

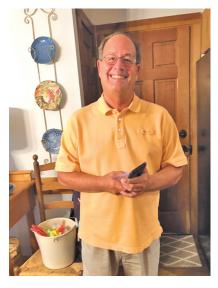
# SOUND WAYES

Vol. 36 No. 1

Our Community Newspaper

**FEBRUARY 2023** 

# **Meet Your Neighbor**



The Brandywine Bay community has several homeowners' associations that are coordinated by neighborhood volunteers. Our neighbors are generous to donate their time and talents, and we appreciate the contributions! Please meet Johnny Coffee, the English Turn Board President.

# Where are you from, and what brought you to Morehead City?

Moved here from Burlington, NC to retire at the beach. I was born in Lynchburg, Va. I have also lived in Kinston and Burlington, NC. I am a graduate of Mars Hill University with a BS Degree in Eco-

nomics. I retired after working 45 years in the packaging industry.

#### What are your hobbies, interests, and/or occupation?

My main interests are playing tennis, yard work, church work and family life. I also do small and medium painting and pressure washing jobs.

#### Would you like to tell us about your family?

I currently have a blended family. I have 2 daughters and 4 grandchildren from my previous wife of 32 years. My current wife of almost 17 years has 5 children and 5 grandchildren.

# How long have you lived in Brandywine Bay and what do you like most about living here?

We've been here approximately 3 years, and we like the English Turn development and the nice people who reside here.

#### What motivated you to volunteer with the English Turn Board?

My sincere desire to help carry on with helping to make English Turn one of the best subdivisions in Brandywine.

Please attend the BOA quarterly community meeting on Sunday, February 12th at 3 PM at the K-Club.



Gary Labelle, President of Cedarwood Home Owners, presents plaque and award to Vince Moreno for his 28 years of service on the Cedarwood Board.



#### **BOA VOLUNTEERS NEEDED**

The BOA Board is in need of volunteers to fill vacant board positions this spring. This is a three-year commitment. If you are interested in becoming a board member, please reach out to BOA President, Susan Pike, for info about how you can help our community.





Twinkling lights and beautiful bows at the Hwy 70 gate in Brandywine. Thank you to the volunteers who handled all of our neighborhood decorations this year! Photos by Mariana Goldstein



**Empty Bowls** 

Empty Bowls is not just an annual luncheon fundraiser, it's one of the community's favorite events. Started by Dr. and Mrs. Robert and Ginny Bankov, this event is held each February at the Morehead City Civic Center. The purchase of a \$25.00 ticket allows for a choice of a handmade bowl donated by an area potter and art students, as well as a choice of 2 soups provided by Carteret Community College Culinary School. The empty bowl taken home is a reminder of those worldwide whose bowls are empty. There are also silent auctions and raffles!



Join our mailing list or LIKE our Facebook page for more information on the next Empty Bowls event.

Tickets are \$25 each and sell out quickly. Checks must be made out to Hope Mission, please put Empty Bowls in the memo line.

Ticket can be purchased at the following locations:

- Hope Mission Thrift Store, 1205 Arendell Street in Morehead City
- The Gym, 300 Taylor Notion Road Cape Carteret
- Pet Provisions, 1622 Live Oak Street Beaufort

https://hopemissionnc.org/empty-bowls/

# **Brandywine Book Club News**

The Brandywine Book Club met for our annual Christmas luncheon in December. We didn't discuss a book at that meeting but enjoyed a lovely lunch and social time with each other. The ladies also generously brought books to donate to Toys For Tots. At our meeting in January, we discussed the book, Run, Rose, Run by Dolly Parton and James Patterson. It is the story of an aspiring female country singer who is being pursued by someone dangerous from her past. It's an interesting combination of Dolly's knowledge of the music and Patterson's mystery writing expertise. Our book for February is The Book Woman's Daughter by Kim Michele Richardson. This is a sequel to The Book Woman of Troublesome Creek that we read last year. In this book, her daughter begins delivering books to the mountain people after her parents are sent to prison. What an incredible story of learning to survive with the help of other mountain women along her route. If you haven't read it, be sure to get a copy. In March, we will be discussing *The Reading List* by Sara Nisha Adams. What a perfect choice for a book Club to read! This book is a story of how shared reading helps to form friendships and bring joy into lives. We would be happy for you to join this wonderful group of ladies for our next meeting. Please contact Melinda Brown at 349-5800 for more information.



