



STAFF PHOTO BY LYNN CARLSON

Recent Retiree

Lumina S. Soles (right) receives a plaque and good wishes from Ted Rivenbark, Brunswick County Farmers Home Administration supervisor, as Soles retired last week with more than 31 years' service to the agency. A county program technician, Soles worked for a year in Columbus County before joining the Brunswick office 30 years ago. Her plaque was presented on behalf of James C. Kearney, state Farmers Home director.

Name That Tune

BY DEBBIE RUPP

Vice-President For Organizational Development
South Brunswick Islands Chamber Of Commerce

Did you ever get a song stuck in your head? You're not sure of the name, but something about the song just sticks with you and you keep singing it over and over again? Well, I keep singing the same tune lately and it goes like this: If you can't find something about the South Brunswick Islands Chamber of Commerce that interests you, you're just not looking hard enough. Yes, that same old tune. Let me hum a few bars...



RUPP

First Verse: If our children and their education is your hot button, you can get involved and help the SBI Chamber Education Committee in the Shadow Day Project.

The committee is looking for business owners and managers who will host a student from Waccamaw Elementary, Shallotte Middle and/or West Brunswick High for at least one day at their place of business. The student will "shadow" you and/or your employees to observe and assist, as you perform your daily responsibilities.

Like Career Day, which is also sponsored by the SBI Chamber, this experience gives our local students the opportunity to see first hand what business is all about and what qualifications will be needed when they are ready to seek employment.

Second Verse: Politics is always exciting, especially this time of year, and on Nov. 17, the South Brunswick Islands Chamber of Commerce, along with the chambers from Southport/Oak Island and North Brunswick, will hold the Annual Legislative Forum. The event gives our chamber members the opportunity to speak face-to-face with their elected state representatives and senators. This year we will be joined by N.C. Reps. David Redwine, Dewey Hill and Thomas Wright, and N.C. Sen. R.C. Soles. The discussion topics will focus on legislation affecting Brunswick County. I expect there are more than a few of our members who have an opinion about what goes on in Raleigh and might want to attend this forum.

Third Verse: It is hard to find someone who doesn't enjoy the holidays, and they can be an especially exciting time for local retailers when the shopping frenzy reaches its peak. Hometown Holidays is a special promotion sponsored by the SBI Chamber of Commerce that includes print advertising, a storefront decorating contest and drawings for prizes to local shoppers. Our goal is to help our member businesses prosper during the holiday season by adding special incentives to attract local shoppers and encourage them to spend their holiday dollars with local South Brunswick Island Chamber members. Whether you're a vendor, a shopper or both, Hometown Holidays has something to benefit you.

Chorus: The mission of your Chamber of Commerce is to promote and implement a more profitable community in terms of social, civic and economic progress. We cannot accomplish that mission without the personal involvement and financial support of the individuals and businesses who live and work in the South Brunswick Islands.

It is a catchy tune and it's easy to see why I can't get it out of my head. Oh, I think the name is "I Can Make a Difference in the South Brunswick Islands." If you want to join in, just give us a call at the chamber; we can always use your voice.

You can reach the South Brunswick Islands Chamber of Commerce by calling 754-6644/800-426-6644 or writing to P.O. Box 1380, Shallotte NC 28459.

Veterans Benefits Can Help Alleviate Financial Burdens

The United States Government recognizes that its veterans deserve special benefits. That's why 50 years ago it established legislation, known as the GI Bill, to make education, training and home ownership more accessible and affordable to veterans. In recognition of Veterans Day, the North Carolina Association of Certified Public Accountants offers a summary of the types of assistance currently offered by the Department of Veterans Affairs (VA).

Educational Benefits

Since the GI Bill was first introduced, several different educational programs for veterans have been established. The Post-Vietnam Veterans' Educational Assistance Program (VEAP) is a voluntary contributory matching program for persons entering military service after December 31, 1976.

To receive benefits under this program, you must have enrolled in and contributed to VEAP while on active duty before April 1, 1987. Your total benefit generally is equal to your contribution plus matching funds equal to two times your contributions. Benefits end 10 years from the date of your last honorable discharge or release from active duty.

You can receive benefits for a wide variety of training, including courses leading to a college degree, certificate or diploma from a business, technical or vocational school, as well as apprenticeship or job training programs.

Similar benefits are available to individuals who entered active military service or the Selected Reserve after June 30, 1985, and meet specific service requirements.

Under the Active Duty Educational Assistance Program, entitlement to educational benefits is based on three years of continuous active duty, although individuals with at least two years of continuous active duty may qualify for benefits in

some circumstances. In addition, to qualify for the program, you must allow the government to keep \$100 of your monthly pay for the first 12 months of service. Remember, though, this money will not be returned to you even if you don't take advantage of the educational benefits.

Generally, if you serve in the Selected Reserve for six years, you also qualify for educational benefits. The Selected Reserve includes the Army, Navy, Air Force, Marine Corps, Coast Guard Reserves, the Army National Guard and the Air Guard. You may be eligible to receive up to a maximum of 36 months of education benefits under one program, or 48 months of benefits under more than one VA program.

Educational and vocational counseling is also available to assist you in planning your program of education. If you decide that educational training is not necessary, your local Department of Veterans Affairs can provide you with employment assistance.

