

## Chicago Bridge Christmas Luncheon

By Loretta Beaulieu

The "Chicago" Bridge group and friends celebrated Christmas with lunch at Circa 81, followed by a Grab Bag party! Janiece Wall made stockings for everyone, filled with goodies with a special verse attached.



## K Club Bridge News

By Pat McMahon

Hi everyone! From all I heard it was one great day at bridge with some high scores, fun, laughs and a delicious lunch...sounds like Josh and the kitchen staff are doing a great job! Fingers crossed it stays that way!

Guess what! Christmas came early for Loretta Beaulieu, who came in 1st place after a gazillion years of nada...Congrats Loretta, way to go! Our Pudgy was right on up there and placed 2nd...Carol Council was 3rd...it seems to me she always manages to be in the money one way or another...

Dolly and I would like to thank you ladies for many years of fun and co-operation...we've hit a speed bump a time or two but things seemed to work out and I think we are running smoothly again just in time to turn the reigns over to JJ and Ingrid. They will be your new Co-Directors and will make a fine team. MERRY CHRISTMAS everyone and a Healthy New Year! Dolly and Pat

Bridge play is the 2nd Wednesday of the month...Come join us! We don't want to have all this fun alone...If interested in learning more about K Club Bridge, contact:

Co-Directors: J.J. Johnson (726-0680) or Ingrid Carmona (646-7455)



### Sneak Peek: Inside this Edition of Sound Waves

What will you find on the pages of Sound Waves this month?

- Brandywine Communication Reminders
- Pets of the Month
- Golf Awards
- Art Club, Book Club and Bridge Club News
- And more! Just turn the page...

Share your story! All residents are invited to contribute to Sound Waves. Please email [editor.soundwaves@gmail.com](mailto:editor.soundwaves@gmail.com) for more information. The due date for submissions is the 20th of each month.

# Creating Texture and Patterns

By Mat Madsen

Before I write about this month's subject, I want to list the 10 topics I covered since I began writing these Art Articles in March of 2018. If any reader has missed an article, I will be glad to send you a copy. Write to me at [madsen1580@gmail.com](mailto:madsen1580@gmail.com) and tell me the month you missed. I write my articles in sequence, as each subject leads to the next subject.

## 2018 monthly articles.

**March:** All Children are artists. **April:** Be Creative and Original. **May:** Line of Design. **June:** Color and Depth. **July:** Form and Shapes. **August:** Observation and Perspective. **September:** Light, Shade and Blending. **October:** Atmosphere and Hidden line. **November:** Principal of design. **December:** Creating Texture and Pattern.

This month's subject is "Proportion."

Drawing the human figure or any type animal or bird is all about Proportion. The human figure is a solid form, with depth and thickness, height and width, as well as three dimensions. It has a head, body, arms, hands, legs, and feet. All of these features have Form and Shapes; review this topic in the July issue. These are a cube, cone, sphere, and a cylinder. All of this needs to be in Proportion to each other.

I always say, "Sketch before you draw." Begin with a reference picture, be it human, bird or animal. The head then becomes the guiding measurement of the body. The reference might have a 1 inch head, but I want the sketch to have a 1 and half inch head. So I create this size of the head, and mark each length of the now 1 and a half inch head, on a drawing pad or canvas. This creates the actual Proportion of the figure that I'm putting together.

View [www.artbymat.com](http://www.artbymat.com) and select Portraits, and then select "Friday." Select Gallery and then select "The Mosquito Jazz Band." Both of these paintings have the correct Proportions.

The average built man and woman standing, each have 8 heads. The woman's head is generally smaller than the man's head, and you just need to



measure the reference picture of the woman's head to build the correct 8 head height. Of course we all don't have the same figures, so you then rely on your reference photo for the actual Proportions.

The Art topic for February is: "Drawing the head."



By Mat Madsen

The Brandywine Bay Art Club is off to a good start, with seven members now. We plan to hold our first meeting on Saturday, January 19th at 11:00 am, in my home on 204 Lord Granville Drive.

