



PHOTO CONTRIBUTED

**Marketing Award Winner**

Ben Atkins (right), president of Carolina Marketing Group, is congratulated by Ed Gore Sr. of Ocean Ridge Plantation. Atkins was honored by Theme Magazines and Expos for his Coastal Carolina Living presentation at the Sunshine Real Estate Expo in New York. Atkins represents Ocean Ridge as marketing consultant.

**If You Speak, We Will Listen**

BY DEBBIE RUPP

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

You had an opportunity last week to elect the men and women you believe can best lead this state and community over the next few years and successfully bring about positive change. Actually, you had more than one opportunity to flex your voting muscles because you also chose seven new members to serve on the South Brunswick Islands Chamber of Commerce Board of Directors for the 1995-97 term.



RUPP

What will these newly elected officials and incumbents do that will help make our lives better? How will they lead this community to implement positive change? Maybe the more important question is: how will they know... what is needed?

One of the recent criticisms I heard from a political analyst of Bill Clinton in trying to explain his serious decline in popularity is that the president has no idea of what the "real people" want from their leaders because he just doesn't get out there and talk to them and, more importantly, he just doesn't listen. Most people in leadership positions, whether political or business, seem to share the same problem in communication with their constituency and employees. They appear to have their own agenda about what should be done for this country, state, county, township or business and forget to listen to you and me.

Or, are we talking out loud so they can hear (not just to our spouse or neighbor)? Are we telling our leaders what we want them to do to help make our lives better and implement positive change? When was the last time we wrote to a president, senator, representative or local chamber board member with a suggestion for change? When was the last county commissioners, board of education, town or chamber meeting we attended and spoke out on the issues that are important to us? For most of us it has been quite a while or maybe even never.

Now we have an opportunity to change that. On Thursday, Nov. 17, from 6-8 p.m. in The Brunswick Hospital dining room, you can speak directly to N.C. state Reps. David Redwine, Dewey Hill and Thomas Wright and Sen. R.C. Soles at the Annual Legislative Forum sponsored by the South Brunswick Islands, Southport/Oak Island and North Brunswick chambers of commerce.

You can also be heard at the next SBI Chamber Business Breakfast. On Tuesday, Nov. 29 from 7:30-9 a.m. at Tamer's Restaurant at Lion's Paw Golf Links you can share your views with the Business Education Department of Brunswick Community College regarding the curriculum needed to educate our current and future employers and employees in Brunswick County.

Or, if you prefer a more casual, one-on-one approach, attend the next Business After Hours on Dec. 8 and/or speak to a chamber board member and tell us what we can do to implement positive change and help make the South Brunswick Islands a better place to work and live.

Over the next months, a great deal of planning will take place as our newly elected and incumbent representatives examine what issues should be addressed and changes made in 1995 and beyond.

In December, the SBI Chamber Board of Directors will begin to plan the 1995 Program of Work, which is the chamber's tactical plan for achieving its long-range goals. We need to hear from you now, before that planning begins. Tell us what you think we should do to help make all of our lives better and implement positive civic, social and economic change. I can't make any guarantees for Bill Clinton but, if you speak out, I promise, we will listen.

You can call or write to the South Brunswick Islands Chamber of Commerce at 910-754-6644/800-426-6644 or P.O. Box 1380 Shallotte NC 28459.

**United Way Campaign At 76 Percent Of Goal**

Companies and individuals have pledged more than \$1.4 million to the 1994 Cape Fear Area United Way Campaign, chairman Randy Tomsic reported Nov. 8.

The figure is 76 percent of the campaign goal of \$1.9 to be allocated to more than 60 nonprofit programs serving people in Brunswick,

New Hanover and Pender counties. On the same date last year, the campaign was at 50 percent, or \$927,000, of its goal, Tomsic said.

The final dollar amount raised through this year's drive will be announced at a luncheon on Nov. 17 in Wilmington. The drive is set to end on Nov. 14.

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**Medical Expenses May Add Up To Tax Deduction**

It may be in your best financial interest to take care of medical problems and major health care expenses before the end of the year.

According to the N.C. Association of Certified Public Accountants, medical expenses are deductible to the extent that they exceed 7.5 percent of your adjusted gross income. If you're close to this threshold, accelerating medical payments into 1994 may enable you to write off a portion of your medical bills.

Many expenses are tax-deductible. Congress has classified them into four categories: costs associated with the prevention, diagnosis or alleviation of physical or mental defects or illness; amounts paid for treatment affecting any structure or function of the body; transportation primarily for and essential to medical care; and accident and health insurance premiums.