#### **BRANDYWINE BAY ASSOCIATION Board of Directors**

President - Terry Barbour 252-728-0626 • brandywinebayhoa@gmail.com

Vice President - Jack Ashley (BAY HARBOR VILLAGE) 252-717-6347 • jlashley@ec.rr.com

Secretary - Clark Johnson (BOGUE VILLAGE) 252-622-9401 • encdds@yahoo.com

Treasurer - Brenda Roberts (BOGUE VILLAGE) 252-726-1417 • lookoutlady@embargmail.com

Belinda Etheridge - Member-At-Large (BAY HARBOR VILLAGE)

919-631-5151 • lindabeee2658@gmail.com

Barbara Parker - Member-At-Large (THE VILLAS) 919-943-8834 • bhp@bellsouth.net

Jennifer Shearin – Member-At-Large (OAK BLUFF) 252-916-7995 • jenchefmom@aol.com

#### **Committee Chairs**

By-Laws Committee - TBD

Finance Committee - Belinda Etheridge, Brenda Roberts & Jennifer Mann

Storm Water - Jack Ashley & Terry Barbour

Landscape - Brenda Roberts & Belinda Ethridge

Nominating Committee - Belinda Etheridge

Boat Yard (BBA-Owned Spaces Only) - Jack Ashley

Pool Reservations - J.A. Canady 919-618-5906 jcanady4@gmail.com

Gate/Security (Cards/Clickers) - Chris Mann (Chair), & Terry Barbour

Chris: 252-723-9321 / cradiomann@gmail.com Terry: 252-728-0626 /brandywinebayhoa@gmail.

Community Association Manager/Recording Secretary/Pool & Tennis - Terry Barbour 252-728-0626 brandywinebayhoa@gmail.com

#### **BRANDYWINE BAY ASSOCIATION**

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Lorenda Overman 919-922-5010 lorenda.harrell@gmail.com

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**BAY CLUB CONDOS** 

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markkangas@aol.com

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Clark Johnson encdds@yahoo.com

**BRANDYWINE PLACE** 646-2361

**Shorty Edwards** 

PINE BLUFF 252-723-2545

Mark Wojciechowski cecwojo@gmail.com

THE VILLAS 919-943-8834

Barbara Parker

bhp@bellsouth.net

# **BOA** Gates

Gates open daily at 5:30 am Monday-Thursday, gates close at 8 pm Friday-Sunday, gates close at 9 pm

Blocked Numbers: If you have a blanket "block all UNKNOWN numbers" with your phone provider, enter the following gate phone numbers in your contacts so that the gate system can connect to your phone. 24 Gate phone number is 252-726-1778 70 Gate phone number is 252-240-0669

### **BOA BOARD OF DIRECTORS**

230 Brandywine Blvd. www.brandywineowners.org

President - Susan Pike 252-622-4768 • susan.pike84@gmail.com

919-495-3233 • alexmhc@me.com Vice President - Alex Russell

Secretary - Amy Schulte 231-420-1883 • aschulte0217@yahoo.com

Treasurer - Patsy Fulcher 252-723-9540 • fulcher.asv@gmail.com

Director at Large – **Jennifer Figueredo** 440-503-1202 • hyper42677@gmail.com

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Camera - Ted Beszterczei 252-269-0179 • tbeszterczei@gmail.com

