

## Brandywine Thanks Our Volunteers

Brandywine's neighborhood volunteers make things happen!

Are you interested in being involved? The Brandywine BOA is looking for volunteers!

The BOA Board has three open positions to fill this spring. Volunteers are not elected to specific positions on the Board, but instead the five serving board members decide amongst themselves who will fill each role. If you have any questions about being on the BOA Board, please reach out to one of the current Board members. To be included as a candidate, contact Sue Pike (susan.pike84@gmail.com) by February 20. Please provide a brief paragraph to introduce yourself, which will be included with the Board member election ballots.

If you would like to participate in one of our neighborhood committees, please contact the committee leader to offer your help.



## 2021 MGA Golfers of the Year



**Congratulations  
to Ed Easter and  
Ken Ghelli!**

**Look inside for more golf news!**

Please see page 7 for the All Aboard message from Sue Pike, BOA president. She's provided a great recap of recent and upcoming Board activities. The next BOA Homeowner meeting is Wednesday, February 16 at 6 p.m. at the K-Club.



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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@embarqmail.com

Belinda Etheridge – Member-At-Large  
(BAY HARBOR VILLAGE)  
919-631-5151 • lindabee2658@gmail.com

Barbara Parker – Member-At-Large (THE VILLAS)  
919-943-9452 • 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 Etheridge

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.com

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

## BRANDYWINE BAY ASSOCIATION

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BAY CLUB  
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BAY CLUB CONDOS  
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THE MARINA 919-631-5062  
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THE VILLAS 919-943-9452  
Barbara Parker  
bhp@bellsouth.net

## BOA BOARD OF DIRECTORS

230 Brandywine Blvd.  
www.brandywineowners.org

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

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

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

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

Director at Large – **Tommy Ramirez** 919-809-0561 • tr1490@hotmail.com

## COMMITTEE CHAIRPERSONS

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Beautification – **Alex Russell** 919-495-3233 • alexmhc@gmail.com

Camera – **Ted Beszterczi** 252-269-0179 • tbeszterczi@gmail.com

Christmas Lighting – **Ryan & Rachel Adrick** rlove.adrick@gmail.com

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

Drainage – **Scott Carpenter** 252-247-3152

Golf – **Chris Calling** 252-247-2541

Neighborhood Reps – **Faye Bennett** 252-240-2153 • carbennett@aol.com

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

Welcome and New Gate Devices  
brandywinewelcome@gmail.com

– **Elizabeth Sheeks** 252-726-9232 • rochedog@gmail.com

Security Gates (Breakage) – **Mark Roche**

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

Device Problems) – **Ted Beszterczi** 252-726-0842 • northst401@aol.com

Storage Area – **Jerry Garner** • wngainey@gmail.com

Webmaster – **Will Gainey**

## BRANDYWINE SUBDIVISION PRESIDENTS

CEDARWOOD VILLAGE Gary LaBelle • 413-504-9121

ENGLISH TURN Edward Myers • 252-241-9559

HAMMOCK PLACE Scott Carpenter • 252-247-3152

RESERVE GREEN Judy Payne • 919-922-0914

THE RESERVE Janet Stout • 252-726-0452

VILLAGE GREEN Gail Howard • 336-580-3069

# BOA Gates

The gates open every day at 5:30 am  
Monday-Thursday, gates close at 8 pm  
Friday-Sunday, gates close at 9 pm

# Balsam Range in Concert April 29th

By Barbara Johnson

Award winning bluegrass band Balsam Range takes the stage on the Crystal Coast on Friday April 29th at 7:00 pm (doors open 6:30 pm) in support of Alzheimer's research and local County senior health services. This concert kicks off the celebration of Balsam Range's 15-year anniversary and the band has some surprises in store for the audience in honor of this occasion. Don't miss the fun and musicianship that they bring to their performance. Presented by the Rotary Club of Morehead City and hosted by Glad Tidings Church on Country Club Rd, Morehead City, tickets are \$35 in advance and \$40 at the door. Purchase advance sale tickets online now at [www.rotarymhc.org](http://www.rotarymhc.org). Sponsorships by businesses and individuals are also available on the website.

