph.

See Page 2 for full details



On the Web

Online poll: Does downtown Athens need another parking deck?

See [onlineathens.com](http://onlineathens.com)

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# Breach of Trust

## STEWART from A1

more than a decade, betting with the respect and trust his family had built over half a century of issuing home mortgages and dominating local politics. His perfect poker face allowed him to cash in on the life savings of hundreds of middle Georgia families, and only after he realized he had nothing left to bet, he folded his hand.

On May 13, at 4:30 in the morning, a little more than four hours before he was to appear before a Greene County grand jury, he placed a phone call, walked to the back porch of a vacant rental house, put a .38-caliber pistol to his forehead and pulled the trigger.

The police chief was alerted on his way to pick up the body.

## A cold truth

When Stewart died in an Athens hospital bed at about 9 a.m. on May 13, people in Greene County and across middle Georgia were still waking up to the cold reality that their life savings were gone, spent in a lavish lifestyle the likes of which they could not imagine.

The secret to Stewart's success was a Ponzi scheme, a financial fraud that's been around since the early 1920s, when Italian immigrant Charles Ponzi put a twist on the old pyramid scheme — basically using the money that new investors put into the pot to pay existing investors.

It works for a while, especially if participants are satisfied to watch their investments grow on paper, rather than demanding actual cash. In Stewart's case, investors saw upward of 10 percent on their statements.

By the time he declared corporate, and then personal, bankruptcy in 2003 and 2004, Stewart had lost or spent around \$38 million in investors' money, buying vacation homes in Highlands, N.C., Hilton Head, S.C., and Amelia Island, Fla., paying to run a 1,000-acre quail-hunting ranch in south Georgia, even spending a reported \$15,000 for a golf lesson from Tiger Woods' coach.

People couldn't believe that the cars and clothes, the vacations and houses, came from fraud. Ben Stewart's success showed the health of the finance business, not that it was on shaky ground. If the owner spent a lot of money, it was because he was a savvy businessman, and you'd be a fool not to follow when he invited you along.

"That's the frustrating part," said one woman who lost \$300,000. "They were people who worked at well-known firms in the mid '90s. They didn't take trips. They watched him do it."

But Ben Stewart's younger brother, Richard, already knew. When his brother was capable of

## Strife in the family

Richard Stewart, the middle son of John and Jean McBee Stewart, sued his older brother in 1997, claiming that he was stealing the money of their great-aunt, Cora Williams Stewart — Aunt Bea, as the family called her.

According to court documents, John Stewart took dutiful care of his aunt, but when he died on New Year's Day 1988, the responsibility for checking up on Aunt Bea fell to Ben.

A year later, Aunt Bea became one of the first investors in Stewart Finance, the company that opened dozens of personal loan centers in five states; the company that eventually plummeted into insolvency and took about 900 people's investments.

In 1991, Aunt Bea gave her great-nephew power of attorney to handle her money. After all, banking and finance were his business. It just wasn't his sense for him to pay her bills and look after her investments.

By his own admission, Stewart put nearly \$200,000 of Aunt Bea's money into Stewart Finance, and at one point, liquidated \$282,000 in stocks she had invested through Merrill Lynch in Athens. He traded \$100,000 in proceeds in his own stock por-



Mark King of Hays Financial Consulting is among the people left to pick up the pieces of Ben Stewart's business dealings. Investors lost thousands of dollars to Stewart, who died last month of a self-inflicted pistol wound.



Above, Ben Stewart and his wife, Janice, lived a lifestyle that included vacation homes and this leased jet before his finance company declared bankruptcy and the state of Georgia accused him of securities fraud. Below, Stewart left with an unidentified companion, also used funds from his finance company to pay for a dozen country club memberships.



gram and lost it all.

For all that she gave him, Ben and Stewart Finance paid her about \$22,000 a year in interest income. When she died three years later, Richard and sister Beth were shocked to learn that nothing was left. They sued to get an accounting of Aunt Bea's finances during her final years.

"I guess that is the first time I realized that he was not completely honest," Richard said in his deposition about the case.