Christmas Lighting - Lisa Pharo

**Database Manager - Andy Haines** 919-451-9080 • ahainesnd@gmail.com

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Neighborhood Reps - Bob Rose 252-885-2440 • brose@nccumc.org

252-725-9904 • pauljohnson4123@gmail.com Recreational Area – Paul Johnson

Welcome and New Gate Devices brandywinewelcome@gmail.com

- Elizabeth Sheeks

Security Gates (Breakage) - Mark Roche 252-726-9232 • rochedog@gmail.com

252-269-0179 • tbeszterczei@gmail.com Security Gates (Breakage and Gate

Device Problems) - Ted Beszterczei

Storage Area - Jerry Garner 919-454-6635

Webmaster - Will Gainey wngainey@gmail.com

Website Volunteer - Terry Alger talger1240@gmail.com

#### **BRANDYWINE SUBDIVISION PRESIDENTS**

**CEDARWOOD VILLAGE** Gary LaBelle • 413-504-9121 **ENGLISH TURN** Johnny Coffee • 336-260-5584 HAMMOCK PLACE hammockplace@yahoo.com RESERVE GREEN Judy Payne • 919-922-0914 THE RESERVE Janet Stout • 252-726-0452

**VILLAGE GREEN** Patricia Boone • 231-464-3067

# White Hofacre Family Celebrates in Brandywine

By Bob and Sharon White

In November, the White Hofacre family reunion and pre-Thanksgiving dinner was held at Brandywine Bar and Grill. Chef Pete served up a fantastic Thanksgiving dinner for 52 family and friends. The bar was open and plenty of food was served. For the kids, we had a "Batman" super hero

entertain the kids for about an hour. The group picture is all of the White and Hofacre family members from all over the country who attended. Folks came from California, Texas, Florida, Tennessee, and Ohio. All together, 52 good souls came for a long weekend.







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**Our Community Newspaper** 

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**MONICA SELLARS** 

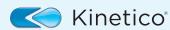
**BOB AND SHARON WHITE TODD WORRELL** 

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# **Business Spotlight**

# Innovation Renovation, LLC Earns 2022 Angi Super Service Award

Award reflects company's consistent level of customer service

nnovation Repovation

Innovation Renovation, LLC is proud to announce that it has earned the home service industry's coveted Angi Super Service Award (SSA). This award, first released in 1999, recognizes the best home professionals and businesses in the Angi network for their hard work, dedication, and commitment to providing Angi customers with a great experience.

"Through changing microeconomic factors like inflation, rising interest rates, material shortages and supply chain issues, Angi Super Service Award Winners delivered best in class customer service. These businesses are putting customers front and center and going above and beyond, providing great value, service and quality work," said Angie Hicks, Chief Customer Officer, Angi. "Our homeowners' consistent positive reviews make it clear: these are the best pros in our network. Congratulations to all of our Super Service Award Winners."

Angi Super Service Award 2022 winners have met stringent eligibility requirements, across ratings and reviews during the eligibility window of November 1st, 2021 - October 31st, 2022. Pros on Angi qualify for the award by obtaining 3 or more services-performed reviews during the review period, maintaining a current and lifetime rating of at least 4.5 stars. The SSA winners must be in good standing with Angi and have undergone our verification/screening.

"We are ecstatic, humbled, and honored to receive this reward. We will continue to strive for excellence for our clients. Providing quality with integrity. With prices skyrocketing everywhere we will continue to provide the best prices we can. We want to thank all our clients that have made this honor possible. It has been an honor serving all of you. We look forward to helping you with all your needs and desires, bringing your dreams to life in the coming year.", said Caleb McGalliard, Owner and Operator of Innovation Renovation, LLC.

Innovation Renovation, LLC has been on Angi since 2021. This is the first year of many Innovation Renovation, LLC plan to receive this honor.

Service company ratings are updated continually on Angi as new, verified consumer reviews are submitted. Companies are rated in multiple fields ranging from price to professionalism to punctuality.

