

Commissioners Soften Blow Of Changes In Insurance Package

BY RAHN ADAMS

Brunswick County Commissioners this week ended several weeks of speculation when they decided to increase group insurance premiums for county employees who carry dependent coverage and to split the cost of disability coverage with workers.

As a result of the changes, the county will save an estimated \$111,000 on insurance costs in the coming fiscal year, according to county budget officials.

Employees, however, will not bear the full burden of projected increases in the county's group insurance premium, as was initially discussed.

Also, both the county and its employees will reap limited savings through the use of a new method of deducting insurance premiums from employees' paychecks.

Commissioners began looking at changes in the county's insurance package early in the budget preparation process, after they were told that insurance costs were projected to substantially increase.

According to Finance Director Lathia Hahn, the county spent approximately \$608,000 in group insurance premiums and \$44,000 for disability insurance during 1987-88.

If no changes in coverage were made, group insurance was expected to increase by 50 percent to about \$953,000 in 1988-89, Ms. Hahn said. Disability premiums would increase 25 percent to about \$59,000.

Action Taken

At a budget work session last Wednesday night in Bolivia, commissioners voted 3-2 to pass along half of the projected group insurance increase to employees who have parent/child or family policies. Commissioners Grace Beasley and Frankie Rabon cast the opposing

votes.

The county will continue to pay the full premium for individual policies.

As part of that action, the board initially approved raising the deductible for all policies from \$100 to \$200—a measure which would have increased savings to \$227,000.

Later in the same meeting, commissioners also voted 4-1, with Rabon dissenting, to stop paying for employees' disability coverage.

However, both actions were reversed during Tuesday's budget session. On a motion by Commissioner Benny Ludlum, the board voted 3-2 for the county to retain the \$100 deductible and pay half the cost of disability coverage for employees who wish to keep it. Commissioners Chris Chappell and Jim Poole cast the opposing votes.

Ms. Hahn earlier estimated that the total annual cost of disability coverage is about \$170 per employee.

On Friday during the board's third work session last week, commissioners unanimously approved a proposal authorizing County Manager John T. Smith to implement a modified "cafeteria" benefits plan, which is expected to save the county and employees alike about 7 1/2 percent on Social Security taxes.

Smith explained that the plan allows employees to pay for insurance benefits through what amounts to a salary reduction. At present, insurance premiums are deducted after the taxes are figured on an employee's full salary. Under the cafeteria plan, the deduction will be made before the salary is taxed.

Premiums Shown

Under the current insurance plan, the county pays the entire amount of an individual policy, which costs \$80.25 per month, according to figures compiled by Smith.

The county now pays \$114.55 per month of a parent/child policy, with the employee paying \$38.74 (25 percent); and \$145.46 of a family policy, with the employee paying \$77.90 (35 percent).

When the insurance changes go into effect July 1, an individual policy will cost the county an estimated \$93.10 per month. None of the projected increase will be passed to the employee.

With the county and employees splitting the increases in policies with dependent coverage, the county will pay \$126.85 per month of a parent/child policy, with the employee paying \$51.05 (29 percent); and \$163.33 of a family policy, with the employee paying \$95.77 (37 percent).

The increases to employees amount to 32 percent on the parent/child policy and 23 percent on the family policy.

Poole initially proposed that the county pay only the amount of an individual premium, whether the employee carried dependent coverage or not—a measure which would save the county an estimated \$563,622.

The board, however, approved Smith's recommendation to continue paying a portion of the dependent coverage, after the county manager said he felt Poole's proposal would cause too great a hardship on lower-paid employees.