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 latest album "Moxie and Mettle" in 2021. 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 performance.

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. Darren Nicholson is a gifted mandolin player and harmony singer with tremendous enthu-

siasm for American heritage music. 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 five 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](http://rotarymhc.org). For more information about the concert, contact Barbara Johnson at 252-241-2454.



January's icy weather event coated everything with a layer of ice and icicles. We keep our hummingbird feeders up for the over-wintering hummingbirds that visit our yard. This one uses a little lightbulb to keep the food from freezing. We know those little birds really count on us at this time of year, and we love to see them visit our feeders. *Photo by Monica Sellars.*





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252-648-0170

editor.soundwaves@gmail.com

Please email submissions by the 20th of each month.

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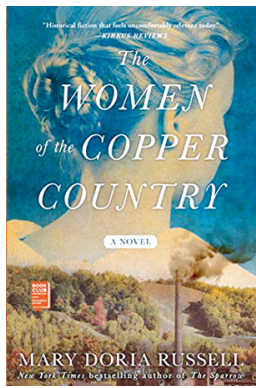
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# Brandywine Book Club News

By Melinda Brown



For our December meeting, we don't have a book discussion, but enjoy celebrating the season with friends. This year the Brandywine Book Club members enjoyed a delicious luncheon at the Brandywine Bay Golf Club. We also brought our books for donation to Toys for Tots. Unfortunately, we were not able to meet in January due to Covid concerns. In February, we look forward to reading and discussing our next book, *The Women of Copper Country*, by Mary Doria Russell. It is an historical fiction that deals with the early days of the copper mining industry. Surprisingly, the women are the ones who work

to improve the mining conditions. If you enjoy reading and lively discussion with friends, come and join us. Contact Melinda Brown at 247-1055 for more information.



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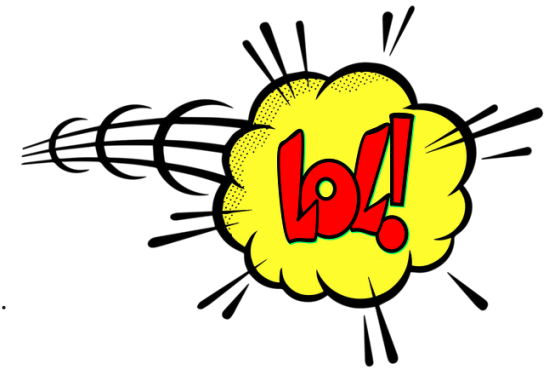
# Humor from Adele

Adele DeLuca is a thoughtful neighbor who appreciates a clever story and a funny joke. She shared her collection of her favorite humorous and thoughtful messages that she has received so that our neighbors can enjoy them also. Thanks, Adele!

## Things We Can Learn From Kids

By Cynthia Copeland Lewis in her book, *Really Important Stuff My Kids Have Taught Me*

- You can be anything you want to be when you grow up.
- Nobody can pedal the bike for you.
- If you wait until you're really sure, you'll never take off your training wheels.
- Nobody notices when your zipper is up, but everyone notices when your zipper is down.
- Sometimes you have to take the test before you've finished studying.
- If you're going to fight, use pillows.
- Before you trade sandwiches, check between the bread.
- You have to eat a lot of cereal before you find the free toy.
- If you want a kitten, start out asking for a horse.
- You don't have to own a swing to enjoy it.
- I doesn't matter how fast you're running with the ball if you're going in the wrong direction.
- Sometimes the biggest apple as the biggest worm.
- Every castle has a dungeon.
- A little kiss can make a big difference.



# Art From the Heart 2022

<https://www.artscouncilcarteret.org/art-from-the-heart>

Show Dates February 11 thru 26, 2022

Art From the Heart is an annual non-juried show and sale of original, two- and three-dimensional artwork, and photography. It is the largest show

in the county, now it its 32nd year. It will be held at the Parkway Shopping Center, 4915 Arendell St., Morehead City at the former Kmart store.

