



Meet Your Neighbor: Andy Haines

By Monica Sellars



Does the name Andy Haines ring a bell, Brandywine neighbors? It should! Andy has been a dedicated member of the BOA Board for the past three years, most recently serving as the President. As his term comes to an end in May, he is happy to reflect on his experience and encourage a new set of neighbors to heed the call to volunteer on behalf of the Brandywine community.

Andy says he was approached about volunteering for the BOA Board by BJ Ellyson, who herself is an active community member. She felt it was important to get some younger homeowners in-

involved in the management of the neighborhood. Andy agreed to volunteer because he was interested in the opportunity to learn about Brandywine and make connections with neighbors throughout the community. He also agrees that it is beneficial to have broad representation on the BOA Board, so households from different streets, of different ages, and new and long-time homeowners are all represented.

Andy grew up in Concord, Massachusetts. He attended the University of Notre Dame, where he studied Biology and participated in the marching band. And that's how he and his wife, Rebeccah, met; she was also a Biology major and a marching band member. After graduation, Andy and Rebeccah followed his interest in coastal science to the Duke University Marine Lab graduate school program in Beaufort. Rebeccah began teaching science in a local middle school, and after Andy finished his studies, the couple decided to remain in the area. Andy says that his favorite hobbies include reading, cooking, hiking, and bird watching.

Andy has a busy schedule. He and Rebeccah care for their daughters, Madeline and Catherine, and Colby, their fluffy family dog. Andy also works full time at the Division of Marine Fisheries, managing shellfish

(Continued on page 6)



**What's this?
Look inside
to find out!**

**Quarterly Homeowner BOA
Meeting: Monday, February 17
at 7:00 pm at the K-Club
See you there!**

Deb Clark from Carolina Water Service will be in attendance to answer any questions or address any concerns from community members. She will also be available to assist residents with signing up for the "My Utility Connect" application, if interested. If you plan on requesting assistance with app signup, please bring a bill with your account number on it for reference.

**Two New BOA Board Members Needed
Immediately**

Contact Andy Haines at 919-451-9080 or ahainesnd@gmail.com by 24-Feb to volunteer or learn more.

Brandywine Clubs

Brandywine Book Club

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 best-seller, *Educated*, by Tara Westover. What an incredible story! If you haven't read it, be sure to get a copy. In February, we will be discussing *The Last Child* by John Hart. It is the thrilling story of a man's search for his missing twin sister. Our March book is *Leaving Time* by Jodi Picoult. She always writes wonderful mysteries with lots of twists and turns that keep you guessing.



Members of the Brandywine Book Club enjoyed the annual Christmas luncheon.

We would be happy for you to join this wonderful group of ladies for our next meeting. Please contact Melinda Brown at 247-1055 for information.

Brandywine Ladies' Bridge Club

Brandywine Ladies' K-Club Bridge, organized years ago under a different name, has always been a feature on the Brandywine social calendar. Though the membership changes, as years go by, the fun and challenge of Bridge is enduring. K-Club Bridge is for all Brandywine Bridge players, be they old-timers or new residents.

The club meets at the K-Club clubhouse every second Wednesday of the month at 10:30 AM. A varied luncheon menu is offered by the K-Club staff. Members agree that these lunch offerings are varied, delicious and attractively presented. Members take turns as hostess, often contributing a yummy home-made dessert to top off the meal.

Contract or "Party" bridge is the order of the day, accompanied by lots of conversation and many good laughs. For more information or to join, those interested may call JJ Johnson at 726-0680, or Ingrid Carmona at 646-7455.

Speaking of the K-Club...

Minoda's has moved into the K-Club at the Brandywine Bay Golf Course! Look up "Minoda's at the KClub" on Facebook for details. Yes, this restaurant is open to the public!



Our Community Newspaper

MONICA SELLARS

252-648-0170

editor.soundwaves@gmail.com

Please email submissions by the 20th of each month.

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MONICA SELLARS

LIBBA SHELTON

TODD WORRELL

ANGELA ZIELECK

MARILYN ZMODA



Changes to the 2019 Brandywine Directory

New to the neighborhood? Contact Ann Webster to get your welcome packet and set up your gate access code with your phone number.

Need a new gate entry device? Contact Ann Webster to purchase a new gate entry card or clicker.

Ann Webster | 252-646-5586 | brandywinewelcome@gmail.com

Moving away? Please give your gate cards to the next owner.