Comparing Benefits

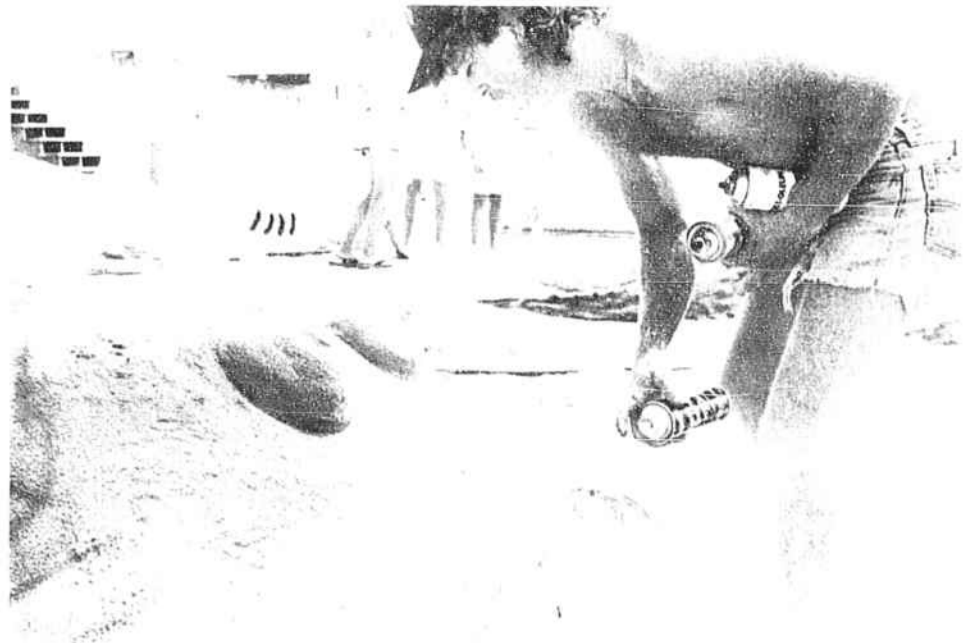
In comparison to certain other large employers in the area, Brunswick County's employee insurance benefits are better than some and worse than others.

For example, according to business managers Elaine Shappell and Ben DeBlois respectively, individual coverage for about 750 employees in the Brunswick County public school system and 70 employees at Brunswick Community College is paid by the state. However, the employees must pay for dependent coverage.

Atlantic Telephone Membership Corporation of Charlotte pays 100 percent of its employees' insurance, whether for individual or dependent coverage, said ATMC Commercial Manager Diana Somerset. ATMC, which has about 80 employees, also pays for disability coverage.

In private industry, Pfizer Inc. of Southport—with about 200 employees—also pays the full premiums for employee and family policies, according to Personnel Manager Bud Metcalf. Disability coverage also is funded by the company.

Steve Choplin, director of personnel relations for Carolina Power & Light Company, said his company pays full individual premiums, a portion of the dependent coverage and full disability premiums for the Southport plant's 1,300 employees.



DAVID MAYERLY of China Grove uses red spray paint to add the finishing touches to this crab created last Thursday on the strand at Ocean Isle Beach.

Mayerly was one of 32 members of the Moore family to attend this year's reunion and take part in the informal sand-sculpting exhibition.

STAFF PHOTOS BY DOUG RUTTER

Sand Sculpting Clan Creates

(Continued From Page 1-A)

he added. "The paint runs a bit but we just touch them up where they need it."

As a large crowd gathered around the sculptures, Moore said, "People come from up and down the beach to look at these. They all ask what they're made out of because they can't believe it's sand."

In addition to sand and water, the sculptors used a touch of seaweed hanging from the serpent's mouth, beach grass for the whale's water

spout, plastic foam board for the shark's fins and green glass beer bottles for the crab's eyeballs. Each of the sea creatures took approximately three hours to complete.

Moore, who pointed to his hat-covered head when asked where he kept the plans for each day's creation, said he hoped to finish the week off by building a "giant squid" with tentacles spreading out to the five other works of art.

"My imagination is the blueprint," he said, adding that shovels, brooms

a garden hose, spray paint and tablespoons are the actual tools of the trade.

As for next year, Moore said the sand sculptures will be bigger and better than ever. He added jokingly, "Tell the city next year we want them to furnish a bulldozer."

Support Restated

(Continued From Page 1-A)

Logan said, however, that Southern Bell officials indicated that their company could begin a cost study in mid July.

Also, ATMC expects to finish upgrading its telephone switching system in Bolivia on July 22—a measure which "will remove any technical obstacle in consideration of providing fully enhanced 911 emergency service in Brunswick County," according to a letter to Logan from ATMC General Manager Russell Price.

At present, the segment of the ATMC system serving Bolivia is the company's only exchange which does not have digital switching, which is necessary for 911.

Logan said ATMC can make a proposal concerning 911 after July 22.

The emergency management coordinator also gave commissioners information on the current implementation of 911 in Burke County, a western N.C. county which is comparable in size to Brunswick.

According to information received from county officials there, Burke plans to have an enhanced 911 system with primary and secondary answering points located at the county's Emergency Medical Services office and sheriff's department respectively.

The system's estimated \$235,000 installation cost will be paid for by telephone subscribers. Subscribers

will pay an additional 43 cents on their phone bills for 18 months.

Burke County's cost to operate the 911 system is estimated at \$166,650 per year. No additional employees will be needed, since Burke EMS currently employs a total of eight full- and part-time telecommunicators.