The show is open to visitors who would like to view the art on display during the following hours:

- Saturday, February 12 thru Friday, February 25, 11:00 AM – 6:00 PM
- Saturday, February 26 11 AM – 5 AM

We will be following all NC state COVID protocols for masks and social distancing.





# ALL ABOARD!

Sue Pike, BOA President

## ALL ABOARD!

Happy New Year to All. I hope that everyone has enjoyed their holiday season with their family and friends.

BOA PRESIDENT, TREASURER AND SECRETARY TRANSITIONS: Effective November 2021, Tommy Ramirez and I SWITCHED ROLES on the board. I would also like to thank Patsy Fulcher, Treasurer and Amy Schultze, Secretary who have stepped in to fill these positions due to unforeseen circumstances in board member changes back in October 2021. Please help me in thanking Jessica Petty and Melonie Edwards for their help while serving on the board. Patsy and Amy will serve out their terms until May 2022.

I would like to send a big thank you to Rachel Adrick and a group of volunteers who helped get our neighborhood decorated and festive for the Holiday Season. Rachel is hoping to get more of the community involved next year. Please contact Rachel if you can help in any kind of capacity.

Andy Haines is the committee chair for our data base. A big thank you to him for coordinating the 2022 directory that just came out! If you see an error or have any updates on your email, phone or address, please let him know. We are trying to keep our data base current.

Be on the lookout for a mailing coming early March with 2022 BOA invoices and BOA Elections.

NEW BOARD MEMBER CANDIDATES ARE NEEDED: We need your help! We are in need of volunteers to run on the ballot this spring for positions that will become vacant. Patsy and Amy have graciously stepped in to fulfill the term of Jessica Petty and Melonie Edwards, with terms ending May 2022. Tommy Ramirez will also be ending his term. Therefore, we will have 3 open positions. If you are interested in serving on the BOA or volunteering on a committee, please reach out to a board member. We will need a brief bio of each candidate; they will go out with the ballots and the dues in March. Send your candidate info to [susan.pike84@gmail.com](mailto:susan.pike84@gmail.com) by February 20.

As everyone knows the past 2 years have been quite challenging with the Covid-19 chaos. We are planning on holding a community meeting on February 16th at 6 PM at the K-Club. I am hoping that we as a community can get back to some kind of normal with informing the community of the BOA board's operations and what we will be working on this year. Hope to see you there.

With Many Thanks,  
Sue Pike, BOA President



## Changes to the Brandywine Directory

**New to the neighborhood?** Contact [brandywinewelcome@gmail.com](mailto: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](mailto:brandywinewelcome@gmail.com)

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

### DIRECTORY CHANGES

109 Beechwood Drive.....	Charles & Pamela Garner.....	252-514-5840
103 Carefree Lane.....	Wilkie & Ruth King.....	269-1661
107 Carefree Lane.....	Terry and Susan Long.....	336-655-4478
127 Carefree Lane.....	Brandi Orth.....	559-905-3809
502 Cedarwood Village.....	Carol Gorman.....	508-776-9040
400 Hillcrest Drive.....	Johnny Harper.....	252-559-9933
800 Lord Granville Drive.....	Suzanne Carson.....	252-259-8963
805 Lord Granville Drive.....	Malcolm and Nancy Brady.....	703-244-2021
912 Lord Granville Drive.....	Ken Ramsey.....	919-349-0939
205 Oak Drive.....	Mona Barbour.....	919-880-8236
205 Oak Drive.....	Ray Barbour.....	919-418-9908
109 Tree Fern Drive.....	Nicole DeFontes.....	224-297-5881
109 Tree Fern Drive.....	Michael DeFontes.....	410-236-8234
512B Village Green Drive.....	John and Pat Gercon.....	650-281-4215
524A Village Green Drive.....	Stephen and Tracy Dunn.....	617-0895
525B Village Green Drive.....	Margaret (Peggy) DelGaudio.....	401-744-4579

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# Ace of the Year, Annual Meeting 11-4-21, and other stuff

By Susie Garland

All the Aces of the Month participated in the Ace of the Year tournament on November 4, 2021. From left to right: October: Susie Garland; September: Jean Hunsinger; July: Angela Zieleck; August: Myra Roche; March: Alecia Benson; May: Bernie Moreno; April: Janice Ghelli; June: Christine Bryk. Congratulations to our Madam President, Myra Roche, for triumphing and attaining this memorable honor. Note that our competitions are low net tournaments; but a notable gross score of 84 is recognized for our winner with this outstanding accomplishment. Alisa Burr got closest to the pin on hole #5. Congratulations and more to all the Aces for their fine achievement.