DIRECTORY CHANGES

205B Reserve Green Drive.....Edward Murnelle.....252-728-0801
 102 Fairway Drive East.....Christopher Finch & Carol Tyndall.....919-223-4857
 410 Hillcrest Drive.....Kim Dunwiddie.....317-371-8516
 410 Hillcrest Drive.....Chris Dunwiddie.....317-828-6649
 302 Cedarwood Village.....Arne & Susan Rowland.....252-723-7090
 206 Lazy Lane.....Melonie Edwards.....919-270-2151

103 Fairway Court.....Amy & Chris Schulte.....231-420-1883
 113 Carefree Lane.....Nancy & Alex Ng.....252-723-1789
 903 Lord Granville Drive.....Whitney Girard.....252-269-8382
 903 Lord Granville Drive.....Brandon Girard.....252-241-0572
 100 Brandywine Blvd.....David & Carrie Stroud.....252-342-6616
 805 Cedarwood Village.....Rhonda & Chuck Caldwell.....252-723-2703
 200A Reserve Green Drive.....Frank DeBernardo.....203-200-8407
 200A Reserve Green Drive.....Joanne DeBernardo.....203-671-1783
 401 Lord Granville Drive.....Kent & K.C. Cudney.....252-240-9801
 516A Village Green Drive.....Lauren McElroy.....814-882-4988
 525B Village Green Drive.....Joyce Baum.....919-656-5488
 525B Village Green Drive.....Emiro M. Colafanto.....401-368-3600
 210 Lord Granville Drive.....Jennifer Czech.....919-236-9176

BRANDYWINE BAY ASSOCIATION Board of Directors

President - Jennifer Cox Mann 678-836-7517
JennMannBBA@gmail.com

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lindabee2658@gmail.com

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jlashley@ec.rr.com

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Finance Committee - Belinda Etheridge, Brenda Roberts & Jennifer Mann

Storm Water - Roger Spencer

Landscape - Brenda Roberts & Belinda Etheridge

Nominating Committee - Louis Weil & Belinda Etheridge

Boat Yard - 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.com

Community Association Manager/Recording

Secretary/Pool & Tennis - Terry Barbour

252-728-0626 brandywinebayhoa@gmail.com

BRANDYWINE BAY ASSOCIATION

OAK BLUFF
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grobusky@comporium.net

BAY CLUB
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BAY CLUB CONDOS
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Don Etheridge 919-880-5800
donether1@gmail.com

BOGUE VILLAGE
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BRANDYWINE PLACE
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PINE BLUFF
Randy Smith 919-219-6963
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THE VILLAS
Barbara Parker 919-943-9452
bhp@bellsouth.net

BOA BOARD OF DIRECTORS

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www.brandywineowners.org

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Recreational Area - **Sara Ramirez** 252-481-7061

Welcome and New Gate Devices

- **Ann Webster** 252-646-5586 • brandywinewelcome@gmail.com

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

Security Gates (Breakage and Gate

Device Problems) - **Ted Beszterczi** 252-269-0179 • tbeszterczi@gmail.com

Storage Area - **Jerry Garner** 252-726-0842 • northst401@aol.com

Webmaster - **Will Gainey** • wngainey@gmail.com

BRANDYWINE SUBDIVISION PRESIDENTS

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Edward Myers • 252-726-5276

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Sue Bohlen • 252-773-2440

RESERVE GREEN

John Conneely • 252-723-0828

THE RESERVE

Janet Stout • 252-726-0452

VILLAGE GREEN

Gail Howard • 336-580-3069

COMMUNITY EMERGENCY NUMBERS

Sheriff Deputy Request 252-726-1911

Sheriff's Business Office 252-728-8400

Progress Energy 800-452-2777

Street Light Outage 800-419-6356

Carolina Water 800-525-7990

Animal Control 252-728-8585

NC Highway Patrol 800-411-6127

Mosquito Control 252-504-2107



Pet Corner



PetDocks Questions to ask about Your Pet's Medication

By Dr. Todd Worrell

In many instances, your veterinarian may prescribe medication for you to administer to your pet. This may be by mouth, topically, or by injection. Just as you would talk to your doctor about a medicine prescribed for you or your children, you should talk to your veterinarian about your pet's medications. Here are some questions you may want to ask your veterinarian when medication is prescribed.

- Why has my pet been prescribed this medication and how long do I need to give it? Cover the basics - what is the medication expected to do for and how long your pet will need to take it.

- How do I give the medication to my pet? Should it be given with food?

Taking some medications with food can minimize side effects or maximize efficacy. Others should be given on an empty stomach.

