

Anson County Cattlemen's Association Offers Scholarship

The Anson County Cattlemen's Association is committed to encouraging education and cooperation in the cattle industry and agriculture. The organization feels that encouraging today's youth to pursue educational opportunities in animal science and related fields is important to the future of agriculture and an important endeavor of the association.

The Anson County Cattlemen's Association is offering one \$1,000 scholarship to a graduating senior furthering his/her education in the field of agriculture. Applications may be found online at anson.ces.ncsu.edu, at the Anson County Cooperative Extension Office at 501 McLaurin Street in Wadesboro, or at the guidance office in each Anson County High School.

Applications are due no later than May 15, 2015, by 5 p.m. and can be mailed or delivered to the Cooperative Extension Office at the above address, with Attention: Anson County Cattlemen's Association Scholarship Committee. Any further inquiries can be directed to Jessica Morgan, Agriculture Agent, at 704-694-2415 or Jessica_morgan@ncsu.edu.

You Decide: Are we ready for retirement?

By Dr. Mike Walden, North Carolina Cooperative Extension: I just had a birthday. I won't give you my age, but here's a big clue: I'm now one year away from Medicare! Each year the age gap between me and my students widens. I like to think I bring experience and wisdom and to share with them. But I know many of them think I'm an ancient relic!

And speaking of ancient, retirement is probably the last thing on my students' minds. Understandably, their focus – at least I hope – is on completing their education and landing a good job.

Still, with my generation – the “baby boomers” – increasingly moving into retirement, some experts say many retirees will be disappointed. The experts say we are seeing the beginning of a “retirement crisis” that only will grow in the decades ahead.

Now I know the word “crisis” is often over-used, so let me try to be clearer about the problem. Here it is in a nutshell: More people are moving into retirement, and these folks need more retirement resources. Therefore, the collective resources (and money) needed by retirees is increasing – and will continue to increase. Yet the amount of funds that are available for retirees is not keeping up. Therefore, the problem – or crisis if you like – is that the gap between what is financially needed by retirees and what is financially available for retirees is widening.

Let me give you some numbers. As a result of increasing life expectancies, the average person will now spend 20 years in retirement, and that number is expected to rise to 22 years in a few decades. In contrast, in the 1960s the average person was retired for only 13 years. So more money will be needed by retirees to cover a longer period of their “golden years.”

Yet there's a big question of where that money will come from. The support from Social Security appears to be shrinking. Before adjusting for taxes and fees, Social Security replaced 42 percent of the average 65-year-old's annual earnings in 1985; by 2030 that replacement rate is expected to fall to 36 percent. On top of this, the workforce paying into Social Security is shrinking relative to the number of retirees receiving Social Security.

Less than half of workers participate in a company pension. Also, the funds individuals nearing retirement have in personal retirement accounts, like IRAs (Individual Retirement Accounts) and 401k plans, are relatively meager, averaging \$100,000 for all workers and \$13,000 for those earning under \$40,000. These funds won't go far when spread out over a 20-year retirement period.

As a result of these conditions, the Center for Retirement Research estimates that over 50 percent of working age households today will not have enough money available at retirement to maintain their pre-retirement standard of living.

So what are the options? There are really four: retire later, save more, accept a lower retirement standard of living or find additional government resources to bolster Social Security.

There are three benefits to working longer: Social Security retirement checks will be greater, saving is easier and fewer years are needed to be financed in retirement. Plus, as the relative size of the traditional working-age population has shrunk, companies may be more willing to hire and keep older workers. Of course, the downside is less leisure time in retirement, and for those with physical issues, work may not be possible.

It's easy to say, “save more,” but often this is hard. Many households have trouble stretching their paychecks to meet all necessities, so there's just no room to save. Still, there are some budgeting techniques that can reduce spending, like buying and buying at remnant and second-hand stores. Some financial advisers also recommend retired households owning a home access their home equity for money; however, this should be approached cautiously and with much analysis.

Living on less and living more frugally in retirement is always an option. Indeed, one of my grandfathers lived with each of his daughters (one of them my mother) when he retired. Yet this isn't what modern retirees expect. Today's workers often look to retirement as a fun time to enjoy hobbies, play with grandchildren and maybe travel. Retirement is a time to relish, not dread!

The last option is to bulk-up Social Security by putting more money into the system so more can be paid to retirees. Interestingly, those favoring this option are not necessarily recommending increasing the payroll tax to strengthen Social Security. Instead, they want to use general tax revenues – specifically from the federal individual and corporate income taxes – to improve the financial capacity of the program.

When I discuss retirement with my students, many of them take their minds elsewhere, because, for them, it's so far away. But for an increasing number of us, it's here or around the corner. How well we will do in retirement is something individually – and collectively – we'll decide.

Dr. Mike Walden is a William Neal Reynolds Distinguished Professor and North Carolina Cooperative Extension economist in the Department of Agricultural and Resource Economics of North Carolina State University's College of Agriculture and Life Sciences. He teaches and writes on personal finance, economic outlook and public policy.

Healthy Living and Eating Seminar

Pathway to Peace Ministries presents ANEWSTART, healthy living seminar and cooking class on Sunday, March 15, from 3 to 5 p.m. Learn how to cook plant-based foods that will heal you. Learn how to lose weight, have more energy, reduce cholesterol, reverse diabetes, lower blood pressure, and much more.

Interested? Come! Seminar and cooking class is FREE! It will be held at 11775 Highway 109 South in Peachland. For more information call 704-695-1441.

