



BRIERWOOD MEN'S GOLF ASSOCIATION member Ed Aston tees off at the club's second hole.

Whether You're On Vacation Or A Permanent Resident, These Golf Courses Are For You!

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tion, which recently held its second annual dinner dance at The Surf Club in Myrtle Beach, S.C.

Lockwood Golf Links

Lockwood Golf Links near Holden Beach is the home of the Wednesday Shootout, a weekly tournament open to all area golfers.

Under the shootout format, each two-person team is assigned a point quota prior to play based on handicap. The team that exceeds its quota by the most is the winner.

Ernest Hewett, golf director at Lockwood Folly, said golfers can play any time Wednesday and enter the shootout. There is no formal starting time for the tournament.

"We have anywhere from 20 to 50 golfers every week," Hewett said. "The average is about 30 every week."

Lockwood Folly also has a men's golf association with about 20 active members. They have planned about five tournaments this year, Hewett said.

Sea Trail Plantation

"It's a good way to meet people and meet your neighbors," said Bob Kakos, one of 120 members of the Sea Trail Men's Golf Association.

Sea Trail also has a ladies golf association and nine-hole groups for men and women who are just

learning to play. Membership is restricted to residents or property owners of Sea Trail Plantation.

Kakos said the men's group includes between 90 and 100 full-time residents and 20 to 30 part-timers. The men play once a week as a group, although most members average three rounds per week.

Other benefits include reduced cart fees and the annual member/guest and club championship tournaments.

Nancy Mehne, past president of the Sea Trail Ladies Golf Association, said the group has about 110 members and plays every Wednesday. The organization started with four members in 1988 and has grown quickly.

"It's one of the best places on the Plantation to meet new people," she said. "People who come to Sea Trail come from all over and most of them are in the retirement age group."

Once a month, the ladies group holds a meeting and luncheon. Mehne said a few women who don't play golf have joined for the social aspect.

The Sea Trail women's nine-hole group includes about 20 members. The men's group, which started about a month ago, has about four or five members so far.

Sandpiper Bay

Although there are no homeowners on the course, Sandpiper Bay Golf & Country Club near Calabash has both a men's and women's golf association.

The men's group has 44 members and plays every Monday, and the 24 members of the women's group play each Tuesday.

Brunswick County Seasonal Population

Year	Population
1990	153,000
1991	159,500
1992	166,300
1993	173,100

Peak Seasonal Population 1993

Sunset Beach	12,400
Ocean Isle	24,000
Holden Beach	21,000
Oak Island*	60,500

*Includes Long Beach, Caswell Beach & Yaupon Beach

'Sandwich Generation' Must Plan With Care

Have you heard of the "sandwich generation?" Chances are, you're a member of it, or you know someone who is.

The "sandwich generation" is primarily those people between the ages of 50 and 65 financially caught between supporting adult children living at home or in college, and caring for aging parents.

If you are part of this group, the challenge of meeting the burdens of everyday life may overshadow the planning for your own financial future.

However, there are steps you can take to manage these competing responsibilities so you can begin to manage your money and still plan for a comfortable retirement.

First, you need to communicate with your parents or children about their financial matters, even if it may be uncomfortable. Why? Because when a child moves back home, or a parent needs financial help, once-growing retirement accounts can begin missing their monthly additions.

Therefore, the sooner you learn how to incorporate your children's and parents' needs into your financial planning, the better.

Also, discussing financial matters with your children will help them understand personal money management early on. This will help them plan for their own retirement at an early age.

Then, after you have begun communicating with your family, you

should assess your finances. First, set up a monthly budget for the entire family. This includes understanding not only how much money you spend on food or insurance, for example, but how these expenses have increased since your family responsibilities have increased.

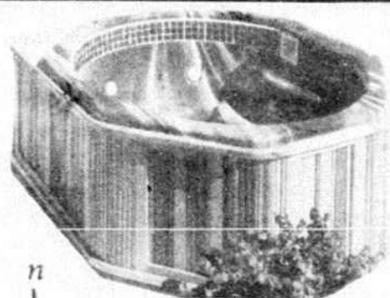
Next, calculate the monthly income for you and all family members you are supporting. Subtract the expenses from the income. This should tell you the amount of money that is left over each month. You may find that you don't have as much as you thought.

Though it might be difficult, it is important that you focus on the responsibility you have to yourself. Make a commitment to invest some amount—no matter how small it might seem—for your retirement.

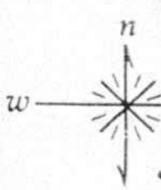
The next step is to invest your money wisely by making informed investment decisions. "How to Invest: A Guide to Investors Aged 50 and Over," available from the AARP Investment Program, will help you determine your financial objectives, understand the many factors that affect returns and how to diversify your retirement money.

To receive the brochure, call 1-800-322-2282, ext. 4926.

It is never too late to start investing for your retirement. Don't let being part of the "sandwich generation" discourage you from thinking about your own long-term financial plans.



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