- How often should the medication be given and how much should I give each time? If it is a liquid, should I shake it first? Giving the right dose at the right time of the day will help your pet get better more quickly.

- How do I store the medication? Some medications should be stored in a cool, dry place. Others may require refrigeration.

- What should I do if my pet vomits or spits out the medication?

Your veterinarian may want to hear from you if your pet vomits. You may be told to stop giving the drug, decrease the amount given, or to switch to another medication.

- If I forget to give the medication, should I give it as soon as I remember or wait until the next scheduled dose? What if I accidentally give too much? Giving too much of certain medications can cause serious side effects. Find out if giving too much is a cause for concern and what to do if this happens.

- Should I finish giving all of the medication, even

if my pet seems to be back to normal? Some medications, such as antibiotics, should be given for a certain length of time, even if your pet is feeling better. Others can be given to effect, and then discontinued.

- Could this medication interact with other medications my pet is taking?

Always tell your veterinarian what other medications your pet is taking, including prescriptions, over-the-counter medicines, and herbs or dietary supplements. It is always a good idea to write these down and take the list with you to the office and note how long your pet has been taking these.

- What reactions should I watch for, and what should I do if I see any side effects?

Your veterinarian can tell you if a reaction is normal or if it signals a serious problem. It is always best to call your vet immediately if certain side effects occur.

- When should I bring my pet back for a recheck? Will you be calling me to check on my pet's progress, or should I call you? Your vet may want to examine your pet or perform laboratory tests to make sure the medication is working properly, determine if it needs to be continued for a longer period of time, or to confirm that the medication can be stopped.

Asking these questions helps you have the correct expectations about your pet's condition, and will inform you of the best course of action to take, given varying circumstances.

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ALL ABOARD!

By Andy Haines

Hello Brandywine!

We hope you have all had a good start to your 2020, and that you are looking forward excitedly to the year ahead. As most of you are probably aware, Rachel and I will be wrapping up our terms on the Board in a few months, and we are currently searching for at least two people interested in running for election to the two vacant spots we will leave behind. For those who are new to the neighborhood, or who aren't totally familiar with what the Board does and why it is important to our community, I wanted to use this space to provide you with a little bit of information on why it is important that neighborhood residents continue to volunteer to participate.

Since Brandywine was first developed, the neighborhood has relied upon the service of community volunteers to carry out most of our day-to-day operations. The Board is responsible for the management of our community budget, for arranging the upkeep of our common areas and infrastructure, for maintaining compliance with community by-laws and covenants, for representing the interests of Brandywine to the town, county, and state, and perhaps most importantly, for serving as a welcoming, helpful face to assist community members with anything they might need.

By relying upon community volunteers, we have been able to keep annual dues significantly lower than many surrounding communities who have to rely instead on property management services. But more importantly, by maintaining a volunteer board comprised of community members, we can always guarantee that your questions, concerns, and ideas will be received and addressed by someone who might be a friend or neighbor, and someone who definitely has the community's best interest at heart. Instead of interacting with a faceless person over the telephone or through the mail, you might be working with someone who you see regularly on the golf course, or out walking the loop each day. And because of that, you can feel certain that they are going to hear what you have to say and to take it seriously, and work to find a solution.

But in order to maintain that personal touch, we need volunteers, and so far, at least as of when I am writing this, we have none. If we do not have anyone step up to volunteer in time for the ballots to be mailed out in March, then the current Board will be forced to consider other options, as the remaining three members cannot continue to manage all that is involved with keeping our community running smoothly. If you decide that you willing to consider running for the Board, please feel free to reach out to me or anyone else on the Board, and we would all be happy to answer any questions you might have. We look forward to hearing from you soon!



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How Can You Help Support The MirIAM?

By Monica Sellars



Brandywine neighbor Max Milner has been a dedicated volunteer for The MirIAM for about two years. Max was the owner of the Morehead City Pizza Inn for many years and has strong ties to the community. He learned about The MirIAM through his church and wanted to help.

The MirIAM is an interdenominational faith-based organization that provides addiction rehabilitation services and support to women. The founder of the organization, Tami Thomas, was a law enforcement officer for 30+ years. She was disheartened to see how many women were in trouble with the law due to drugs and alcohol, and she wanted to help them get treatment.

Participants complete a six-month program, including education classes, therapy sessions, and family and recreational activities. Max describes the transformation of the women who complete the program as “earth shattering.”

