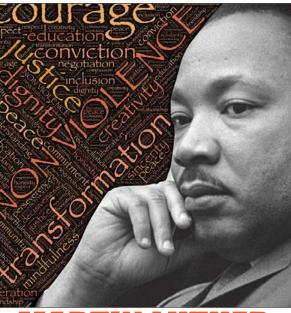
# Energy Efficiency Tip of the Month

Insulating your electric water heater is an easy, inexpensive project that can improve energy efficiency and save you money each month. The Department of Energy rates this project level as medium difficulty, meaning most homeowners can tackle this project on their own. You can purchase pre-cut jackets or blankets for about \$20 at most home improvement stores. Visit energy.gov for project tips and additional

considerations. source: energy.gov

gy.gov Pee Dee Electric



# MARTIN LUTHER KING JR WEEKEND

Friday, Jan. 13...... MLK, Jr. Gala 6 to 10pm

Saturday, Jan. 14... MLK, Jr. Prayer Breakfast 9am MLK, Jr. Parade at 12 noon

Monday, Jan. 16..... MLK, Jr. Ceremonial March at 8am Program at 9am

Lockhart-Taylor Center in Wadesboro



JANUARY 15 28th Anniversary Service at Morning Star Redeemed Church of God, 3pm with Pastor Strange of Olive Branch MBC. ONGOING

#### Bible Study

Every Monday, 6pm at Johnson Chapel Church **Bible Study** 

Every Tuesday 6:30pm at God Will Make a Way Ministries, 1207 N Greene St, Wadesboro **Services** 

At Faith Builders Ministries, 558 US 1 South in Rockingham (just off Hwy 74 Bypass). Sun-8am & 6pm. Mon night Bible Study 6pm. Fri Night Movies 7pm. Ministering to the whole man! Ted Ward, Pastor

**Guest Speakers** 

Choirs, singers & more on 2nd & 4th Sunday nights at Harvest Ministries, 6:30pm. www.harvestmin.com

**Prayer & Bible Study** At Ramsey Chapel Church each Tuesday 6-8pm



#### Funny, Random & Weird Holidays this Week

- January 5 Thursday Bird Day, National Whipped Cream Day, Day of Dialogue, National Ellen Day,
- January 6 Friday Bean Day, Cuddle Up Day, Apple Tree Day, Shortbread Day

January 7 Saturday - Old Rock Day, Bobblehead Day, Harlem Globetrotters Day, National Pass Gas Day, Tempura Day
January 8 Sunday - Earth's Rotation Day, Bubble Bath Day, Argyle Socks Day, English Toffee Day, Men Watcher's Day, Snuggle a Chicken Day, Typing Day

January 10 Monday - Static Electricity Day, Word Nerd Day, Clean Off Your Desk Day, Apricot Day, 4th Graders Day
 January 10 Tuesday - Cut Your Energy Costs Day, Housenant Appreciation Day, Reculiar Records Day

January 10 Tuesday - Cut Your Energy Costs Day, Houseplant Appreciation Day, Peculiar People Day
January 11 Wednesday - Learn Your Name in Morse Code Day, Hot Toddy Day, Milk Day, Thank You Day, Girl Hug Boy Day, Step in a Puddle and Splash Your Friend Day, Take the Stairs Day, Secret Pal Day

#### You Decide: Can Economics Help You Survive 2023?

*By Mike Walden:* 2023 will be a challenging year for the economy. We're starting the year with the ongoing problem of high inflation. Although progress has been made - with the year-over-year inflation rate dropping from 9.1% in June to 7.1% in November - prices are still rising too rapidly. Most people's incomes haven't kept up with inflation, meaning standards of living have fallen.

To add to the inflation problems now comes the prospect of a recession. Ironically, a recession, in which consumer spending falls, and unemployment rises, is often the tonic used to reduce the inflation rate. Still, this implies that for several months in 2023, we may be confronted with fast-rising prices and reductions in our incomes and jobs. How can people cope? Since economics deals with topics like financial management, buying and investing, are there any survival strategies an economist like me can recommend? Fortunately, I think there are.

I'll divide my recommendations into two significant parts of our financial lives: income and spending. What can people do to increase their income, especially when faced with the possibility of job cuts? On the spending side, what can we do to reduce our spending when prices are rising, especially when our incomes are cut? In short, how can we meet the two ends of income and spending when the gap between them has been widening?

On the income side, if you are laid off from your job or think you may be, the first option is to consider other jobs. One beneficial aspect of today's economy is that there are plenty of unfilled jobs. Granted, they may be jobs you may not like, or they may pay much less than your current job, but at least they would provide some income. Together

with strategies to reduce spending, a new - but maybe not better - job may let you cope until the recession ends. If you are able to keep your job but have your hours and income cut, there could be another option - a second job. Recent labor market data suggest more workers have been taking second jobs. If a recession occurs, second jobs may become even more lucrative. Again, a second job may not be preferred, but if it helps you get through several months of hard times, it may be a logical choice.

Technology and, more recently, remote work have provided more flexibility in the workplace, which in turn has given workers options not available two or three decades ago. People can remotely work for companies hundreds or thousands of miles away and never visit the company headquarters. If you have the skills appropriate for remote work, consider this possibility as another way to supplement your income.