Following the tournament, the LGA Annual Meeting was conducted by Myra, with reports given by the committee chairladies: Rules: Lenna Easter; Handicap: Mickey Friend; Social: Alecia Benson; Publicity: Susie Garland; Sunshine: Pat Barber; Two Club/Hole-in-One: Christine Bryk; Crystal Coast: Alisa Burr; Home & Home: Lori Wilson; Christmas party: Alisa Burr and Ruth Zurn. The nominating committee presented the slate of officers for 2022: President, Lori Wilson; Vice-President, Mickey Friend; Secretary: Christine Bryk; Treasurer: Nelda Kessler. Thank you, Myra, and 2021 Board members, for all your hard work, diligence, dependability, and conscientiousness for an outstanding year of fun, camaraderie, friendship, and fellowship. Special thanks to our tournament chairladies, Janice Ghelli and Bernie Moreno, for timely announcements and emails to the group, arranging all of our games, putting the teams together, and a host of other significant and meaningful tasks while undertaking this responsibility. Very much appreciated.



Aces of the Month:  
Oct: Susie Garland;  
September: Jean Hunsinger;  
July: Angela Zieleck; August: Myra Roche; March: Alecia Benson; May: Bernie Moreno; April: Janice Ghelli; June: Christine Bryk



Ace of the Year: Myra



Board – 2021  
Janice Ghelli, Bernie Moreno:  
Tournament chairladies  
Christine Bryk: Secretary

Myra Roche: President  
Nelda Kessler: Treasurer  
Lori Wilson: Vice President



Board – 2022  
Vice President: Mickey Friend  
Treasurer: Nelda Kessler

Secretary: Christine Bryk  
President: Lori Wilson



# LGA Christmas Party/ Awards Luncheon December 1, 2021

By Susie Garland

Our annual holiday party and awards for 2021 was held at the Dunes Club in Atlantic Beach, with thanks to Alisa Burr and Ruth Zurn for arranging this festive event. They worked very hard in putting together a wonderful celebration of camaraderie, friendship, fun, and entertainment. In lieu of a gift exchange, donations were proposed for the St. Egbert's Angel Tree. This project provides Christmas gifts to local children in need.

Pat Barber recited a heartwarming and emotional prayer in thankfulness for the love and friendships we all treasure.

A delicious luncheon was enjoyed by all, followed by the presentation of awards by tournament chair-ladies Janice Ghelli and Bernie Moreno, for which thanks for your tireless work in keeping us all up to "par." Note below that each of these ladies won a major tournament. Here is the list of winners:

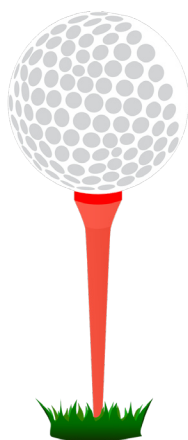
LGA CHAMPION: Alisa Burr  
CHAIRMAN'S CUP: Janice Ghelli  
ACE OF THE YEAR: Myra Roche  
PRESIDENT'S CUP: Susie Garland  
MEMORIAL: Bernie Moreno  
RINGER BOARD GROSS: Alisa Burr  
RINGER BOARD NET: Christine Bryk  
MOST BIRDIES: Angela Zieleck  
MOST CHIP-INS: Myra Roche  
MOST IMPROVED: Alecia Benson

Lori Wilson, LGA 2022 President, handed out thoughtful and generous gifts to Board members. See "Ace of the Year, Annual Meeting, and other stuff" article for notation of LGA officers for the upcoming season as introduced by Madam President Myra Roche.