The MirIAM’s Treasures Store, located on Hwy. 70 at Industrial Drive, is one way the organization raises funds to support its programs. The store sells refurbished and gently-used furniture, home décor, gifts, coastal crafts, and much more. There is a nice selection of books and toys for children, as well as books for adults, clothing for men and women, jewelry, and small kitchen appliances.

The store is staffed by volunteers, including Max, and he says they are in dire need of new volunteers to sort donations, organize the merchandise, run the cash register, help customers, and do other things that keep the store running. Volunteers are also needed on an “on call” basis to pick up large items being donated, like furniture, and bring it to the store.

You can also help by purchasing items from the store and by donating your own gently used items to be sold. I spoke with Kay, another volunteer, who said that they are particularly interested in furniture donations at this time. Monetary donations are always appreciated as well. You can find more information about the organization and the store at www.TheMiriam.org or by sending an email to TheMiriamWomen@gmail.com.

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Meet Your Neighbor

Continued from page 1

resources. For example, he is concerned with balancing land development and good water quality, so that shellfish, like oysters, can grow to be healthy and tasty to eat. Andy feels that his work experience is complementary to his role as a BOA Board member. In both roles, he must speak professionally, without including personal feelings on issues, and he explains rules and regulations with the public in mind, rather than speaking in legalese.

With all of his commitments, Andy says that serving on the BOA Board has not been overly time consuming; he is able to balance BOA, family, and work schedules. He attends recurring BOA Board meetings and conducts regular business, and he has found that additional requests seem to come in flurries – a few things happen at once, and then there is a lull. Each BOA Board member volunteers for a three-year term and not all members are replaced at the same time. This is important because there is an initiation period for new members, when they are learning the procedures and getting to know the neighbors.

Andy appreciates that the BOA Board members and neighbors can take a collaborative approach to discussing and addressing neighborhood issues. He believes that objectivity is imperative when listening to suggestions, determining feasibility, and gathering feedback, so that decisions are made in the best interest of the neighborhood as a whole. In the end, Andy says that he has learned a lot about the day-to-day management of a neighborhood, which actually involves more than he originally realized.

Carteret County is growing and changing rapidly. As residents of Brandywine, we all must be actively involved in maintaining our beautiful, safe, and desirable neighborhood. If you, like Andy, are motivated to share your talents and time with this community, please volunteer for the BOA Board. Contact Andy or another BOA Board member to let them know you are ready to fill this important role for the community. It will help us ensure that we keep our annual dues low and that we have fellow homeowners acting on behalf of all of our interests.

You can meet Andy, and lots of other terrific neighbors, at the next Quarterly Community Meeting! The meeting will be held at the K-Club on Monday, February 17th at 7pm.

In Memoriam

Thomas O’Keefe – December 22, 2019
Suzanne Coyle – January 14, 2020

Pet of the Month

By Mat Madsen



On January 8, 2019, I adopted Smitty from the Newport Animal Shelter. Smitty was 4 years old on the 4th of January. I don't know his prior life experience, but I've concluded that he lived in a home where he was alone throughout the day. Smitty didn't understand the basic commands, as in Come, Stay, Sit, or comments like, "are you hungry?" or "want to go for a walk?"

I learned right away that Smitty wasn't house broken, but we got through this setback.

At first I felt that Smitty didn't understand English, so I started his learning process from the very beginning, with a new home and a new companion, and not being alone.

I gave him a new name from what the adoption form stated, and Smitty took just 2 days to know his new name. It didn't take long for him to adjust to his new and improved life as he explored every room in his home at 204 Lord Granville Drive.

I've taken care of and enjoyed many pet companions throughout my life. My previous companion was a Jack Russell Terrier who passed away at the age of 19 ½ years in November 2017. In January 2019 I was tired of talking to myself, and Smitty was the answer to my loneliness, and was the perfect medicine for me.

I walk Smitty 6 times a day from early morning to late at night, and it's hard to keep up with his excited fast pace, but it's good for my own health as well. Now, Smitty jumps up and down when I ask, "do you want to go for a walk?" When I ask, "are you hungry?" he jumps up and about.

Smitty wants to meet every person and dog we see on our walks, and he'll cross the road to greet them. He's made friends with them all, and now when we meet them again on our many walks, he'll even cross the road, and the walkers and the bike riders will all say, "Hi Smitty." Very few people know my name, and that's ok because the outdoor walks are for him.

When we are in our home, Smitty follows me everywhere, and when we go for his walks, I start out by asking, "which way?" And I follow him.