This date will allow more members to join our Art Club and be present for our first meeting.

I don't want our Art Club meeting to conflict with meetings held by the Bridge Club or Book Club. One of the topics we will cover is when the best day and time will be for our future meetings.

The adjustment from Hurricane Florence for everyone has increased our daily tasks, and it's difficult to make room for more commitments at this time. Our meeting won't last for more time than necessary. Let's get acquainted and discuss what each member would like to achieve during our meetings.

Eventually our daily lives will return to what used to be called normal. In the meantime, we can't be just wrapped up in the frustration of waiting for repairs to our homes and lives.

I'm interested in meeting all of our Art Club members, and having something positive to look forward to as we grow popular as a club with Brandywine Bay resident on both the golf side and sound side of the community.

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# Pet Corner



## PetDocks Winter Safety Tips

By Dr. Todd Worrell

Pets that spend time outdoors are exposed to various environmental and physical dangers that change with the seasons. Also, the cold weather can aggravate or exacerbate certain medical conditions such as arthritis. Here are some basic precautions that you can take to help keep your pet safe and healthy during the winter months.

Pets that spend a lot of time outdoors during the winter months use more calories in order to stay warm. Giving your pet a higher quality, protein-rich food will help him or her stay warm and healthy. If your pet has any medical problems, consult your veterinarian before changing diets.

If you have a shelter in your yard (for dogs or cats), insulate the interior. Proper shelter could include an insulated space, either with blankets or bedding. Dog houses with insulation can keep the pets from life-threatening exposure. A thick layer of straw makes good insulation. Heated pet mats are also helpful. Use only heated products that are approved for pets. Pets should not be left outside for long periods of time in the winter and should always have the option of coming inside.

Frostbite and hypothermia can affect cats and dogs as well as people. If weather alerts recommend that people stay indoors in your area, it is a good idea to bring your pet indoors, too. If your pet cannot be brought indoors, a garage or mud room can provide enough shelter in some cases.

When walking your dog, keep him or her away from frozen water. Dogs can fall through thin ice into freezing water and may suffer hypothermia or drown.

Cats and dogs that live outdoors depend on people for their warmth and survival during the winter months. Special steps need to be taken to keep these animals safe. For example, animals need a constant supply of fresh, unfrozen water. Heated water bowls can keep water from freezing in the winter. Otherwise, water should be kept in a covered, enclosed space to prevent it from freezing quickly.

### Be Aware of Heating Hazards

Burning candles, fireplaces, wood-burning stoves, and space heaters create the potential for burns and smoke inhalation. The flickers and warmth of a fire can be an attraction for pets; therefore, animals should not be left alone in a room with open flames or hot electric elements. When these items are in use, monitor your pet at all times to keep him or her from getting burned or possibly starting a house fire.

Carbon monoxide poisoning can be a threat to pets as well as people. Furnaces, gas water heaters, and gas/kerosene space heaters should always be evaluated for any leakage. Because pets tend to be in the house for longer periods of time during the winter, they can be exposed to carbon monoxide leaks for longer, which may cause serious health issues or death.

Checking smoke detectors and purchasing smoke detectors that detect

increases in carbon monoxide are good ways to help protect your pets and family. Car exhaust is another source of carbon monoxide. Pets should never be left in cars with the motor running or in a garage with a running car.

Outdoor cats may seek warmth under car hoods and can be injured or killed by the car's fan belt. Before getting into your car, knock loudly on the hood to ensure that a cat is not hiding beneath.

### Watch Out for Winter Toxins

Antifreeze - also known as ethylene glycol, antifreeze is one of the most common and dangerous winter toxins. Antifreeze is highly poisonous, and dogs and cats can be attracted to its sweet smell and taste. Signs such as vomiting, loss of coordination, and depression can appear within 1 hour of a pet drinking antifreeze. The kidneys are most severely affected. Acute kidney failure can occur within 12 to 24 hours after ingestion of antifreeze, so it is important to bring your pet to a veterinarian immediately if you suspect he or she has drunk even a small amount of antifreeze.