Town of Lilesville to Hold 5th Annual Catfish Stew Cookoff

The Town of Lilesville has issued a challenge to anyone and everyone who cooks catfish stew. Bring it on and find out who the real champion is! There will be a new select panel of judges to make this year's decision. Lilesville will hold their 5th annual Catfish Stew Cookoff on Saturday, March 14. If catfish stew isn't your forte, enter the Stew of Your Choice contest! This event is open to anyone who would like to enter, and everyone is invited to come sample the stews too. Prizes are:

- Catfish Stew \$250 to winner, \$100 for 2nd, and \$50 for 3rd
- Stew of Your Choice \$100 to winner, \$75 for 2nd, and \$50 for 3rd. Entries judged by patrons.

“We would like to invite all cooks who enjoy a challenge,” said Lilesville Town Clerk Lynn Whitlock. “Come join us and let's find out who is really the best, because we are going to crown a champion!”

If you're not cooking, you can join the fun and root for your favorite team. You can also try your hand at being a judge, for \$5, pick up a bowl and spoon and get a taste of each entry and compare your selection with that of the official judges.

Once again there will also be the crowning of Miss Catfish and Master Catfish. This contest is open to two age groups - girls and boys from Kindergarten through 3rd grade (winner has best colored picture of a catfish using drawing from kindergarten through 3rd grade) and girls and boys from 4th through 6th grade for best colored picture of an original drawing of a catfish. Rules and entry forms are available at town hall.

If you would like to be a vendor or set up a booth, contact town hall at 704-848-4711 by the March 9 deadline.

This event will take place at Hatcher Park from 11 a.m. to 3 p.m. The judging will take place from 1 to 2 p.m. To enter the cookoff you can pick up forms at Lilesville Town Hall, Scotty's Bait and Tackle, Whit's Convenience at all 3 locations, and the Old Store. There is no cost to enter, the deadline is March 11



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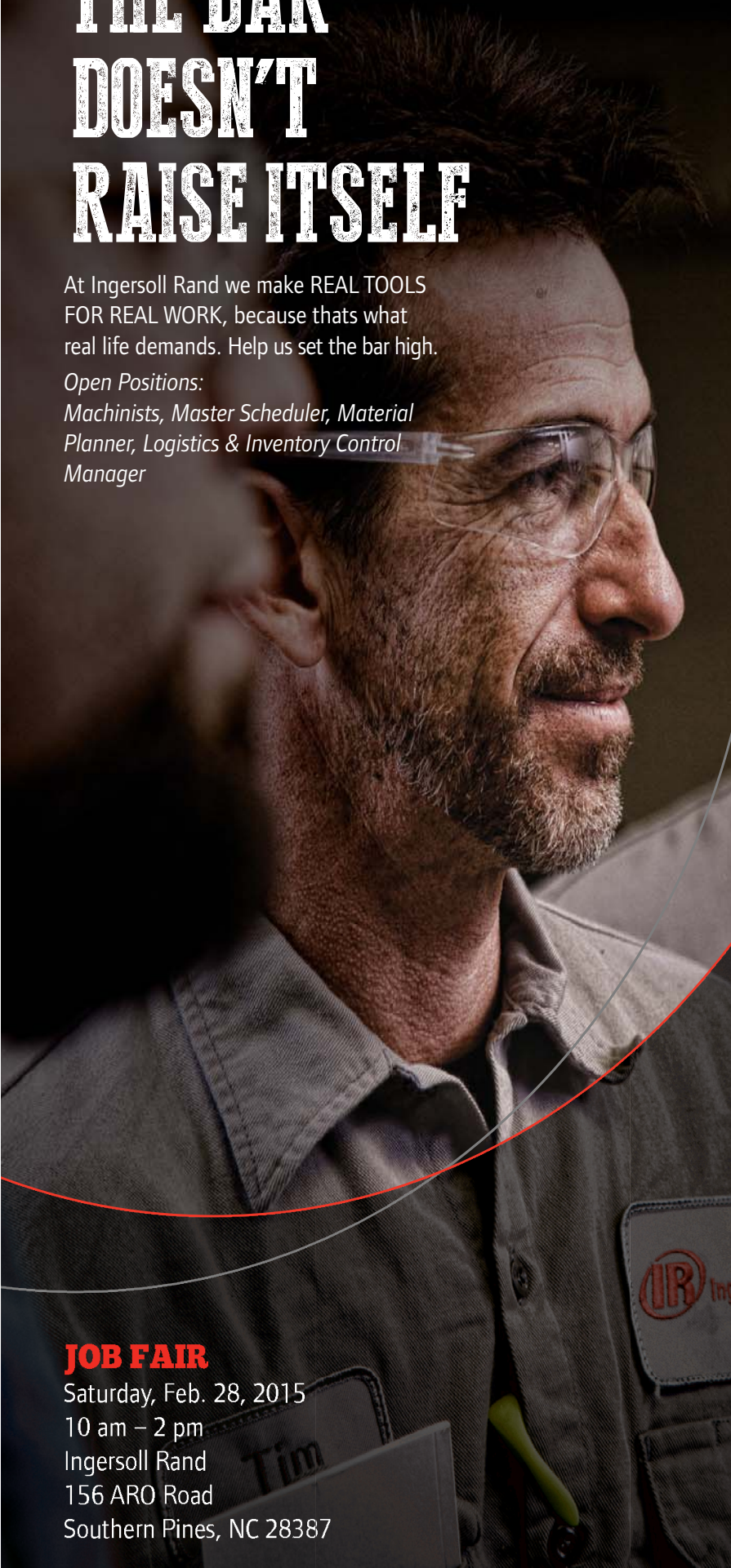
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