When I have to go to the store, I'll say, "I'm going to the store, and I'll be back soon." When I return, he'll be sitting in the hallway to the garage. I tell him that he could be sitting on the table on the back porch, facing the number one green watching the golfers, as he does when I'm in the backyard. Smitty makes me laugh and we're both happy.

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FEBRUARY 2020 Sound Waves | 7

MGA Happenings

2019 Annual MGA Christmas Party



MGA Board Members: Ken Ghelli & Janice / Lyle Vogel & Rosemary / Mark Roche & Myra / Vince Moreno & Bernie



Low Net Winners for the Year: Guy Rouse and Joe Rudder



Low Putts Winners for the Year: Lyle Vogel and Ed Easter



Golfer Of The Year Award: Guy Rouse and Ken Ghelli



Yearly Blitz Points Winners: Bob Colbourne and Guy Rouse



Low Gross Winners For The Year: Ken Ghelli and Chuck Muller

Yearly Closest to the Pin Winners: Chuck Muller and Ken Ghelli



MGA January 2020 Results



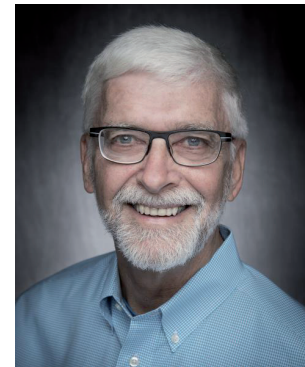
Winners: Guy Rouse, Bob Connolly, Bob Colbourne, Nick Viglianese, Lyle Vogel, John Miller

Closest to the Pin Winners: Joe Kirk, James Whitfield

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EXPLORING NATIVE COASTAL PLANTS OF THE CAROLINAS



Dr. Paul Hosier, Professor Emeritus of Botany at UNC Wilmington, will lecture on identifying, and landscaping with, native coastal plants.



Wednesday, February 12, 2020

Free and open to the public

Crystal Coast Civic Center

3505 Arendell St, Morehead City NC

Doors open at 9:30 am for light refreshments

Speaker begins at 10:00 am

For more information contact:

Jane Wolff (252)726-2170, mjwolff@ec.rr.com

Sharon Miller (252) 222-7697, sharon.w.miller@gmail.com

Accommodation requests should be made by January 22, 2020 to Shawn Banks, (252) 222-6352, shawn_banks@ncsu.edu



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Announcing the 30th Annual Art From The Heart FEBRUARY 14 – MARCH 5, 2020

The Arts Council of Carteret County (ACCC) is pleased to announce its 30th annual exhibition – Art From The Heart Show and Sale – beginning Friday, February 14, 2020 in Morehead City, NC.

The location for Art From The Heart 2020 will be on the western end of Morehead Plaza in Morehead City, between Bridges and Arendell Street (4900 block), between Tractor Supply Co. and Big Lots.

For more information, including the calendar of events, official entry rules and entry forms, visit the ACCC website at www.artscouncilcarteret.org.



FEBRUARY 2020 Sound Waves | 9

Keith Friend Memorial Golf Tournament is a Huge Success!!!

By Angela Zieleck

On November 9th 2019, Brandywine Bay Golf Course hosted the 3rd annual KFM Golf Tournament in support of the Semper Fi Fund. Over 80 players showed up on a chilly morning to honor Keith's legacy of supporting troops and their families. We far exceeded our \$8,000 goal by raising \$10,500 going directly to the Semper Fi Fund supporting our local wounded service members and their families. Additionally, our money was doubled by the generous gift of the Bob and Renee Parsons Foundation, making our grand total \$21,000!!

We had a 50/50 cash draw, fantastic door prizes and a silent auction with many items donated by artists and local business. Keith's children donated art work (by Amy Friend), rounds of golf and items for the golfers' goodie bags.

A big thanks to those who pulled all of this together: Mickey Friend, Ken & Angela Zieleck, Brenda & Richie Leinthall, Ken & Janice Ghelli, Patti Pillus, & Elaine Postawa. Additionally, our gratitude goes to the staff at the golf course and new chef Jason Minoda at the K-Club for his outstanding food service. Get up there and try out their new menu. It's open to the public.

Save the date: November 9th 2020 for this year's tournament!!