Salt and chemical ice melts - cats and dogs that walk on "de-iced" sidewalks or pathways can have chapped, dry, painful paws. When they lick their paws, they can be exposed to toxic chemicals found in some ice melts. Pet-safe ice melt products can be purchased at most home improvement and pet stores. However, not everyone uses these products, so it is important to wash your pet's feet with a warm cloth after he or she comes in from being outside.

In many cases, if your pet has eaten or drunk something toxic, warning signs will include gastrointestinal problems, such as vomiting and diarrhea. Other signs may include tiredness and lack of appetite. If your pet shows any of these signs, or you think he or she has eaten something dangerous but is not showing any signs yet, contact your veterinarian right away.

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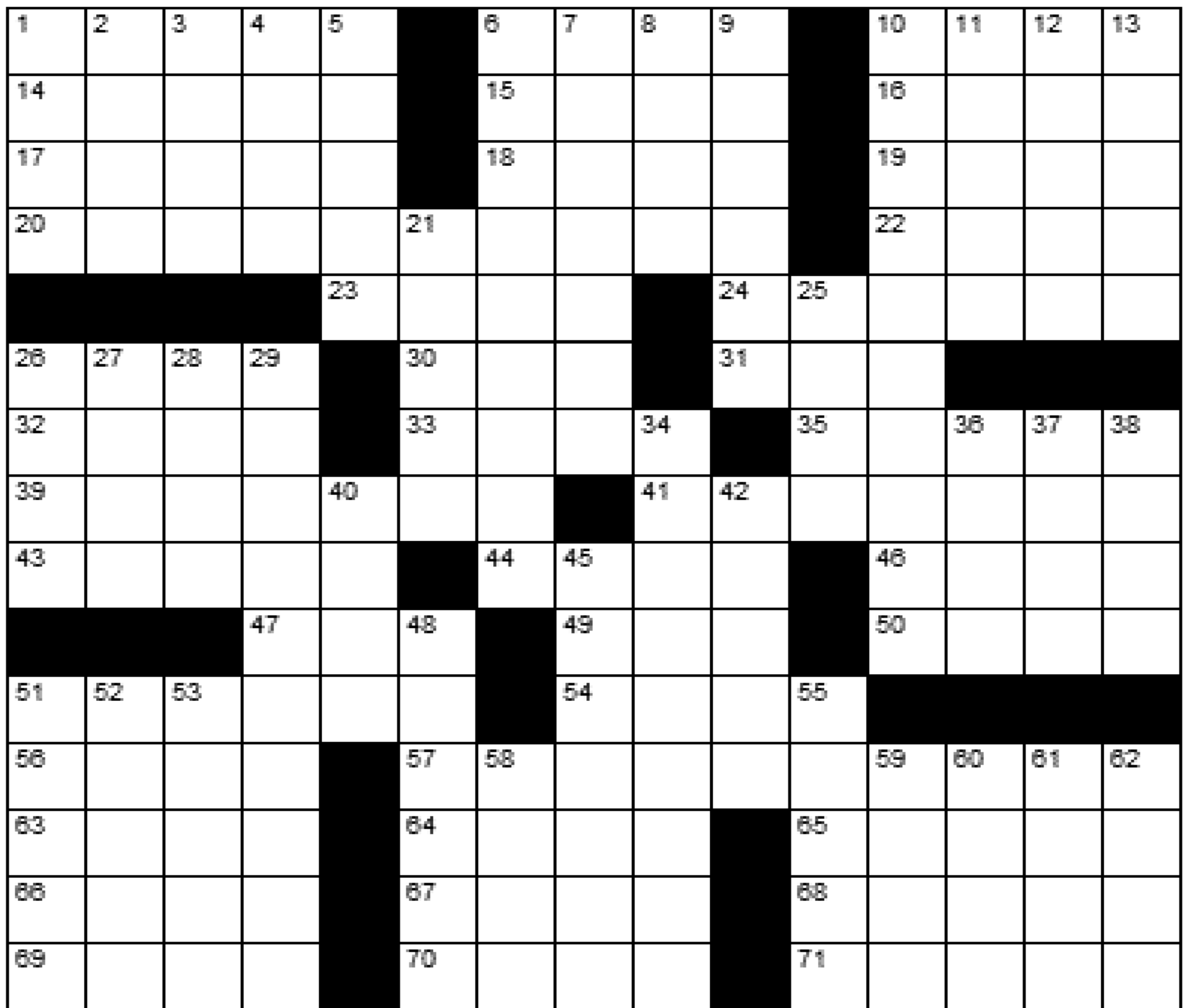