VA Home Loans

A VA home loan program helps veterans finance the purchase of homes at a rate of interest that is usually lower than the rate charged on other types of mortgage loans. What's more, no down payment is needed, unless the lender requires it or the purchase price of the property is more than the reasonable value determined by the VA.

Except in special circumstances, the VA does not make direct loans to veterans. Instead, the VA guarantees loans that are made to you by private lenders, such as banks, savings and loan associations or mortgage companies. The guarantee means the lender is protected against loss in the event you cannot repay the loan.

VA loan guarantees range from 25 percent to 50 percent of a home loan, depending on the size of the

loan. Most lenders require that a combination of the VA guarantee amount and any cash down payment equal at least 25 percent of the reasonable value or sales price of the property.

Generally, to qualify for VA home loan guarantees, you must have served at least 90 days on active wartime duty, 181 days of continuous active peacetime service or have been discharged for a service-connected disability.

Unmarried surviving spouses of service personnel who died on active duty, or as a result of service-connected disabilities, also qualify for VA home loan guarantees.

Finally, be aware that to qualify for a mortgage loan, even one guaranteed by the Department of Veterans Affairs, you must demonstrate that you are a good credit risk and that you have sufficient income to repay the loan.

Disabled Veterans

Disabled veterans are entitled to receive additional benefits, including direct loans from the Veterans Administration to adapt a home to

their needs; vocational and rehabilitative training; employment assistance; pensions; and educational assistance for dependents. Most veterans' benefits are not considered part of your gross income, and therefore are not taxed.

For more information about VA benefits, consult your local telephone directory under United States Government, Department of Veterans Affairs or Veterans Administration.

Money Management is a weekly column on personal finance prepared and distributed by the North Carolina Association of Certified Public Accountants.

Hewett Promoted

Frankie Dale Hewett has been promoted from Officer II to lieutenant of the Southern District, N.C. Marine Patrol.

Hewett's law enforcement experience includes two years with the Brunswick County Sheriff's Department and 10 years with the N.C. Marine Patrol.

He will be working out of the Wilmington field office.

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Management Courses Begin At BCC Leland Site

Short courses in finance and leadership skills for managers begin next week at Brunswick Community College, part of a series offered in conjunction with the American Management Association.

The courses are designed to help working professionals become more effective in their current positions and to prepare for future advancement.

Classes for both courses will meet at BCC's Leland campus in the Industrial Education Center, from 6:30 p.m. to 9:30 p.m.

"Fundamentals of Finance and Accounting for Nonfinancial Managers" begins Tuesday, Nov. 15, and continues on Tuesdays through Dec. 13. "Leadership Skills for Managers" will meet on Thursdays Nov. 17 through Dec. 15.

Registration for each course is \$35 and books for each course cost approximately \$58. BCC will award

2.1 continuing education units for completion of each course. The courses also earn credit for the certificate in management offered by the American Management Association, awarded on completion of six courses.

In the finance course participants will cover interpreting financial statements, calculating inventory costs and costs of goods sold, determining company profitability using ratio analysis techniques and detailing cash flow.

In the leadership course participants will examine what motivates people, how to plan, manage and communicate effectively, and how to develop a consistent personal leadership style suitable to both work and personal life environments.

For more information on the courses or on the AMA's certificate in management program, contact the BCC Continuing Education Department.

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TAX UPDATE
A Special Seminar for Retirees and those planning for retirement
*How will your social security and retirement benefits be taxed in 1994?
*How will estate and gift taxes impact you and your family?
*Do you need to make any end of year decisions to maximize tax savings this year?
*Are tax advantaged investments right for you?
*Will your investments and retirement benefits support your retirement lifestyle?
If you are interested in the answers to these questions and many other tax and investment issues, plan on attending this seminar. This program has limited seating so advance reservations are required. Call Sidelinger & Sidelinger, CPAs to make your reservations. Light refreshments will be served. The cost will be \$10 per person.
Featured Speakers: Michael W. Sidelinger, CPA, MBA; Sidelinger & Sidelinger CPAs; Bryan Pratt; Location: Brierwood Golf Course Club House; Date and Time: Wednesday, November 16, 1994, 9:30 am-11:30 am

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Brunswick Jobless 9.4 Percent For Sept.

Brunswick was among five of North Carolina's 100 counties with a September employment rate of 9 percent or higher, according to a report from the N.C. Employment Security Commission.

Brunswick's rate was listed at 9.4 percent for September. The county's revised rate for August was 10.8 percent, based on 25,490 people employed and 3,080 looking for work in a labor force of 28,570.

Anson County led North Carolina's counties in unemployment with a rate of 10.8 percent. Others with rates of 9 percent or higher were Granville, 9.6 percent; North-

ampton, 9.0 percent; and Richmond, 9.1 percent.

The state's lowest unemployment rate was Currituck County with 1.8 percent.

The state's seasonally adjusted employment rate for September in North Carolina, released Oct. 7, was 5.1 percent, a .1 percent decrease from the August rate of 5.2 percent. According to the ESC report, the commission's analysts regard 5 percent "as a near full-employment situation."

September jobless rates in other coastal counties included Pender, 6.8 percent; Onslow, 4.9; Carteret, 4.4; Dare, 3.5.

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