

Church News

Rummage Sale In Progress

The Marshall First Free Will Baptist Church and the Shoal Hill Free Will Baptist Church will co-sponsor a rummage sale on through Friday in the Jackie Ball Building on Main Street, Marshall, beginning at 8:30 a.m. daily.

Cemetery Meeting Planned

There will be a meeting concerning The Gap of the Mountain cemetery Friday at 7 p.m. at the Spring Creek United Methodist Church. Donations should be sent to Bill Ferguson, Hot Springs, N.C. 28743.

Revival To Begin Sunday

The First Baptist Church of Marshall will be holding revival services Sunday through April 12 at 7 p.m. daily. Dr. Cal Guy, distinguished Southern Baptist professor, pastor and writer, will preach each night. The theme for the week of services is "Catch The Spirit, Pass It On." Several services will have special emphasis: Monday is family night; Tuesday, youth night; Wednesday, Sunday school night; Thursday, children's night; Friday, community service night; and, Saturday, neighbor fill-a-pew night. Special music is planned and a nursery will be provided.

Benefit Singing Set

The Middle Laurel Church of God will hold a benefit singing for Grove Franklin on April 11 at 6:30 p.m. The Rev. Ray Fletcher invites everyone to attend.

Special Service Planned

There will be a special song service at Lower Big Pine Baptist Church Saturday night beginning at 7 p.m. The David Shelton family and the Easter Gap Singers will be featured. The Rev. Danny Little invites everyone to attend.

Another Rummage Sale Set

The Jesuit Residence and Andrew Graves Outreach Program Chapel of the Redeemer Catholic Church in Hot Springs will sponsor a rummage sale Saturday from 1 to 5 p.m. on the grounds on the Jesuit Residence across from Hot Springs Elementary School.

Beware The 'Portable Pension Plan'

By RON HOLLAND

Generally in this column I discuss economic and financial issues affecting residents of the Southeast. This week I need to address a matter of economic and financial security of a scope that will affect every American working today.

There is a move in Washington which will dramatically affect your investment and retirement planning; it strikes at the core of retirement security. Several presidential hopefuls in both political parties, including former Gov. Pierre duPont of Delaware, Former Sen. Gary Hart of Colorado and Rep. Richard Gephardt of Missouri and the National Democratic Party, are testing the waters of public opinion concerning another government sponsored retirement system similar to Social Security.

Ron Holland's Report

The proposal, to be sold to the American people as the "portable pension plan," would tie a worker's pension plan to the worker rather than to the company for whom he or she works. On the surface, this seems like a godsend. Individuals who may lose part of their unvested pension monies by changing jobs would take their pension with them. The more than half of U.S. wage earners who labor for employers not offering pension programs would have mandatory coverage available through a

government-sponsored retirement plan with matching employer and employee contributions beginning at possibly 2 percent of compensation.

Four years ago, in a feature for "Wealth" magazine, I developed a future scenario in which the government "revokes the tax-exempt status of individual retirement accounts and institutes an emergency national pension plan, designed to 'save Social Security' and regulate private pensions 'in the public interest'."

The scenario is coming true.

The 1986 Tax Reform Act eliminated fully deductible contributions to IRAs for wage earners with income in excess of \$25,000. Pat Choate, who formulated the mandatory portable pension plan in his book "The High Flex Society," identified the true nature of the plan with

his statement: "The plan would also provide a major new means of increasing national savings."

What most politicians are not mentioning about the portable pension proposal is that contributions would be mandatory for all employers and employees. It would be administered by the Department of the Treasury, the Pension Benefit Guarantee Corporation, or the Social Security Administration.

If this proposal becomes law, the new portable pension proposal and mandatory contributions would become another government sponsored retirement system similar to Social Security. Once again we will exchange our current wealth for future government promises.

Listen for the term "Portable Pension Plan" in the presidential elections. Recognize the plan for what it is — just another tax to pay.

Remember, the Social Security System originated as a 2 percent tax; it is now above 14 percent. We are currently robbing future generations to support our failing system today. Don't allow history to repeat itself tomorrow.

Dinner To Benefit Volunteer Worker

A hamburger and hot dog dinner will be served from 11 a.m. until 7 p.m. Saturday at Mars Hill United Methodist Church in Mars Hill.

The dinner is sponsored by the United Methodist Women to help defray the expenses of one of its members who is going on a building team to the Dominican Republic.

Heidi Worley, a 1985 graduate of Madison High School, is now a sophomore at the University of North Carolina at Chapel Hill majoring in

psychology and international studies.

Worley will be on a 25-member work team, sponsored by the Wesley Foundation, that will be refurbishing and reroofing a church in Santo Domingo in the Dominican Republic.

The team will be gone May 11-19. Each person is expected to raise \$600 to help defray expenses for transportation and building materials.

The Mars Hill United Methodist Church is about a quarter mile past the Mars Hill Post Office on Main Street.



Heidi Worley on Dominican building team

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