Before their father, John, died, he made his wife and Richard, his second son, who lived two hours away, executors of his will.

## Boys of privilege

John Stewart owned Farmers Bank in Union Point and served as the town's mayor from 1967-78.

Larry Smith, whose father was mayor of Greensboro and also a banker, was one of Ben's closest friends.

Smith drove a tan Mustang GT. Ben's GT was candy apple red.

"I bought mine first — with Daddy's help — just like him," Smith recalls 40 years later.

Soon the boys headed off to the University of Georgia. Larry was an Alpha Tau Omega, while Ben pledged Kappa Sigma.

The mayors' sons shared an apartment with Sonny Hicks — whose father was mayor of Conyers — and Jimmy Scott, nicknamed "Sockeyman" because his father ran the Union Hosiery plant in Union Point, by far the town's largest employer.

They were boys of privi-

lege, and Smith more than once refers to their Westchester Manor apartment as "Animal House." They kept the barbecue grill fired up, the pool deck draped in pretty girls, and at one point there were three Corvettes in the driveway.

All they had to do was pray for a high draft number, get a degree, and come home.

"Underwater basket weaving, anything," Smith said. "We had jobs waiting for us."

Business degrees in hand, the boys returned home and went to work in their fathers' banks. Stewart climbed the ranks fast — maybe too fast, Smith says.

He was still in his mid-20s when a murder thrust Stewart to the top of the bank ranks.

Reuben Flint, the vice president of Farmers Bank, was murdered in his Union Point home during the lunch hour by a vindictive man, apparently angry that Flint had refused him a loan that morning.

Stewart lost a friend and colleague, just a few years after his mother had died of brain cancer.

"He got all his authority, but didn't have any mentors," Smith said.

## Becoming a dad

Stewart married, had two sons and worked for a few years at the bank. His wife and stepmother traded off hosting the Union Point Garden Club meetings.

In 1978, Farmers Bank broke ground on a new branch in Greensboro, with Ben Stewart as vice president. He wasn't yet 30.

Two years later, the presi-

dent's headlines announced that Ben, a "prominent Union Point banker," had taken the mayor's seat in a landslide victory — 294-179. His brother, Bob Stewart, a "popular Union Point businessman" — won a seat on the City Council from a crowded field of 12 candidates.

The other lead story in the Greensboro Journal Herald that day, "India Cole, Local Citizen Film Flamed out of \$800," was almost prophetic.

A few years later, the board of directors at Farmers Bank asked Stewart to leave a decision that forced him into business for himself and caused a rift in the family, according to court testimony, because John Stewart didn't demand his son's job.

Unflappable, Stewart started Stewart Insurance in 1984, a company that's still active today. Around the same time, he launched Stewart Finance and an empire was born.

Over the next decade, families across Georgia drained their retirement funds and savings accounts, took cash they had hidden in the house, sold property that they'd owned for years. They invested the money in Stewart Finance, which gave them an unsecured debenture in return. It meant that the debt wasn't protected or insured, it got the lender at the back of the line if the company went belly up.

Those who knew what the paper meant didn't take lies. Friends and neighbors were taking in interest on their yearly statements.

Many of them didn't know what the paper meant, anyway.

## Early rumblings

Augusta attorney Chip Atkins was the "cassandra" in the Stewart Finance fiasco. Like the Greek character who was cursed to prophesy the truth, even though no one would hear, Atkins started to dig Stewart in the early '90s. He'd gotten a reputation as the man you hire if you want to go up against Stewart.

Atkins even represented the Stewart siblings when they sued over Aunt Bea's estate.

"It was like David and Goliath," Atkins says about his legal battles with Stewart.

Most of those cases involved Stewart's work as mayor. Stewart's legal woes in business and personal finance would take years to unwind.

The attorneys digging through Stewart's finances set various guesses about when the business went from a legitimate loan company to an unsustainable Ponzi scheme.

Most place the date just a few years back when Stewart leased a private jet along with a handful of other businessmen, took expensive trips to Las Vegas, and, according to one attorney, traveled to Argentina on a dove-hunting expedition.