For over two decades Angi has been a trusted name for connecting consumers to top-rated service professionals. Angi provides unique tools and support designed to improve the local service experience for both consumers and service professionals.

Innovation Renovation, LLC is a locally owned and operated company that values honesty and integrity in all aspects of our business. We perform light construction that specializes in carpentry and hardscape design. Our dedicated team of professionals, combined, have over 50 years of handson experience, to provide innovative ideas and suggestions tailored to your projects. Our services are customized to your individual needs, paying close attention to the details of each project that we are involved with. Please feel free to contact us and see if we can be of service to you. Call for your FREE estimate today!

Contact: (252) 717-9358, CMcGalliard@InnoRenoLLC.com







Happy New Year and I hope that everyone enjoyed their Holiday Season!

I would like to thank our Committee Chair Lisa Pharo for her hard work in getting our community decorated this past season. She had the assistance of the Schulte Family who did our lighting at the front and back gates, along with other volunteers who came out December 10th. Thank you all!!

CWS – Waste Treatment Plant has been undergoing new construction of their wastewater treatment plant located behind Hammocks Place. This project is scheduled to be completed by the end of 2023. CWS has suggested that they would like to come to our next quarterly community meeting to answer any questions our residents might have about the new plant. Once this project is completed, we will get bids to start on road repairs in sections of Hammock Place that are in need.

Once again Andy Haines has had our 2023 Directory printed. I know we have had many changes this past year in our community with many new homeowners. Please review the directory, and let Andy know if there are any corrections to your names, phone numbers, and emails for our data base. You can reach Andy at 919-451-9080 or email him at ahainesnd@gmail.com.

We also have a new volunteer to help with our website. Terry Alger will be assisting Will Gainey.

Charity Flowers and Heather Fowler are our new Committee Chairs for our Beautification Committee. They will be busy getting new ideas and helping keep Brandywine a beautiful community.

We have had several dead and diseased trees on Brandywine Blvd taken down this past fall. I am hopeful to complete this project in the next month or so. We also completed cleaning out our intersections of dead bushes and replacing them with sod and are looking to make a few more improvements over the next year.

Once again, we are in need of volunteers to fill some vacant board positions this spring. This is a threeyear commitment. If you are interested in becoming a board member, please reach out to me. We can explain what the BOA board does and how you can help your community. We are also always in need of volunteers to help with our committees that run our community. Brandywine is a 638-door community, and it is a lot for just a few people to stay on top of things. March will be here before you know it, so if you are interested in running for the board, please write a brief bio about yourself and submit it to me. It will be sent out with our annual dues March 1st. Please consider volunteering!! Many hands make light work, and you will get to know your neighbors as well!!!

Last, we will be holding a quarterly community meeting on February 12th at 3 PM, at the K-Club. I will send another notice as a reminder

through our Constant Contact site. It would be great to see the new faces in our community. If you have a topic you would like to discuss, please email me prior to the meeting so it can be researched and answered at our meeting. Mark your calendar and see you there.

Thank you, Susan Pike, BOA President

# County Litter Clean-Up

One way you can get involved in our county, and make an immediate positive impact, is to participate in the Carteret County Litter-Free Land and Sea activities. A litter clean-up event is planned for Saturday, April 22. Visit www.litterfreelandandsea.com for more information.







#### Changes to the Brandywine Directory

New to the neighborhood? Contact brandywinewelcome@gmail.com to get your welcome packet and set up your gate access code with your phone number.

Need a new gate entry device?

Welcome and new gate devices committee – Elizabeth Sheeks| brandywinewelcome@gmail.com Moving away? Please give your gate cards to the next owner.