# A Golf Pro Pointer and a Story

By Steve Sewell, BBGC



## **Pro Pointer:** Left Sided Dominance For Right Handed Golfers

Of course left handed players should be focusing on right sided dominance.

We all know the conventional, proper golf swing uses both sides of the body equally, but in different ways. It's the left side that almost always collapses in a weak or poorly producing swing. Since the left-lead side creates the radius to a circle or arc of the swing, it's continuity cannot be compromised. The radius I refer to is also commonly called extension. TV viewers who watch Tour Events routinely hear commentators mention a player's great extension. Good extension equals a repetitive and predictable swing pattern.

Beware, a taut left side does NOT translate to a STIFF left arm; a stiff left side will only lead to the infamous tennis elbow! The lead/left side is only anatomically straight.

Story: Dwight's Great Attitude Toward Golf And Life

Way back in golf history, Hartford, Connecticut was home to the ICO, Insurance City Open played at Wethersfield Country Club. It morphed into the GHO, Greater Hartford Open, then the Sammy Davis Open and now at TPC Cromwell, The Travelers. I had the opportunity to play in the ICO with my old friend, Dwight in his inaugural Tour Event practice round. He had finally qualified for a tour tournament after many attempts. I was familiar with the program by now, but to see all this through Dwight's rookie eyes was fun, similar to watching your little kids Christmas morning.

Dwight was pumped and excited with anxieties on high alert! We went to the practice range prior to our practice round. My friend was humble and appreciative of this opportunity. A little adulation went a long way with him. We walked to the range, carrying a sack of new Titleist range balls, and funneled through roped off areas which were restricted to players and lined with fans. Dwight was approached by a little boy who wanted an autograph. The young man was holding an old style shag bag and held a black felt pen in hand for Dwight's convenience. He took a Titleist out of his practice bag, accepted the smiling boy's pen and signed away. Dwight was so happy. The little guy said thank you, opened his fairly full shag bag of new, practice range Titleists and added Dwight's to the other players' autographed golf balls! Dwight was unabashed, despite being used to gain a new ball; he had experienced the autograph stage of professional sports. What a wonderful attitude he had and remains so today.

By the way: it was Dwight's one and only time to qualify for a Tour Event. He missed the cut two days later then moved on to become a successful club pro. But, that 1 week on Tour, and that little boy's request for an autograph, made him a happy man. He was blessed and thankful!

# MGA Happenings

By Vince Moreno

## November Tournament



Winners: Pat Daly / Ed Easter / Charlie Sabathe / Lyle Vogel / James Whitfield / Ken Ghelli / Barry Moore



Closest to the Pin Winners: Pat Daly / Nick Viglianese

## December Tournament



Winners Tom Normyle / Mark Roche / Bob Mantho / Charlie Sabathe / Chuck Muller / James Whitfield / Vince Moreno / Gordon Wall



Gold Tee Winners Nick Viglianese / Stuart Peterson / Ken Ghelli / Pat Daly

## 2021 End of Year Awards



Most improved: Lyle Vogel / Barry Moore



Closest to the pin for the year: Nick Viglianese / Pat Daly



Low net for the year: Ed Easter / Joe Rudder

### Here's an easy solution that really works!

We had a problem with smelly drains. They were not clogged -- they just had developed a funky odor. We tried several store-bought drain cleaners, but none worked as well as this baking soda and vinegar trick.

Note: I'm not sure if this is safe for garbage disposals; to be safe, only use this method on normal drains.

1. Empty the sink and run some hot water down the drain.



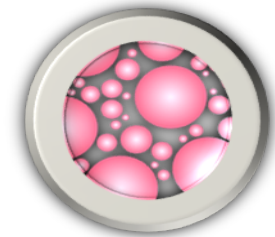
2. Pour 1 cup baking soda into the drain. Add a little at a time. You may have to poke it down with the end of a spoon to get it all in there.