Attorneys argue that company and personal money was

mingled — one of the assertions they need to prove to take Stewart's personal assets and distribute them to the people who lost money in Stewart Finance.

By 2002, some investors began to complain that they got the run-around when they tried to withdraw their holdings.

Then, in 2003, the AARP sued Stewart on behalf of 50 seniors, who said he charged them exorbitant rates and required them to buy car insurance to get a small loan — even though some of them didn't drive.

Stewart Finance and two other Stewart-related companies (SRs), as they came to be called, declared corporate bankruptcy in February 2003. Letters went out to Stewart investors assuring them not to be alarmed; it was all just a part of "restructuring," attorneys said. A bank called Finova had restructured and was buying Stewart Finance to repay \$120 million immediately.

Then, the lawsuits began in earnest.

John Milliken has a piece of paper saying Ben Stewart owes him \$80,000.

The retired tech executive lost considerably more than that — more like \$500,000 — but when it came time, he was ready to pony up even more if it meant he could protect other people.

By spending attorney's fees, Milliken won a court settlement he knew he'd never collect, but, along with a handful of other investors, he forced financier Stewart into personal bankruptcy.

"I thought that the settlement might push him into personal bankruptcy," Milliken said. "Otherwise, he was going to continue evading the money of all of us people."

Milliken, who returned to the tiny town of Buckhead on Lake Oconee, invested in Stewart Finance in late 1997, after he met with Stewart personally and reviewed the business model and default rate on the personal loans.

"He was lending the money out at 33 percent or so a year," Milliken remembers. "Of course, he didn't collect them all, but it looked like he could pay me in the neighborhood of 10 percent."

"I've sat around with coffee many mornings, talking with my friends about what a killing they were making in tech stocks — while I was making 10 percent," he said.

It didn't seem too good to be true, Milliken says, but now he believes that some of the accounting he saw was fabricated.

"I also took comfort in the fact that he was mayor, that the local people thought enough of him to elect him," Milliken said. "That's an endorsement of him, and he'd lived there all his life."

## Stories of kindness

Angela Walker Deering trusted Ben Stewart, giving him \$300,000 just weeks

before investors started to make a rush on the finance company in 2003.

When things really started to fall apart, the event planner-turned-amateur journalist became the primary contact for dozens of middle Georgia families who lost everything.

Deering attended hearings, developed a massive e-mail list, eventually started writing articles in the local newspaper complete with a disclaimer that her reporting might be tainted by a personal perspective.

She calls Stewart "greedy" and "less well-mannered" and "less than," but she talks about the senior citizens who lost their life savings.

Still, tears well up in her eyes as she talks about Stewart's thoughtfulness — a strange charity that allowed him to bestow the arts of kindness suitable to a Southern gentleman, even as he took every dime the recipients could give.

Ben's grandfather — A.J. Stewart, who was also a banker and mayor of Union Point — sent Deering's father spending cash while he studied to become a Methodist minister. The act of kindness left an indelible impression on Henry Walker, who married Carol Walker and grew into a prominent Athens minister.

Then, when her father died, Ben called almost immediately, reminding Deering that after years of caring for her ailing husband, Carol Walker might slip into a bored depression without him to care for.

He offered Mrs. Walker a country public relations job — basically degrading condolences and congratulations to investors, perfect work for a woman whose lifelong career was as a preschool teacher.

"I sustained her," Deering said. "She loved it, and we were so grateful."

At the same time, Carol Walker had \$40,000 invested in Stewart Finance, money that evaporated in the Ponzi scheme.

"This guy didn't blow into town and promise us all this," Deering said. "If he just gave him our money, it would be our fault. But we had known him all his life. You could just never dream that all these people's money was gone."

The relationship between mother and daughter grew strained as Deering reported on the man who Walker trusted.

But a lot of people avoided the topic of Ben Stewart in those days.

## Nobody's talking

The editor and publisher of the local paper — the Greensboro Herald-Journal — to date, Williams, didn't expose the underbelly of Stewart Finance.