To implement the system here, Brunswick County would need to hire a staff of telecommunicators and build a facility to house them.

However, in response to a question by Commission Chairman Grace Beasley, Logan told commissioners that the Brunswick would incur no costs other than constructing the building in the upcoming budget year, since the system's estimated installation time is 18 to 24 months.

"I don't have a problem putting the \$250,000 in the budget," Ms. Beasley told Logan, "but I sure want some information in three months."

Following the board's consensus in support of making the allocation, Commissioner Chris Chappell suggested that a 911 committee be formed in the near future to oversee the project and make regular reports to commissioners.

Also, the board agreed with Commissioner Jim Poole that the \$250,000 allocation be placed in the county's non-departmental budget instead of in the emergency management budget, to give commissioners more control over the funds.

Holiday Forecast Calls For Seasonable Weather

Seasonable weather conditions are expected in the Shallotte area over the Fourth of July holiday weekend, according to Shallotte Point meteorologist Jackson Canady.

Temperatures over the next several days should range from the upper 60s at night to the upper 80s during the day. About one-half inch of rainfall is expected.

Canady said Monday's weather should be near normal for the holiday itself, with a high temperature around 90 degrees and a chance of scattered afternoon and evening thundershowers.

During the period of June 21 through 27, the daily average temperature in the Shallotte area was normal at 78 degrees.

The average daily high temperature was 87 degrees, and the

average nightly low temperature was 69 degrees.

The maximum high temperature during the period was 92 degrees, occurring on June 24. The minimum low temperature was 66, occurring on June 21 and 25.

Canady measured .24 of an inch of rainfall over the seven-day period.

THE BRUNSWICK BEACON
 Established Nov. 1, 1962
 Telephone 754-6890
 Published Every Thursday
 41 Main Street
 Shallotte, N. C. 28459

SUBSCRIPTION RATES IN BRUNSWICK COUNTY

| | |
|------------|--------|
| One Year | \$7.50 |
| Six Months | \$4.00 |

ELSEWHERE IN NORTH CAROLINA

| | |
|------------|---------|
| One Year | \$10.00 |
| Six Months | \$6.00 |

ELSEWHERE IN U.S.A.

| | |
|------------|---------|
| One Year | \$12.50 |
| Six Months | \$7.00 |

Second class postage paid at the Post Office in Shallotte, N. C. 28459. USPS 777-780.

July 4th Weekend Celebration

Live Entertainment

Gene Simmons
 Legendary...with a national million selling smash hit "HAUNTED HOUSE." The "good ole boy" of Holden Beach.

Shallotte Glass & Mirror has moved
 to a larger location!
 1/2 mile north of former location, Hwy. 17, turn right at Collier Gas.

754-9950

HOW TO SUBSCRIBE TO THE BRUNSWICK BEACON

POST OFFICE BOX 2558
 SHALLOTTE, NORTH CAROLINA 28459

For Award-Winning News Coverage

ANNUAL SUBSCRIPTION RATES BY MAIL:

| | | |
|-----------------------------|-------|------------------|
| In Brunswick County | 7.50 | Sr. Citizen 6.50 |
| Elsewhere in North Carolina | 10.00 | 9.00 |
| Outside North Carolina | 12.50 | 11.50 |

Complete And Return To Above Address

Name _____
 Address _____
 City, State _____
 Zip _____

ANNOUNCING

The Opening Of...

Kimball's Pottery and Linen Outlet

next to Kimball's Furniture & Design Center Warehouse, Hwy. 17 N., Shallotte

Opening Special

Anchor Hocking Iced Tea Glasses **3 for 99¢**

45-Piece Designer Dinnerware China including Completer Set **Only \$49.95**

We have these fine names and more...

Anchor Hocking—Cannon
 Chicago Cutlery—Ecko
 Rubbermaid—Spring Maid
 Oneida Stainless
 West Point Pepperell

Bedspreads, Sheets, Comforters
 Towels, Beach Blankets, Microwave ware,
 Fine Glassware, Kitchen Utensils and more!

Condo and Beach House Packages Available

Performing at

BILLY'S BAR

Evenings: Thurs., June 30-Monday, July 4th

Late Night Menu Available After 10
 All ABC Permits No Cover Charge

The Courtyard
 Restaurant & Lounge
 At Ocean Isle

DINING 5-10 NIGHTLY
 BRUNCH 9-2 TUES SUN

579-8283
 ON THE CAUSEWAY