

**YOUR FINANCES**

**Use Your Varied Financial Sources**

If you think that you save enough of your earnings to comfortably retire at age 65, consider this:

A 45-year-old with an annual income of \$83,000, who lives in an inflation-free environment, would need more than \$1 million in financial assets at age 65 to maintain his current standard of living for 15 years.

Inflation, life span and standard of living may change that figure slightly. To build up an adequate financial cushion for retirement, start planning by age 40.

Your retirement plan should include Social Security, company pension, personal savings and investments, and may include work after retirement. A professional financial advisor can help you organize these sources into a plan de-

signed for your financial needs.

By the year 2029, when all the Baby Boomers have hit 65, the ratio of retirees to workers will have increased from 2-to-1 to 3-to-1. Given this strain on Social Security's income pool, you should consider these benefits only as a floor of income protection.

Don't rely solely on your company pension. The average company pension covers only 40 percent of your pre-retirement income and the more you change jobs, the less your retirement benefits will be.

Other ways to help supplement these outside sources are working after retirement and buying life insurance policies. Today's life insurance policies offer investment options that can be as risk-oriented or as conservative as you want or need. Talk with a professional life

insurance agent to determine the best policies for your financial future.

**Local Property Tax Rates**

Tax rates for Brunswick County and its 17 municipalities range from a low of 5 cents to 68 cents per \$100 of property, with the levy based on 100 percent of the valuation. Residents of cities and towns pay county as well as municipal property taxes.

Local Government	Tax Rate
Calabash .....	9.5¢
Sunset Beach .....	16.7¢
Ocean Isle Beach .....	20.0¢
Shalotte .....	47.0¢
Holden Beach .....	15.0¢
Varnamtown .....	5.0¢
Bolivia .....	25.0¢
Boiling Spring Lakes .....	40.0¢
Southport .....	58.0¢
Long Beach .....	41.0¢
Yaupon Beach .....	33.0¢
Caswell Beach .....	18.0¢
Bald Head Village .....	58.0¢
Sandy Creek .....	N/A
Belville .....	15.0¢
Leland .....	5.0¢
Navassa .....	25.0¢
Brunswick County .....	68.0¢



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**Correct Diagnosis Can Be Difficult Reports The Arthritis Foundation**

Getting a correct diagnosis of arthritis can be a long and sometimes difficult process, reports the Arthritis Foundation.

This difficulty in diagnosis can result from many factors including: the large number of arthritis diseases; overlapping symptoms common to many forms of arthritis; misleading laboratory tests; and the possibility of a person having multiple types of arthritis.

The Arthritis Foundation recommends seeing a physician if you experience the following symptoms for more than two weeks: pain; swelling; stiffness; or problems moving one or more joints. Giving your physician complete information can help you get an accurate diagnosis. This information, along

with a physical exam and laboratory tests, will help your doctors determine what is wrong.

The questions your doctor will ask may include:

- What joints hurt?
- Have you noticed swelling or hotness in your joints?
- How long have you had the pain? When is the pain at its worst?
- Is there anything that makes your joints feel better or worse?
- Do you have fever, fatigue, weight loss or other physical symptoms?
- Does anyone in your family have arthritis?

For a free brochure giving basic facts about arthritis, call the Arthritis Foundation Information Line at 1-800-283-7800 (Monday - Friday, 9 am. - 7 pm. Eastern Time).

**Steady Aerobic Exercise Helps People With Arthritis**

For years some people with arthritis have found that vigorous exercise helps them feel better. New evidence is mounting that for some people with arthritis, a program of steady aerobic exercise can be safe and beneficial, reports the Arthritis Foundation.

Scientists studying exercise and arthritis have to take into account a multitude of factors. There are more than 100 forms of arthritis—some very different from others; there are varying degrees of disease severity; and each individual reacts to exercise differently.

In the past, arthritis exercise programs focused on increasing strength and range of motion. But new studies are examining the benefits of dancing, cycling, walking and other aerobic activities for people with arthritis.

Two helpful exercise programs for people with moderate to severe arthritis are offered by the Arthritis Foundation—

PACE (People with Arthritis Can Exercise) and the Arthritis Foundation/ YMCA Aquatic Program.

For more information about these programs or a free copy of the foundation's exercise brochure, check the phone directory for your local Arthritis Foundation chapter or call the toll-free Arthritis Foundation Information Line at 1-800-283-7800 (Monday - Friday, 9 a.m. - 7 p.m.).

The Arthritis Foundation is the source of help and hope for an estimated 37 million Americans who have arthritis. The foundation supports research to find ways to cure and prevent arthritis and seeks to improve the quality of life for those affected by arthritis.



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