3. Heat 2 cups vinegar in the microwave for about 45 seconds, and pour it on top of the baking soda.



4. Watch the chemistry happen!



5. Wait for about an hour, and then rinse the drain with hot water.



# Home & Home at Brandywine Bay 11-9-21

By Susie Garland

Home and Home tournament was hosted by Brandywine Bay on this date. It turned out to be a great day of golf with perfect weather. The game was a blitz point format, where basically a player scores one point for a bogey, two for par, three for a birdie, four for an eagle. The minimum amount of points needed before gaining points on the plus side is based on handicap. There were 43 players from seven different clubs participating: Beaufort Club, Carolina Pines, Carolina Colours, Country Club of the Crystal Coast, Minnesott, Star Hill and Brandywine. Thanks to the MGA golf members, Ken Ghelli, Tom Normyle, Tom Pike, and

Charlie Sabathe, for helping out with the carts, Steve Sewell for presenting an overview before game play, scoring, and tallying results. Thanks to Myra Roche for her help setting up the tables in the morning and baking her special banana bread. A VERY special thanks to Lori Wilson and her helpers: Bernie Moreno for decorating the goody bags, Ruthie Zurn for supplying Fireballs, Christine Bryk for delicious cheese Danish, and also seeing that our carts were in order, Mickey Friend and Nelda Kessler for checking everyone in. Kudos, Lori, and more for putting it all together.

Before golf play, there were several tables of breakfast treats: muffins, juice drinks and more thanks to Pat Barber, Loretta Beaulieu, Jean Hunsinger, Anne Lynes, followed by a delicious luncheon and dessert (homemade cookies of different varieties and more). Thank you, Chris and Kathy Calling, for your generous donation in filling up the goody bags. Thanks, Myra, for assistance in announcing the prize awards, and points achieved by each golf club in the overall event. Oh, and by the way, Brandywine Bay came in first place. GO BRANDYWINE.



## Pet of the Month

By Monica Sellars

Every calico is unique, and Josie is certainly one of a kind! We adopted her last fall through Misplaced Mutts. She was a stray, and her rescuers recognized her as a lost pet, not a feral cat, because she is so friendly with people. We agree; she hasn't met a stranger yet. She hangs around when we have visitors and makes sure she gets pets and praise. She's very talkative also, and it's so cute to have a conversation with her. She enjoys sitting on the back of the couch or the recliner. She also enjoys laps, baskets, and electric blankets. Her favorite food is Meow Mix, and her favorite treats are Greenies. According to the internet, she's classified as a calico



(not a tortie) due to the fact that she has white fur in her coat. Further, since she has tabby patches, she's more precisely a calico-tabby, or caliby.

Do you have a cute pet to share in Sound Waves? Please send your pet's story and photo to [editor.soundwaves@gmail.com](mailto:editor.soundwaves@gmail.com) for the next edition! Kids are great at writing about pets too!

# Prioritizing Your Financial Health



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Presented by  
Greg Patterson and James Allen Canady

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It's that time of year when many people set goals with the hope of changing their lives in the months to come. Whatever your plans, it may be beneficial to add a few of the financial changes described below to your list to help you turn 2022 into an even better year.

## Pay Down Debt

Having debt is normal, but having too much debt—particularly as your credit card statements start flowing in after the holidays—can quickly become overwhelming. As you start the year, make a plan to pay off the debts with the highest interest rates first. Also, it's always wise to pay more than the minimum payment if you're financially able to pay a bit more than the monthly amount due. You'll pay off your debt faster and save more on interest in the long run.

## Increase Your Savings

Perhaps you'd like to save for a dream vacation, a down payment for a new home, or an emergency fund to cover the unexpected. By setting a goal and outlining a timeline and strategy for reaching it, you'll find it easier to achieve your desired result.

## Develop a Budget

When developing your new budget, it may help you to think of it as a spending plan instead. How much will you spend on food, entertainment, and education during the year? By planning out your expenditures, you'll have a better understanding of where you're allocating your income and how much is available to spend on each activity in a given week, month, or year—whichever timeline best suits your planning style.