Carey Williams admits he and Stewart were close for years, but says lack of information kept him from writing, not an effort to protect a friend.

"Ben and I were close friends for 20 years. We went to school together, we went to casinos, we went to ball games," Williams said.

Still, when Stewart was arrested after a family brawl in March, Williams printed his photograph on the front page. It was the only fair thing to do, he points out. He'd printed a county commissioner's mug the week before, kept him from writing, charged with domestic violence.

By that point, though, the one-time friends were hardly speaking, except for Stewart's rant's most Thursday mornings, the day the weekly paper hits the street.

"I felt like I had to do my job. He was a friend, but he was a man like any other in Greene County," Williams said. "He did more damage to Greene County than the Depression did."

Williams' erred court hearings and community meetings, but little else, and when Stewart died, the paper marked the event only with a front-page story on Stewart's Point and an editorial about hearing.

"Most of the people in our community aren't devastated," Deering said from the

DEERING

STEWART ON B3

# Breach of Trust

## STEWART from B2

posh lobby of the Inn on the Green at Port Armor, a hotel and conference center where she works. "Of course, their lifestyle has changed forever."

Families are resigned to the fact that they'll have to start all over with a 30-year mortgage after they lost the equity in their homes; retirees must return to the work force, even if it's a low-wage service job, rather than the white-collar variety they had before.

In the end, Deering wishes she'd started to write sooner about the rumors of Stewart's stock dealings. She doesn't feel any guilt that he might have gone to jail, or that that threat pushed him to take his own life.

## Pilfering the money

The final six months was a cat-and-mouse game between Stewart and the attorneys hired to advocate for Stewart Finance investors.

Nine days after he'd declared corporate bankruptcy, Stewart transferred three pieces of property into a trust for his wife, Janice.

On Sept. 9, the secretary of state sued him in Greene County Superior Court and Stewart agreed to freeze his personal finances.

Less than a week later, the trust sold the vacation home in Hilton Head, a business deal that government attorneys said was just a shell game to put personal assets out of the reach of Stewart's creditors. Through his sons were technically the trustees in charge of the fund, they didn't know the asking price, the mortgage amount, who carried the insurance policy or the utility bills for the property, one said in a deposition that his dad found the buyer and assured him it was a good price. The sons signed their names on the documents.

The cash was just the infusion Stewart needed to keep going for another six months or so. He had dozens of pieces of property to care for, much of it mortgaged.

After they paid off the near-\$400,000 loan on the Hilton Head property, Joe and J. B. Stewart led the table with \$446,000, which the younger son dutifully deposited into his stepmother's personal checking account. Some of the money went to start Joe's own personal loan company in South Carolina, about \$10,000 paid the payroll at Pinewood, the quilt hanging store in south Georgia.

A month later, Stewart consolidated and refinanced three loans at Farmers and Merchants Bank — totaling nearly \$1 million.

That financial jangling got Stewart in trouble with the Secretary of State's Office and the private attorney hired to nail Stewart down.

Even today... Special Attorney General Andrew Ekonomou, a securities attorney who was hired to handle the state's civil suit against Stewart, wonders if investigators have found all the money.

From his investigation, Ekonomou said he might guess that Stewart Finance was a legitimate residential loan business through August 2001.

"Despite all the convolutions of the case, Ekonomou said he decided to sue only Stewart — not his staff or confidants.

"Sometimes, you have to make a choice about who is going to be the defendant and who is going to be a witness," he said.

## The end ... for some

The special prosecutor had switched off his cell phone as he passed through a stretch of Interstate 20 on his route from Atlanta to Greensboro on the morning of May 13.

Greene County Superior Court Judge Jim Cline was going to preside over the grand jury as it handed down indictments on 195 counts of securities fraud and two

counts of racketeering. Several days later, Cline served one of Stewart's pallbearers, along with the police chief who found the body and two men who lost thousands in investments.