#### DIRECTORY CHANGES

| 102 Cannery Row          | Tim & Stef Mueller        | 919-669-0520 |
|--------------------------|---------------------------|--------------|
|                          | Patricia Philman          |              |
| 701 Cedarwood Village    | Jennifer & Emma Hunter    | 919-806-6393 |
| 107 Fairway Court        | Melissa White             | 252-646-0344 |
| 107 Fairway Court        | Tim White                 | 252-646-8883 |
| 204 Holly Lane           | Rhonda Lee                | 919-337-3609 |
| 901 Lord Granville Drive | Paul Albrecht             | 518-878-0167 |
| 100B Reserve Green Drive | Pamela Johnson            | 252-499-9280 |
| 101B Reserve Lane        | Marcus and Leah Barfield  | 702-303-5376 |
| 534B Village Green Drive | Eric Riggs                | 808-5170     |
| 539A Village Green Drive | Hayden & Candice Barefoot | 919-524-7532 |

# **MGA Happenings**

By Vince Moreno

#### **November 2022 Winners**



Closest to the pin winners



Team Winners Easter / Maxson / Normal



Team winners Daly / Mantho / Vogel



Team winners / Guy / Skip / John

#### **December 2022 Winners**



Most Improved Golfers



Low Net Winners



Low Gross Winners



Closest to the Pin

#### Tips to Fight Food Waste

#### 1. SKETCH OUT A PLAN

Plan two or three meals before shopping and use a list when at the store. Plan to eat the most perishable items early in the week and consider recipes that use ingredients you might have left over. Then plan in a couple of "lazy nights" for the week to order out, dine with friends, or use what's in your freezer.

#### 2. STORE FOOD SMARTLY

Prep produce for next couple days as soon as you bring it home, for easy use during the week.
Use airtight containers for most foods. Additional storage advice for over 85 foods can be found at <a href="https://www.savethefood.com">www.savethefood.com</a>.

#### 3. USE IT UP

Designate a night of the week to use up what's in your fridge. Fridge Fridays, anyone?

#### 4. FREEZE, FREEZE, FREEZE

Freezing food is like pushing the pause button and almost anything can be frozen—bread (best sliced), milk (shake when thawed), eggs (raw but scrambled), and cheese (shredded and used for cooking). And don't forget to freeze leftovers, even if just for a few days.

#### **5. UNDERSTAND EXPIRATION DATES**

"Use by," "Best by," "Enjoy by"—these are generally not expiration dates at all, but merely suggestions as to when the product is at its freshest. Take them with a grain of salt and use your nose, sight and judgment to determine when food has really expired\*.

Find many more useful tips at <a href="www.savethefood.com">www.savethefood.com</a>. "Note: Deli meats, unpasteurized dairy products and ready-to-eats sandwiches are products where heeding the date is recommended.

#### **Art From the Heart 2023**



Location:

We are grateful for the availability of the Kmart building at 4915 Arendell St., Morehead City. The Art From The Heart Show and Sale, as well as the Carteret County Schools Student Art Show, will be held there again this year.

Show Dates: February 11-25, 2023

The art will be on display for the public to enjoy. Artists can enter the show, and there are volunteer opportunities for "Gallery Sitters" during the show.

See https://www.artscouncilcarteret.org/art-from-the-heart for more information.

### **Schedule Art From the Heart**

## Show Feb. 11-25

Artist Registration

and Art Drop off

Jan. 28 - 30 Sat. - Mon. 12:00 pm - 5:00 pm

Artist Critique Monday, Feb. 7 5:30 pm - 7:00 pm

#### Chamber of Commerce Thursday, Feb. 9

5:30 pm - 7:00 pm **Art Awards and** 

Artist Reception Friday, Feb. 10 5:30 pm - 7:00 pm

Student Awards and Reception Thursday, Feb. 16 6:00 pm - 8:00 pm

#### Show Dates and Times Saturday, Feb. 11 - 24 12:00 pm - 6:00

11 - 24 12:00 pm - 6:00 pm Saturday, Feb. 25 12:00 pm - 5:00 pm

#### Artist Art Pick-Up Saturday, Feb. 25, 5:00 pm - 7:00 pm

5:00 pm - 7:00 pm Sunday, Feb. 26 12 noon - 5:00 pm

# **Brandywine Parade in December**

The Brandywine Parade was fun for all -- the parade riders and the audience. Did you see there was even a horse?! It was a chilly night, but we were warmed by being in the company of our kind neighbors. Thank you to all who participated. Photos provided by Lisa Lee.