Here's a basic explanation of these categories:

**Qualified Expenses**

■ **Medical and hospital services:** Deductible medical expenses include fees paid to family physicians, dentists, eye doctors, chiro-

practors, podiatrists, osteopaths, psychologists, nurses, therapists and other recognized practitioners. You can also deduct most hospital fees. Remember, too, you can only deduct that portion of your expense not covered by medical insurance.

■ **Nursing homes:** Generally, you may deduct the cost of nursing home care as long as the facility is providing you or your dependent with medical care. However, the tax law is strict in this area. If a physician did not recommend the nursing care, or if you are not receiving any treatment for a medical problem, your expenses may not qualify for a deduction.

■ **Equipment and programs for mental and physical problems:** You may also deduct the costs of a seeing eye dog, false teeth, hearing aids, artificial limbs and other items necessary to overcome a physical impairment. Fees paid for special training programs or schools, such as those for a learning disabled or handicapped child, are also generally tax deductible if the main reason for using the school is to alleviate the disability.

■ **Transportation for medical**

**care:** The costs for traveling to doctors' offices, hospitals and special schools are also deductible. If you drive, you may deduct your actual costs or the standard rate of 9 cents a mile, plus parking and tolls. You can also deduct cab, bus and even plane fare to medical facilities.

■ **Medicine and drugs:** You cannot deduct the cost of over-the-counter medicines, such as aspirin or antacids. Only the costs of prescription drugs and insulin are deductible.

■ **Home improvements:** Home improvements made for medical reasons are among the most costly of all medical expenses, yet they are frequently overlooked. Qualified expenses may include building a swimming pool, adding a special walkway to your home or remodeling a bathroom, provided these improvements are necessitated by a medical condition and prescribed by a doctor.

If the improvement increases the value of your home, you must subtract that increase from the cost of the improvement to arrive at the deductible amount. If the value of the property has not been increased, the

entire cost of the capital expenditure will be a deductible medical expense.

**Whose Expenses?**

You may deduct the medical expenses paid on behalf of your spouse and any dependent or any individual who would qualify as your dependent. This is possible even if you cannot claim an exemption for that person because he or she had a gross income of \$2,450 or more or filed a joint return. If you are divorced, you may deduct qualified medical expenses you paid for your child, even if you are not the custodial parent.

**Time The Deduction**

If, after tallying up all your medical expenses and those of your dependents, you're still far from the 7.5 percent threshold, consider postponing some elective medical procedures until next year. This will put you in a better position to qualify for the medical expense deduction—and trim your tax bill—in 1995.

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

**BUSINESS BRIEFS**

**Timberlake Named Manager Of Facilities Management**

Margo Timberlake has been named manager of Facilities Management for Carolina Power and Light's Brunswick Nuclear Plant in Southport.

Timberlake has been employed at the Brunswick Plant since 1982. She has served as administrative assistant to the plant's vice president and as an office services supervisor. Timberlake worked previously with

CP&L's facilities and contracts. She holds a bachelor's degree in English and secondary education from Brenau University in Gainesville, Ga. She is married to Richard Timberlake, who is a retired U.S. Army officer.

**Three Certified**

Three Brunswick Electric Membership Corporation directors have earned the National Rural Electric Cooperative's certification.

They are JoAnn Simmons, D.V. Jones and Jack Miller.

To become certified, they completed a variety of courses on rural electrification topics and issues.

**Apprentices Honored**

Eight Brunswick Community College students will be recognized today (Thursday) for successful completion of a maintenance mechanic apprenticeship program.

The ceremony will be held at 1 p.m. at BCC's Leland campus, with state Rep. Harry E. Payne as guest

speaker.

Students to be recognized by BCC, the N.C. Department of Labor and DuPont's Cape Fear Plant are Robert Lee Aiken, Julius E. Brown, Elwood Edwards Jr., Willie Lee Gibbs, Arthur T. Hicks, Nelson E. Powell, Auston H. Pusey Jr. and Eddie Riggins.

**Realtors' Course Set**

The South Brunswick Islands Board of Realtors will sponsor a four-hour elective course entitled "Real Estate Valuation and Square

Footage" for licensed real estate agents.

The course will be taught by Karen Thompson on Nov. 30 from 1-5 p.m. in the Ocean Isle Motel conference room.

Cost is \$45 for board members and \$49 for others. Seating is limited. The same course will be offered again Dec. 7.

Course applications may be obtained by calling Margaret Means, executive officer for the Board of Realtors, at 754-5287.

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**Instructor Retires**

Leberta Burney of Holden Beach retired recently as cosmetology instructor at Brunswick Community College during her 14th year of service. Burney was honored with a reception in the student center, with special music provided by cosmetology students.

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Frank D. Voli  
Investment Officer

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