As Ekonomou pushed the "on" button the phone rang. The news wasn't entirely shocking. Stewart had called the local police chief about 4:30 that morning, then shot himself in the head and wasn't expected to survive.

It marked the third time a defendant facing Ekonomou committed suicide rather than face securities fraud charges.

For the local district attorney, the news seemed to make sense in context. A family brawl with his son and stepson the month before had landed Stewart in jail overnight — a harsh preview of what was to come. Ocmulgee Circuit District Attorney Fred Bright supposed.

"His whole world was collapsing around him," Bright said. "He was spinning out of control."

Stewart was buried in the same cemetery as his father and grandfather, whose matching white marble tombstones stand near the crowd entrance. The family stones are flanked by available plots, but Stewart is buried several hundred yards away in an isolated part of the cemetery.

Angela Deering, the woman who lost \$300,000 to Stewart, thinks he followed the same pattern in death that he chose in life.

"He separated himself from everybody who loved and trusted him," she said.

## Picking up the pieces

Stewart ended his fight on May 13, but for the hundreds of families who lost money, the battle had just started.

Ekonomou, the state's special attorney general, will continue the suit to find and distribute what's left of the company assets to investors — through trust agreements and credit agreements. It will only amount to a few cents on the dollar.

A slew of creative attorneys had started to widen their net months ago. Some added Stewart employees and family members to the list of defendants. Another is going after the attorneys and accountants that he says made the whole scheme possible.

Savannah attorney Jim Carter filed federal securities-action lawsuits in Greene County Superior Court just a few days after Stewart's suicide, arguing that the attorneys and accountants must have known about the Ponzi scheme and should pay.

"Then, there's the Union Point, the tiny town where Stewart ruled through politics and real estate for nearly 20 years."

The Union Point City Council decided not to replace Stewart, but allow Mayor Pro-Tem Ann Jump to fill the duties until the next election in November 2005. Control of private property may take a little longer.

At one time, Stewart or his companies owned 36 parcels in Greene County, 28 of them in Union Point, according to the local tax assessor.

Union Point was his kingdom, locally say. Some substitute "fiefdoms."

With Stewart's financial decline, the town froze in time. Empty storefronts reflect the CSX rail line across the town's main street, Sibley Avenue.

But that could all change. The next estate auction is set for July 22, when the largest building on the street — the turn-of-the-century Chipman-Union Hosiery plant — will be unloaded, along with the nine storefronts owned by Stewart or Stewart Finance.

The town of 1,700 was devastated in 2001 when the plant closed, taking 500 jobs with it. Stewart bought the building a year later, announced that he would reopen it, and applied for government loans to help. The plant scheduled a job fair, but

never opened. "If we don't make some kind of push right now, we are going to die," said Lanier Rhodes, who owns the largest store in town, a sporting goods emporium that sells everything from ammo to bug spray to bicycles.

A friendly, Christian man, Rhodes served on the city council for 17 years and nearly took the mayor's seat during one of Stewart's two failed campaigns for the Georgia Senate. Stewart lost both his 1996 and 1998 state Senate campaigns in the Democratic primary, so he had time to return home and qualify for the non-partisan mayor's race.

From his vantage point at

the corner of the main roads in Union Point, Rhodes watches the town and hopes the auctions will bring new life, perhaps by allowing businesses that would draw wealthy tourists and retirees from nearby Lake Oconee.

"That's the only hope we have," Rhodes said.

As for Stewart, Rhodes recalls the last conversation with his childhood friend, who came into the store just a few days before his suicide.

Rhodes' voice trails off as he mimics the way Stewart would draw out the greeting, "Hey, Lanier."

"I hope he got right with God," Rhodes said, shaking his head.



Elissa Eshank/Staff

Lanier Rhodes, owner of the largest store in Union Point, a sporting goods shop, is hoping that the auction of the Chipman-Union Hosiery Plant and nine storefronts owned by Bud Stewart or Stewart Finance will bring new life to the town.

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**Atlanta 4123 Atlanta Hwy., 770-351-7000**  
**Atlanta 4123 Atlanta Hwy., 770-351-2200**  
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