## Review Your Credit Report

Your credit report is a critical component of your financial health. It's important to check it annually so you can monitor where you stand and keep an eye out for potential credit fraud. You are entitled to free reports from each of the three major credit-reporting agencies—Equifax, Transunion, and Experian. Use a website such as [www.annualcreditreport.com](http://www.annualcreditreport.com) to request your reports at the beginning of the year (or request throughout the year). This way, you can file disputes regarding any erroneous information, as well as evaluate how you might increase your overall credit health during the year.

## Protect Your Identity

Thanks to the wonders of technology, banking, shopping, and even finding long-lost friends and family members online is easier than ever. But at the same time, it's also easier to inadvertently expose our personal information to those looking to exploit it. Protecting your identity can be as simple as monitoring your accounts—including online bank accounts, social media profiles, and your personal email.

Here are a few tips to help protect your identity and prevent theft:

- Review your monthly statements for any suspicious activity.
- Avoid using your social security number whenever possible.
- Be sure that you are on a secure website (the URL will begin with https) before you submit personal information online.
- Be wary of opening suspicious emails—and don't click on any attachments. Err on the side of caution, and contact the company directly if you receive any suspicious emails, letters, or phone calls regarding any of your accounts.

## Start a College Fund

Education expenses have continued to increase, so the sooner you can begin putting money away for school, the better off you'll be. Whether you are saving for a child's or grandchild's—or your own—education, there are multiple investment tools that can help you develop an effective college savings plan. It may be helpful to with your financial advisor to evaluate your unique situation and select the best option for pursuing your goals.

## Assess Life Changes

As our lives change from year to year, we may not be aware of how these changes can affect our financial health. Embarking on new career, welcoming a new baby to the family, purchasing a new property, or even just getting one year closer to retirement may all require you to revisit your financial plan and long-term goals. It's a good idea to review your insurance coverage, retirement plan, will, and estate plan annually to ensure that all aspects of your life are incorporated.

## Further Your Financial Knowledge

There are a number of websites, TV shows, and books available to help you educate yourself on personal finance best practices and the financial industry in general. If you find a topic you would like to learn more about, consider reaching out to a tax, insurance, or financial professional to answer your questions. This will not only provide you with a deeper understanding of your investments and other financial matters but also allow you and your advisor to improve your financial goals through communication on topics that interest you.

## Achieving Your Financial Fitness Goals

These are just a few changes that can help improve your overall financial health. Try incorporating one or two into your goals for 2022, and check in with yourself regularly to evaluate your progress. You might be surprised how quickly things can change for the better when you commit to improving your financial life. As always, your financial advisor can help you stay on track toward your goals and reevaluate your options at any point along the way.

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*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](mailto:greg@myatlanticwealth.com).*

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# Pet Corner



## PetDocks Dental Care & Our Pets

By Dr. Todd Worrell

The most common dental problem that we find in pets is far worse than cavities! It is periodontal disease. This disease affects the gums and other tissues around the teeth, instead of the teeth themselves.

About 75% of all dental problems serious enough to be seen by a veterinarian are the result of periodontal disease. It is also estimated that 75-80% of dogs and cats 3 years old or older have some degree of periodontal disease. It is the cause of 95% of all cases of "bad breath" and can result in infected, loose teeth, and often there is a loss of appetite due to painful gums.

Plaque builds up on the tooth surface and then becomes colonized with bacteria, eventually forming a hard, chalk-like tartar buildup that causes erosion of the gums and inflammation and infection of the tooth socket. The teeth then become loose and the gums become reddened, swollen, and bleed easily. This condition becomes very painful for your pet.

These bacteria may even enter the bloodstream through the inflamed gums and cause such problems as heart valve infections and kidney infections. Even signs such as diarrhea, vomiting and irritability may be the result of diseased teeth and gums.