Pat Duff, Sgt Richard Demont USMC Ret, Shawn & Shane Benson



Sgt Maj Thornton USMC Ret., Kathy Calling, Nancy & Larry Buccione

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Join the Brandywine Bay Ladies Golf Association

By Angela Zieleck

The Brandywine Bay Ladies Golf Association is currently taking new members. Our first day of play is Thursday, March 5th. Our league accepts all handicaps and all levels of play. We have organized games each Thursday and tee off at 9 am. The handicap system allows all levels to play within an even playing field. If you do not have a handicap, it only takes 54 holes to make one (3 rounds of 18holes / 6 rounds of 9 holes).

If you are interested in playing, you must be a paid member of Brandywine Bay Golf Club. Our dues are \$40 for the year. This covers our events and prize money. Send your name, address and email with your \$40 dues payable to "BBLGA" to: Nelda Kessler, 541A Village Green Dr., Morehead City NC 28557.



Results of Final LGA Events of 2019

By Susie Garland



A BLAST FROM THE PAST

Crystal Coast Choral Society presents Handel's "Messiah"

The Marine Federal Credit Union is a proud supporter of the performance of the complete version of George Frederic Handel's, "Messiah". The Crystal Coast Choral Society is also supported by the Council for the Arts of Onslow County.

This performance will be held on Sunday, April 26, 2020, at 2 PM in the Earl Taylor Performing Arts Center, White Oak High School, 1001 Piney Green Road, Jacksonville, NC.

The Crystal Coast Choral Society and Choral Society orchestra will be under the direction of Dr Jonathan Griffith. Dr. Griffith is the co-founder of Distinguished Concerts International New York, and made his debut at Carnegie Hall in 1989. He has conducted more than 65 concerts at Carnegie Hall and Lincoln Center.

The Chorus has been prepared since January by Society Music Director, Finley Woolston, whose dream it has been to present the challenging and complete oratorio in Eastern North Carolina. He has chosen some of the finest professional instrumentalists in the State for the 18-piece Choral Society Orchestra.

Former members, and singers from local church choirs and choruses, were invited and encouraged to sing with the Choral Society in this very special concert. We hope to have in excess of 65 singers.

Soprano soloist will be Nancy King, UNC-Wilmington. Tenor will be sung by Daniel Shirley, East Carolina University. Counter-Tenor soloist is Bryan Pollock, Boston University. Bass will be sung by Lewis Moore, Raleigh Convocation Choir. Mr. Moore has performed with the Choral Society numerous times over the years.

Music lovers, don't miss this exceptional concert. Adults: \$20 in advance, \$25 at the door; Students: \$10; Children under 10 are free. Tickets now available online: www.crystalcoastchoralsociety.org



Carolina East Singers Announce Spring Concert



The Carolina East Singers, under the choral direction of Susan Gillis Bailey, will perform their Spring Concert on Saturday, May 2, 2020. The concert will begin at 5:00 pm at First Presbyterian Church, Morehead City.

The 50+ voice choir will be performing the first movement of Dan Forrest's Jubilate Deo and many choral favorites such as Danny Boy, Guide Me O Thou Great Jehovah and Amazing Grace. The choir will be accompanied by an orchestra.

Tickets are \$10.00 in advance and \$15.00 at the door. They are available from any choir member or at these local organizations: In Morehead - First Presbyterian Church or Williams Hardware; In Atlantic Beach - The Pool & Patio Store, Atlantic Station Shopping Center; and in Beaufort at First Bank located at 1503 Live Oak Street.

Join a Family-Friendly Scavenger Hunt!

The Carteret Literacy Council is excited to host our 1st Annual SCAVENGER HUNT April 1 - April 8.

We are not FOOLING around about this event promising to be full of entertainment and fun.

Enter a three person team to compete with your friends or family. Complete as many tasks that you can over eight days to earn points. The winning team earns prizes and bragging rights. The deadline to enter is March 30th. The winning team will be announced during a party on April 9th at 1:00 PM.

Check our Facebook event page <https://www.facebook.com/carteretliteracy>

For more information call 252-808-2020, visit carteretliteracy.org, or email carteretliteracy@carteretliteracy.org.

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The SECURE Act: What You Need To Know

Presented by Greg Patterson and James Allen Canady

On December 20, 2019, as part of a larger government spending package, Congress signed into law provisions of the Setting Every Community Up for Retirement Enhancement Act, called the SECURE Act. The legislation reflects policy changes to defined contribution plans (such as 401(k)s), defined benefit plans, individual retirement accounts (IRAs), and 529 college savings accounts, and most of the provisions went into effect on January 1, 2020. It is important to understand how this law change may impact you as well as how you can plan around it.