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- 6. Probabilities
- 10. Happy
- 14. Lengthways
- 15. Harvest
- 16. Anger
- 17. 3rd Greek letter
- 18. Nil
- 19. Ends a prayer
- 20. A diplomat of the highest rank
- 22. Blips
- 23. "Where the heart is"

- 24. Boil
- 26. Strip of wood
- 30. Effeminate
- 31. F
- 32. Dogfish
- 33. Again
- 35. Found around a painting
- 39. Rant
- 41. Private
- 43. Coil of yarn
- 44. Bristle
- 46. Greek letter
- 47. Make lace

- 49. Former boxing champ
- 50. T T T T
- 51. Linking verb
- 54. Express in words
- 56. Diva's solo
- 57. Not arrogant
- 63. Small brook
- 64. Lots
- 65. Cowboy sport
- 66. Cain's brother
- 67. Small mountain
- 68. Work dough
- 69. Neat
- 70. 3

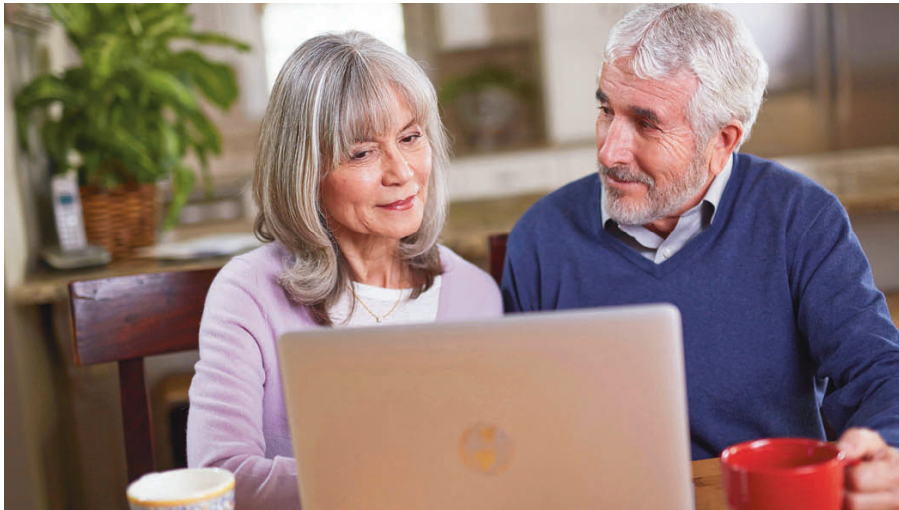
- 71. Rise rapidly

**DOWN**

- 1. Epic
- 2. Test
- 3. Arm or leg
- 4. Tibetan monk
- 5. Gash
- 6. Decorations
- 7. Marksman
- 8. Carpenter's groove
- 9. Scant
- 10. Large yellow fruit
- 11. Circumscribe

- 12. First Hebrew letter
- 13. Compacted
- 21. Couches
- 25. F F F F
- 26. Laboratories
- 27. Out of control
- 28. An indefinite period
- 29. According to custom
- 34. Senselessly
- 36. Balm ingredient
- 37. Spouse
- 38. Historical periods
- 40. A Freudian stage
- 42. Manicurist's concern