Follow these tips for good oral hygiene for your pet:

- Most experts recommend at least once yearly professional cleanings. Some dogs and cats may require even more frequent cleanings.
- Feed at least some hard food to provide an abrasive cleaning action.
- Have your pet's teeth examined every 6 months for tartar buildup! Pets vary considerably in the amount of tartar that accumulates.
- Rub teeth and gums with a prescribed pet toothpaste or cleaning product once daily. A prescribed product especially formulated for pets is a necessity. Human toothpaste should not be used since it can be toxic if swallowed by the pet. A large selection of veterinary toothpastes, oral rinses, and gels are available.
- Pick nylon or rubber chew toys that will help keep the teeth clean. Avoid natural bones and antlers, which are hard enough to fracture teeth.
- When purchasing dental care products from a source other than your veterinarian, always look for the Veterinary Oral Health Council (VOHC) Seal of Approval

These recommendations will probably do more to prolong your pet's life and make it more enjoyable than anything else you can do. Proper dental care can add two years or more to the life of your pet!



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# Spinach Dip with a Surprise

By Monica Sellars

Do you like the idea of tricking your friends and family into eating tofu? Ha ha! Me too! If your crowd likes spinach dip, this is a good way to try to sneak in some tofu. I don't know much about tofu, but I did do some reading up on it in preparation for making this dip. The overall recommendation seems to be that the silken varieties are better for dips because they have a less-grainy texture.



The tofu I purchased was described as “firm silken,” and it worked for this recipe. I used frozen spinach as instructed, but my original idea was actually to use cooked collards. Since that didn't work out for this batch, I may try it next time. Would I change anything else next time? Yes, I would reduce the garlic and increase the olives! Below is the original recipe I followed.

## Ingredients:

- 10 oz frozen chopped spinach
- 1 package tofu (3/4 lb)
- 3 T olive oil
- 1/2 tsp black pepper
- 2 T vegetable bouillon granules
- 2 tsp dried basil
- 2 tsp garlic powder
- 1 T soy sauce
- 2 1/2 T lemon juice
- 1/2 large onion, finely minced
- 10-15 Kalamata olives, pitted and chopped

## Directions:

1. Defrost spinach and remove as much of the liquid as possible
2. Drain tofu of excess liquid
3. In a large bowl, combine tofu and olive oil using a hand mixer until it's creamy-ish
4. Add pepper, bouillon, basil, garlic powder, soy sauce and lemon juice; mix on high speed until combined
5. Add onion, spinach, and olives; mix in on low speed
6. Cover and refrigerate for at least 8 hours
7. Serve on crackers, bread or vegetables

Website reference - <https://www.food.com/recipe/really-good-vegan-spinach-tofu-dip-even-if-you-hate-tofu-vegan-268511>

# What is Sound Waves?

By Monica Sellars, Brandywine Sound Waves Coordinator

Hi neighbors! If you are new to the community, you may be wondering what this Sound Waves newspaper is all about! Here's the deal...

Sound Waves is a quarterly newspaper that's just for Brandywine Bay. The content in each paper is created and coordinated by neighborhood volunteers and Sound Waves advertisers. The Carteret County News-Times produces, prints, and delivers the paper for us at no cost. They also handle the advertising, so if you are interested in placing an ad, please contact Marie Lawrence, [marie@thenewstimes.com](mailto:marie@thenewstimes.com). They are providing a generous service, and we encourage you to support our advertisers and consider a subscription to the Carteret County News-Times paper or their online edition.

Sound Waves is filled with stories for and about Brandywine Bay. You will see updates from our homeowners' associations, volunteer committees, and social groups. You will also see stories about things that our neighbors are involved with, like community events, hobbies, and organizations. Finally, you'll be introduced to neighbors and pets, with the hope that you will recognize your neighbor, find something in common, or strike up a conversation.

The purpose of Sound Waves is to inform and connect our neighbors. It's one way for you to stay up-to-date about what is happening around here! I appreciate our regular contributors for their dedication to submitting articles and photos! All residents (kids too) are welcome to submit stories, photos, and other content for Sound Waves. Please contact me at [editor.soundwaves@gmail.com](mailto:editor.soundwaves@gmail.com) if you have something you'd like to submit. I would be happy to connect with you, neighbor!

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**Happy Valentine's  
Day!**

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