Key Provisions of the SECURE Act

- Repeals the prohibition of retirement contributions after the account owner reaches age 70½.
- Delays the age for required minimum distributions (RMDs) from 70½ to 72.
- Eliminates the lifetime “stretch” IRA option, requiring nonspouse beneficiaries of IRAs to deplete the inherited balance within 10 years of the decedent’s death (with exceptions; see below for more details).
- Permits penalty-free withdrawals of up to \$5,000 from retirement accounts to help pay for childbirth or adoption expenses.
- Expands permitted expenses for 529 college savings plans to include apprenticeships, as well as up to \$10,000 of qualified student loan repayments for the beneficiary and \$10,000 for each of the beneficiary’s siblings (an aggregate lifetime limit, not an annual limit).
- Reinstates the “kiddie tax” to pre-Tax Cuts and Jobs Act rates. (Excess income will be taxed at the parents’ rate rather than the trust and estate rates.)
- Allows graduate students to count stipends and nontuition fellowship payments as compensation for IRA contribution purposes.

Planning for the Loss of the “Stretch” IRA Option

Although there are many ways in which the SECURE Act will change how individuals save for retirement, the provision with the greatest effect is the elimination of the lifetime “stretch” option for IRAs. Prior to the SECURE Act, individual beneficiaries were entitled to stretch out the withdrawal of their inherited retirement account in accordance with their life expectancy. Now, beneficiaries are required to withdraw their entire inherited retirement account within 10 years of the original owner’s death. The individuals who remain entitled to the lifetime “stretch” option include a surviving spouse, minor child, disabled or chronically ill beneficiary, or a beneficiary who is not more than 10 years younger than the deceased account owner.

In most instances, withdrawal of a beneficiary’s retirement account over a 10-year period (rather than over the course of his or her lifetime) will result in substantially less tax-deferred growth, as well as more taxes due on withdrawal from the account. To help mitigate the potential negative ramifications of these changes, below are a few strategies to consider when planning for the loss of the beneficiary “stretch” IRA option.

Roth conversions. With tax rates at historic lows and uncertainty surrounding their future, it could be a good year to coordinate with your financial advisor and/or CPA to potentially accelerate Roth conversions, so that beneficiaries may avoid being taxed rapidly on distributions. This is an especially applicable strategy if the beneficiaries are in a higher tax bracket than the account owner.

Charitable remainder trusts (CRTs). An account owner could consider naming a CRT as the beneficiary of an IRA. These trusts are structured so that a beneficiary would collect a stream of income from the assets of the CRT for a specified time. At the end of that period, the charity would collect whatever is left. The CRT isn’t taxed on the distribution from the IRA or the income it earns; however, the beneficiary will be responsible for any taxes owed on distributions from the CRT.

Life insurance. Individuals may want to explore whether taking a withdrawal from the retirement account to pay premiums on a life insurance policy is more advantageous than leaving the retirement account to the beneficiaries. Beneficiaries typically receive life insurance money tax free. Depending on the insurability of the individual, the total death benefit payable to the beneficiaries may exceed what they receive as beneficiary of an IRA. This analysis should be performed by a qualified financial professional.

Qualified charitable distribution (QCD). If an individual is older than 70½, he or she is entitled to make tax-free gifts of up to \$100,000 per year from their IRA payable directly to charity. QCDs may become more advantageous after the SECURE Act because IRAs will become a less attractive inherited asset. Therefore, tax-free depletion of the IRA may be more beneficial than the dissipation of other nonqualified appreciated assets, which could pass to beneficiaries at a stepped-up basis. Account owners will need to coordinate with their financial advisor and CPA if they are planning to contribute to their IRA after age 70½, as such contributions may affect the QCD treatment.

Estate planning. It may make sense for account owners to revise their estate plan to take a more comprehensive “asset-by-asset” approach, rather than to continue splitting assets by percentage. For example, the account owner might earmark IRA assets to be distributed to minors or individuals in lower tax brackets and designate a larger proportion of non-retirement assets to those with higher incomes.

This new legislation will not affect those individuals who turned 70½ prior to December 31, 2019, surviving spouses of IRA owners, or beneficiaries of IRA owners who dies before December 31, 2019. However, many people will be impacted. Schedule a meeting with your financial advisor and/or CPA to explore planning opportunities applicable to your specific situation.

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.

###

Greg Patterson and James Allen Canady are financial advisors located at Atlantic Wealth Management, 712 Bridges Street, Morehead City, NC 28557. They offer securities and advisory services as Registered Representatives and Investment Adviser Representatives of Commonwealth Financial Network®, Member FINRA/SIPC, a Registered Investment Adviser. They can be reached at 252-515-7800 or at greg@myatlanticwealth.com.