- 45. Palatable
- 48. Instructed
- 51. Unit of weight for gems
- 52. Small African antelope
- 53. Stacked
- 55. Hangs around
- 58. French for "Black"
- 59. Not stereo
- 60. Bright thought
- 61. Close
- 62. Deities



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# Get to Know Your Crawl Space

By Monica Sellars

We've had a feeling that something was amiss in our crawl space for a long time, but we were having trouble getting it fully under control. We tried many different tactics to improve the environment down there, in hopes of improving our home's air quality above. Yet the issues persisted. After Hurricane Florence, we found puddles of water on top of our vapor barrier, and that was the last straw. We knew that we had to get "up close and personal" with our crawl space to finally solve the moisture mystery.

Our crawl space is really more of a "slither space" – not really even tall enough for crawling. Our first step was to install lighting. We found some lamps on Amazon that are made for crawl spaces and installed them on the beams. Now the place is seriously bright; no more creepy corners. We found that, actually, it's not nearly as gross as we had imagined. There were no giant spiders or swamp monsters in sight.

The next step was trying to figure out where those puddles came from. First, we found some old pipes that were no longer in use but still hanging around with water inside. We removed them and dried up the puddles. The following weekend, we went back in to check out the status. More puddles! We continued the search and finally discovered that our water softener drain line had come apart from the drain and was filling up our vapor barrier like a water bed!

The water softener runs a regeneration cycle every 12 days at 2 am. During this cycle, the tank empties water, and the water was supposed to be flowing into our main drain line. The connection from the softener to the drain line was in the crawl space, covered by the vapor barrier. The water softener was installed before we moved in, and we never thought to check out the setup, honestly. When the connection separated due to a rusty part, the water was just being pumped into the crawl space. Most of it was contained by the vapor barrier and eventually soaked into the ground, but some was able to seep through the seams and create the puddles on top.

After this discovery, we had the drain for the water softener moved to the garage, where we can see it. We find that our house already smells better and the humidity levels are returning to normal in the crawl space. More improvements are in the works for our crawl space, and we're pretty excited about it. The goal of this story is that: 1) if you have a crawl space, you may be inspired to get to know it a little better, and 2) you'll check your water softener drain line for leaks.

If you don't want to check it yourself, contact a professional. Ask them to take a picture for you so you know how your softener's drain is connected.



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## Brandywine Communication Reminders:

Community telephone books are published each year and distributed to each home in Brandywine. The 2019 edition will be delivered soon.

A phone directory is also available on the Brandywine Owners web site, [www.brandywineowners.org/homeowners/community-directory](http://www.brandywineowners.org/homeowners/community-directory).

Neighborhood updates and announcements can be found on [www.NextDoor.com](http://www.NextDoor.com). Sign up to access Brandywine posts.

You are also encouraged to give your email address to your street representative (identified in the community telephone book) so he/she can forward any immediate need-to-know messages to you.

Check Facebook for Brandywine Bay Golf Club and K Club updates.

We hope you will use these tools to get to know your neighborhood and neighbors in your community.

## To Brandywine Kids and Teens: Sound Waves wants to hear from you!

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# Pet of the Month

By Fred and Julie Busch

We have had three boxers before these two, all rescues. The first one was Boomer, rescued from a dog fighting ring in Havelock where he was used as a bait dog. Former Brandywine resident Beverly Funke was the angel that rescued him, and we are eternally grateful that she thought of our family as a forever home.

The second one was Bella, rescued a day before she was supposed to be euthanized in Jacksonville at the humane society. Again, Beverly knew about the dog and alerted us since we were looking for a companion dog for Boomer. After Boomer died, we acquired Buckley from a rescue organization in Mount Airy. He posed quite a challenge to us because he was a runner and escaped several times, but we were able to get him back each time, fortunately.