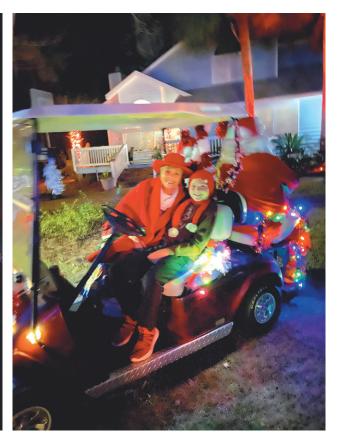


























# **Balsam Range in Concert**

Award winning bluegrass and acoustic band Balsam Range takes the stage at Glad Tidings Church, Morehead City on Friday March 31st at 7:00pm (doors open 6:00 pm) in support of Loaves and Fishes of Beaufort and Alzheimer's Research. Please join us for this terrific fundraiser presented by the Rotary Club of Morehead City. Tickets are \$35 in advance and \$45 at the door. Purchase advance sale tickets online at www.rotarymhc.org.

Loaves and Fishes offers a residential treatment program in Beaufort for men struggling with substance abuse, and an outpatient program focused on both men and women. The van purchased with funds from this concert will allow this program to transport their clients to necessary



appointments and jobs as they work toward recovery. Rotary is delighted to be able to fund this van for them thanks to proceeds from this concert.

The Rotary Coins for Alzheimer's Research Trust (CART) funds the most promising research for treatment of Alzheimer's. Several breakthrough therapies have been discovered thanks to our support. Rotary is proud to be on the forefront of fighting this dreaded disease thanks to your generosity.

Buy your tickets

today! Don't miss the fun and superb musicianship Balsam Range brings to their performance. International Bluegrass Music Awards Vocal Group of the Year for 2017 and 2018, Balsam Range had the top bluegrass album for 2019 "Aeonic" and released their 15th anniversary album in April 2022. The band boasts outstanding acoustic musicians and singers who hail from Haywood County in Western North Carolina. Their band was named for the majestic range of mountains that surrounds part of their home county where the Smokies meet the Blue Ridge; the Balsam Range. You don't want to miss their thoroughly entertaining concert.

The band is high power talent through and through. Tim Surrett is pure entertainment as the band emcee, seasoned lead and harmony while holding down the bass line and resonator guitar. He charms with spontaneity, wit and professionalism. A stellar fiddler, Buddy Melton is also one

of the most gifted tenor voices in Bluegrass and Americana today. His range and tone give Balsam Range its identifying sound. With his envied guitar style, Caleb Smith has been called "one of the top young guns of guitar." He sings with both power and control, delivering a high energy song or a tender ballad with equal vocal skill. Grammy Award winner, Marc Pruett brings more than 40 years of entertainment experience to the group. He brilliantly complements the ensemble with an intuitive, traditional three finger style that has made him one of music's most admired banjo players.

Elements of jazz, country, gospel, swing and old-time music are all infused into the fresh sound of this unique southern bluegrass band. Its four distinct personalities create one remarkable musical experience that is the award-winning Balsam Range. To get a feel for their performances view a video at rotarymhc.org.

Concert sponsors have reserved seating in the front rows. Businesses and individuals desiring to sponsor this 2023 event can find more information at the "Be a Balsam Range Concert Sponsor" button at www. rotarymhc.org. All other seating is general admission. For more information about the concert contact Barbara Johnson at 252-241-1152.