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Business Spotlight: Los Sabores Latinos

By Monica Sellars

Translation? Latin Flavors. If you are in the mood to taste some wonderful Latin flavors, you only need to cross Hwy 70 from Brandywine to find Los Sabores Latinos in the Brandywine Crossing shopping center. I recently had the pleasure of speaking with Miguel Menjivar, who owns the restaurant, food truck, and adjacent store with his brother, Salvador.

Miguel told me that his family came to the US as war refugees from El Salvador. His mother arrived first, and he was able to join her in 2001. Miguel served in the U.S. Marines for 10 years and is a combat veteran; he was deployed to Iraq once and Afghanistan three times.



Salvador and Miguel with Alexander, the greeter gator.

After retiring from the military, Miguel decided to enter the restaurant business. Miguel has created a unique menu at Los Sabores Latinos, including dishes from Central America and Mexico. He is knowledgeable about the differences in the cuisines within these regions. For example, he says that dishes from Central America and Southern Mexico tend to be less spicy than dishes from Northern Mexico. Several people told me that the pupusas at Los Sabores Latinos are not to be missed, so when I visited, I ordered two pork pupusas for dinner. Pupusas are corn tortillas filled with meat, cheese, or vegetables. They were delicious and filling!

Los Sabores Latinos has specials on pupusas on Mondays and tacos on Tuesdays. Vegetarian options are available. All of the dishes are made to order, so customers are welcome to customize their dishes. Miguel pointed out the homemade soups on the menu, including seafood soups, Spanish beef soup, and ham soup. Tamales are also on the menu, and they are made in the Central American style using banana leaves. You will also find burritos, huachucas, baledas, fried yuca, plantains, and freshly-made drinks on the menu. You can also purchase fresh produce and other specialty ingredients from the store to try making traditional dishes at home!

In addition to food, Miguel is dedicated to helping the community. The restaurant sponsors youth soccer teams and provides programs for school groups that want to learn about the food and cultures of Central America

and Mexico. And Miguel personally steps up to support people in need; if he hears about a teen who needs encouragement to stay in school, or someone who needs help with submitting their electric bill payment (you can do this at the store), he is happy to assist.

Miguel says their business is a true family operation, and I found the restaurant to be comfortable, casual, and family-friendly indeed. You can dine-in, carry out, or request delivery. Happy dining, neighbors!

Visit the New Brandywine Little Free Library



Are you looking for a new book to read? Now you don't have to go far! Brandywine's new Little Free Library is a community book exchange, sponsored by the Friends of the Library of the Webb Center. Look for the red barn in the parking lot beside the playground and BBGC pool. Thanks to Brandywine Bay Golf Club for installing it for our neighborhood! You can take a book, read it, pass it on or return it. You are encouraged to leave a book when you take a book. Please shut the doors tightly.




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Stay Informed About Brandywine News

There are several ways to ensure you receive all the latest Brandywine news and announcements:

- Brandywine website: You'll find information for both the golf side and sound side at <http://brandywineowners.org/>.
- Email: If you have not provided your current email address for the BOA distribution list, please contact Andy Haines, ahainesnd@gmail.com.
- Next Door App: Sign up on the Next Door website. Check your settings to be sure you are getting the Brandywine posts. That's <https://brandywinebay.nextdoor.com>.
- Street Representatives: Meet your street rep and make sure they know how to get in touch with you. Check the printed directory or website (For Homeowners > Street Representatives) to find your street rep.

Brandywine is Online!

Stay connected...



<http://brandywineowners.org/>



<https://brandywinebay.nextdoor.com>



Mark Your Calendar!

February

12th Exploring Native Coastal Plants of the Carolinas presentation, sponsored by Carteret County Master Gardener Volunteers

14th-March 5th: Art from the Heart, sponsored by Arts Council of Carteret County

17th BOA Community Meeting, 7:00 pm at the K-Club

24th Deadline for BOA Board Volunteers

March

BOA Board Ballots and Dues Notices mailed out this month

5th Brandywine LGA's first day of play

April

1st-8th Scavenger Hunt, sponsored by Carteret Literacy Council

17th Balsam Range concert, sponsored by Rotary Club of Morehead City

26th Crystal Coast Choral Society concert

May

2nd Carolina East Singers concert

Thank you for donating to the food drive in November! Your generosity helped fill the shelves of local pantries.



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