Ironically, bad economic times are often periods when new businesses start. This makes sense for two reasons. First, with more people out of work, some decide to create their own work. Second, bad times often generate more opportunities for doing things differently, especially if the new way can cut costs but still deliver the same - or better - result. Therefore, don't ignore starting your own business. But there is one downside - outside financing will be more difficult to obtain during a recession.

Now turning to the spending side, there is one task you must do before beginning to economize on buying. You must create a household budget to see where your money s going. Record where your money is spent for at least a month since many bills are paid monthly. Try to continue tracking your spending every month, especially when you begin to make changes. There are some tried and true ways to spend less without sacrificing quantity or quality. Strategies like using coupons, buying in bulk when items are on sale, which is my wife's personal favorite, and buying "off-peak" when products aren't as popular. If fewer people want a product, the product's price will usually be lower. The good thing about these strategies is they don't involve cutting back. You still consume what you always did, but just at a lower cost. However, there are cost-saving strategies that do involve cutting back, meaning there will be a sacrifice. Entertainment is a good example. Save money on the cable or streaming bill by reducing the channels you receive. Meals are another good example. Eat out less and eat in more. Meals eaten in restaurants are always more expensive because you pay for the preparation and service. I know people have been very limited in their travel and vacation in the last couple of years, but 2023 might be another year to delay trips. In just the last year, the price of air flights is up over 40%, and some hotel rooms are up almost as much. If a getaway in 2023 is absolutely necessary, then substitute cheaper alternatives. Fortunately, in North Carolina, there are plenty of outstanding vacation sites, many of which only involve a day trip. My last recommendation for curtailing spending in 2023 is an obvious one. Don't take on any new expenditures, especially those involving borrowing. If you have your eye on buying a home, replacing your aging vehicle or overhauling your furniture and appliances, try to push that spending off another year. You don't want to make balancing your budget more difficult. When will the economy get better? I expect that a year from now, we'll be in a better place. In the meantime, I've given you some ideas for coping. You decide if you can use them. Walden is a William Neal Reynolds Distinguished Professor Emeritus at North Carolina State University.



## BACKHOE WATER SERVICE CAMERA INSPECTION JETTER SERVICE

704-233-4700 Carolinaplumbing4700@gmail.com

### Anson County Tax Office Tax Listings Must Be Filed in January 2023

WHERE TO LIST: Listing may be done through the mail or at the Anson County Assessor's Office, 101
S. Greene St. Suite 109, Wadesboro, NC 28170. Office hours are weekdays from 8:30 to 5:00 PM.
WHEN TO LIST: Listing of 2023 taxes will begin January 01, 2023. The deadline for listing is January 31, 2023. The U.S. Postal Service must postmark completed forms no later than January 31, 2023.

#### What to list from January 01 thru January 31, 2023.

**PERSONAL PROPERTY LISTING:** List all unlicensed (untagged) automobiles, trucks, trailers, campers, motorcycles, all boats and motors, personal watercraft, mobile homes, and aircraft (including hot air balloons, gliders, and ultra-lights).

**BUSINESS PROPERTY LISTING:** If you had a business operating in Anson County anytime in 2022, or if you owned a business in Anson County on January 01, 2023, you are required to file a listing. All equipment used in producing income that is owned or leased must be listed. If you did not receive a listing form, please contact the Assessor's Office at 704 994 3290. If your business was sold, had a name change, address change (911) or ended in 2022, please notify us in writing.

**INDIVIDUALS, CHURCHES, AND NON-PROFIT BUSINESSES:** Individuals, businesses or organizations that meet the requirements for tax deferment (farm programs), exclusion/exemption must file with the Anson County Assessor's Office in January.

A 10% Penalty is applied for listings after January 31, 2023. For those discovered as unlisted or under listed in prior years they will be penalties and interest added to their bill.

All property owned as of January 01, 2023, must be listed and any leased property identified. REAL ESTATE LISTING: Anson County is on a permanent real estate listing system and owners of

real estate need not file an abstract in January of each year. However, if you have made any improvements or new construction that has not been previously listed, you are **REQUIRED BY LAW** to file a listing. If you have demolished or removed any improvements, currently receive the elderly/disabled exemption, and no longer qualify you are **REQUIRED BY LAW** to notify the Anson County Tax Office.

Property Tax Relief for Veterans, The Elderly and Permanently Disabled Must Be Filed With The ANSON COUNTY TAX ASSESSOR'S OFFICE Between January 01, 2023 & June 01, 2023.

Property Tax Homestead Circuit Breaker Is an Annual Application. For Questions Concerning Tax Listings and Property Tax Relief Call the ANSON COUNTY ASSESSOR'S OFFICE @ 704 994 3290 or See Additional Information on Our WEBSITE @ www.co.anson.nc.us

#### Lions Club Brooms - THE BEST

The Wadesboro Lions Club sells brooms to help meet humanitarian needs worldwide, and help local causes right here in Anson County. In support of that mission the Lions Club sells brooms, and the brooms are of excellent quality. The Original Soft Sweep Magnetic Action Broom features a unique magnetic cleaning action that picks up lint and dust, especially human and pet hair. It will not scratch any floor, and rinses clean and dries quickly. The kitten soft bristle is approximately 12" long and comes with a metal handle.

Pick up yours at Allen's Restaurant in Peachland or Lacy's and Martin Furniture in Wadesboro for only \$12. The Lions Club's purple handled straw broom is also available.

For information call Jim Chandler at 910-571-1448.