# FORT MACON WANTS YOU!

Hello Brandywine Neighbors

Being a Fort Macon Volunteer is a fun way to spend a little bit of your time, give back to the community and put a smile on your face. The Fort is currently looking for volunteers to be Fort tour guides, visitor center welcome greeters and nature trail guides. You don't have to be a history buff or know anything about the Fort. With the training provided, in a very short time and when you feel comfortable, you can fill any one of these positions. The amount of time you volunteer is strictly up to you. As the tour guide coordinator I write the schedule to fit your needs. During the winter months we only give one tour per day—45 to 60 minutes. During the summer we give three tours per day. Tours are given and the Fort is open everyday of the year except Christmas day. Your time invested can be as little as one hour per month up to about twelve hours per month. On March 25th, there will be a training day from 9 to 4. A lot of great information will be provided by Ranger Paul Branch who is also the Fort historian and author of three books on the Fort and Brandywine's own Mark Greiner, President of The Friends of Fort Macon. Lunch will be provided. Contact me for more information or to reserve a spot for the training day.

Regards, Bill Hayes, 704 267-9998, Billhayes105@att.net







# **PetDocks** Don't be left in the dark about tick-borne diseases in our area

By Dr. Todd Worrell

Throughout the United States and Canada, there are a number of ticks that carry a number of serious diseases. The risk of exposure to tickborne disease has increased as more and more people and pets move into areas that were previously wild and perfect tick habitats. Other factors, including the growth of white-tailed deer and wild turkey populations, have resulted in expanded populations and geographic distribution of ticks.

The most common ticks in eastern North Carolina are the deer, western black-legged, brown dog, and American dog ticks.

While Lyme disease is well known, it certainly isn't the only disease that dogs—or people—can contract from ticks. In addition to Lyme disease, ticks also carry ehrlichiosis, anaplasmosis, Rocky Mountain spotted fever and others. There's simply no way for pet owners to tell if a tick is carrying disease or not, and it only takes one tick bite to infect your dog. Also, some ticks are known to carry more than one of these diseases, which can lead to multiple infections, or coinfection. What's common among all tick-borne disease, however, is that symptoms can be vague and difficult to recognize. Often many pet owners don't know their dog is suffering from a debilitating tick disease until it's too late.

Humans and other non-canine family members can also become infected with the same tick-borne diseases as dogs. So, if you live in an area with ticks or if you've ever found a tick on your dog, you should also be sure to check yourself and your family.

There's a lot you can do to keep your pet safe. One of the first things you can do to protect your dog is to learn about the ticks and diseases in your area. This way you'll better understand the risks your dog is likely to encounter in his or her daily adventures. At the same time, make an appointment with your veterinarian to talk about preventives, including topical medication, tick collars and vaccines for Lyme disease.

Your veterinarian will likely tell you that no preventive or vaccine is 100% effective, and you should plan to have your dog tested annually for tick-borne diseases. If your dog does test positive, treatment is available to help it live a healthy, long and fulfilling life.

# Crystal Coast Shower Stain Removing

- Remove hard water stains
- Remove stains on faucet
- Shower door adjustments
- Shower sweep replacements
- Remove hard water marks on any glass

**Brad Drennan** 

**252-515-8705** 

#### WILLS, TRUSTS, ESTATE PLANNING & ASSET PROTECTION



#### Jane Gordon

Attorney at Law

KIRKMAN, WHITFORD, BRADY, BERRYMAN & GORDON, P.A.

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James Allen Canady

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'Securities and advisory services offered through Commonwealth Financial Network\*, Member FINRA/SIPC a Register Investment Advisor. Fixed insurance products and services are offered by Atlantic Wealth Management, LLC.