After Bella's demise, my daughter Kira in Columbus, OH, who heads up a dog rescue operation, called and said she had a dog we needed to look at. Her name is now Bonnie. She was in deplorable shape -- only nine months old and having had puppies, she was left alone in a barn, where all the puppies died except two. She is a Bull Mastiff mix and now weighs 90 pounds. When we got her she weighed 40 pounds. She is the tan dog in the picture.

Unfortunately, we had to put Buckley to sleep in the spring because he contracted cancer not uncommon in boxers. He was a great dog and big loss for us, and only eight years old.

After his demise, Bonnie was really miserable without her brother and we decided to look for another male dog as a companion. We found this wonderful young boxer mix through the NC Boxer Rescue organization in Wilmington. His name is Samurai, or shortened to Sam. He is the darker of the two in my lap. The two dogs have bonded extremely quickly and really like each other, cuddling and kissing almost like people. We are very fortunate to have had these wonderful dogs in our life and are happy that we could make a difference in their lives.



Fred, Sam, and Bonnie

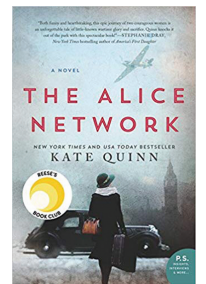
# Brandywine Book Club Notes

By Melinda Brown

The Brandywine Book Club met recently for our annual Christmas luncheon. We enjoyed a delicious lunch at Circa 81. Then we returned to Melinda Brown's home for dessert, visiting, and celebrating the season with each other. Members also brought books to donate to Toys for Tots. Way to go ladies!!! We hope everyone had a wonderful and joyous holiday!



Our book for discussion in January is, *The Alice Network*, by Kate Quinn. It is a fast-paced historical fiction novel. We welcome you to join us for our meeting on January 8 at 1 pm. Contact Melinda Brown at 247-1055 for more information.



## Keep Brandywine clean in 2019!



- When walking your dogs, pick up after them to keep our streets clean.
- Trim bushes and tidy your yard to maintain curb appeal.
- Keep your drainage ditches clear of debris to control rainwater.

# 18-Hole LGA News

By Susie Garland

Dec 4: The LGA Annual Christmas Awards dinner was held at Amos Mosquito's on this date. A special thanks to Myra Roche and Bernie Moreno for arranging this festive event. President Susie thanked everyone for their participation in the past year and welcomed 36 members and friends in celebration of the holiday and Chrismukkah. (By now, you all must know about this observance).

Eighteen-hole tournament chairladies, Brenda Leinthall and Angela Zieleck, passed out Hanukkah gelt (\$) envelopes (beautifully designed by Angela) and announced tournament winners. After tallying up the results for the Ringer Board year end, Angela and Brenda gave each other an envelope for the following categories: For Low Gross (65) and Most Birdies (9): Angela. Most Chip-Ins (two years in a row, incidentally): Brenda (7). Low Net: Nelda Kessler (38). Janice Ghelli was recognized for having an Eagle and March Ace of the Month. Other Aces of the Month recognition: April: Susie Garland (yours truly). May: Brenda Leinthall. June: Myra Roche. July: Margie Bailey. August: Bernie Moreno. September: Nelda Kessler. October: Nancy Bullet (also President's Cup). Ace of the Year and LGA Champion: Margie Bailey. Chairman's Cup: Ann O'Connor. And then, a big surprise: **THE MOST IMPROVED PLAYER:** Susie Garland, along with being the winner of the Memorial tournament. (That would be me). Yowsa!

Don't forget to sign up and leave your dues (\$40.00) in the envelope provided or mail to Nelda Kessler at the address shown on the form. Also note that the membership is open to any female who is a paid member of Brandywine Bay Golf Club. Deadline: January 15th. The membership roster is required by this date as Loretta inputs all the required information for the 2019 booklet to be distributed at the Annual Meeting to be held on Tuesday, February 26, at 10am. Please mark your calendar for this important event. A reminder email will be sent to members. Last, but not least, I would like to take this opportunity to wish all my dear readers a Happy New Year with good health, happiness, and good golf. Before the new golf season begins, I'll be creating some fun stories and poems for your pleasure in the next few editions.