# Tax Changes You Need to Know About When Filing Your 2022



Presented by
Greg Patterson and James Allen Canady

At the end of a year dominated by inflation, interest rate hikes, market turbulence, and recession fears, we can all use a break. Thankfully, the Internal Revenue Service (IRS) has offered a few new tax guidelines to try to account for the various economic factors affecting many Americans in 2022. While some rules will help you reduce your taxable income or increase your refund, others are reverting to pre-pandemic levels. As you prepare your paperwork for the April 18, 2023 deadline, use this overview to be sure that you're aware of the latest updates. If you have questions about filing your taxes, contact your tax specialist.

The standard deduction increased. Here's the first piece of good news: the IRS raised the standard deduction this year in response to growing inflation. To determine whether this increase will affect your taxes, you first need to determine whether it would be beneficial for you to take the standard

deduction or itemize deductions on your

tax returns. If your itemized deduction total would be lower than the standard deduction (which you can take without itemizing), your best and easiest bet would be to take the standard deduction. For married couples filing jointly, the standard deduction was bumped up \$800 to \$25,900. For single filers and married individuals filing separately, it is now \$12,950 (up \$400 from last year). There is currently no limitation on itemized deductions; that was eliminated by the Tax Cuts and Jobs Act. This unlimited itemized deduction rule will expire in 2025 unless a new law is passed.

There are no longer above-the-line charitable deductions. Last year, you could take a charitable donation deduction of up to \$300 for single donors or up to \$600 for married couples beyond the standard deduction. In 2022, if you take the standard deduction, that is no longer an option. If you itemize deduc-

tions, however (meaning your itemized deductions would be greater than the standard deduction), you can include charitable donations.

The Child Tax Credit reverted to 2019 levels. Temporary changes made to the Child Tax Credit last year as part of the American Rescue Plan have not been extended through 2022. This means the credit is \$2,000 per child (a \$1,000–\$1,600 drop from last year), the maximum age children can qualify for it is 16 (17-year-olds qualified last year), and the early monthly installments we saw last year aren't being offered. The credit is refundable up to \$1,400 but is no longer fully refundable. The Earned Income Tax Credit and the Dependent Care Credit also reverted to 2019 amounts.

Eligibility for the Premium Tax Credit remains expanded. One tax credit expansion from 2021 that remains in effect for 2022 is eligibility for the premium tax credit (PTC), which covers premiums for health insurance purchased through the Health Insurance Marketplace. The temporary change included in the American Rescue Plan Act of 2021 eliminated the rule that said if your household income is more than 400 percent above the poverty line, you could not qualify for a PTC. Without this restriction, many more people can potentially qualify.

There will be no additional stimulus payments. Although many Americans were thrilled to see additions to their tax refunds in 2020 and 2021, there will be no stimulus payments for 2022. So, be sure that you don't count on that extra income when you budget for 2023. 2021 was also the last year to claim the Recovery Rebate Credit for a missed or lesser stimulus payment.

The threshold that triggers a Form 1099-K decreased. The IRS has always required reporting of all taxable income, but up until this year, Form 1099-K was required only if you had more than 200 goods and services transactions via a third-party payment network in a year and exceeded \$20,000 in transactions. This year, the threshold is much lower at only \$600, with no minimum number of transactions. This means more small businesses will receive this form from third-party payment networks than in the past. If it is required, you should receive it by January 31, 2023.

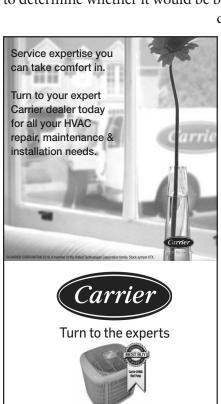
This is just a brief overview of some of the IRS changes for the 2022 tax year. A tax professional can help you determine which rules apply to your specific finances and how you can maximize the benefits available to you.

This material has been provided for general informational purposes only and does not constitute either tax or legal advice. Although we go to great lengths to make sure our information is accurate and useful, we recommend you consult a tax preparer, professional tax advisor, or lawyer.

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