## MGA Happenings

By Vince Moreno

December 5: Our first Wednesday Tournament played today was a three man team Scramble. We had a total of twenty one players, which made seven three man teams. The first place winners, with a score of 69, were Chuck Muller with Tom Normyle and Guy Rouse. Second place, with a score of 70, was taken by Nick Viglianese with Stewart Peterson and Richie Lienthal. Third place, won with a score of 72, was Coasty Cornwall with Pat Daly and Ed Easter. Also, this team won closest to the pin. The social after golf was at the K Club, where we had lunch and drinks – making it another good day for the MGA.

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After dinner, we were greeted by special guest of honor, Mrs. Claus, also known as Loretta Beaulieu. Loretta read a Christmas story and when the word "and" was recited, the gifts that we all brought were passed on from one person to another until the end of the story was read. Thank you, again, Loretta, for your wonderful presentation.

The 2019 LGA membership forms are now in the LGA drawer in a brown envelope at the pro shop for those who didn't grab the form at the party.



First place winners: Chuck Muller, Tom Normyle and Guy Rouse



Second place winners: Nick Viglianese, Stewart Peterson and Richie Lienthal



Third place winner and Closest to the pin: Coasty Cornwall, Pat Daly and Ed Easter

# MGA Awards

By Vince Moreno

The MGA celebrated their annual Christmas and awards party held at The Bistro. The party was great, the food was excellent, and the prizes were plentiful. And a good time was had by all.



MGA Christmas and Awards Party



MGA Board and Spouses



Most Closest to the Pin Winners: Bob Colbourne and Chuck Muller



Lowest Putts Winners: Mark Roche and John Miller

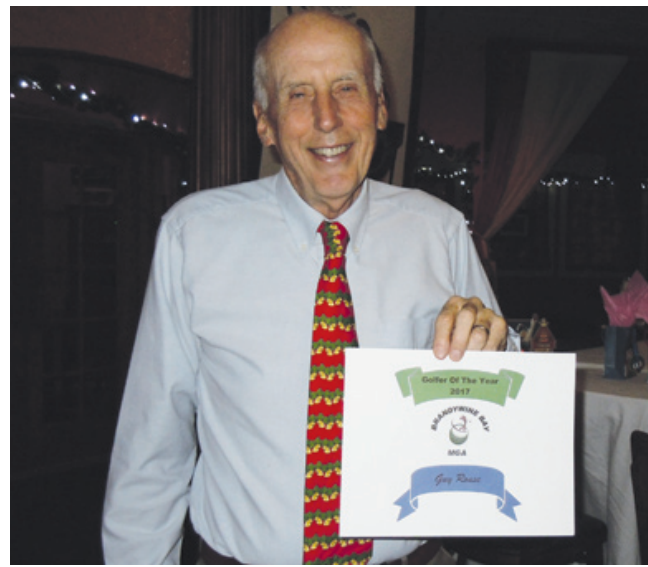


Low Gross Winners: Nick Viglianese and Guy Rouse

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Low Putts and Low Net Winner: Vince Moreno



Silver Tees Total Blitz Points Winner: Guy Rouse



Low Gross Winners: Gold Tees, Ken Ghelli and Silver Tees, Bob Connolly



Silver Tees Golfer of the Year Award: Chuck Muller

**Sound Waves online:**

[brandywineowners.org/homeowners/sound-waves](http://brandywineowners.org/homeowners/sound-waves)

Extra printed copies of the current paper are available at the K-Club and the Golf & Shore Properties office.

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# Bag of Bananas Recipes

By Monica Sellars

We cannot pass up the bags of ripe bananas when we see them at the grocery store. Such a deal! But what do we do with all those bananas? Here are four easy ways I use them:

1. Banana and coconut cookies: Pick up a bag of unsweetened coconut flakes to make these two-ingredient cookies. See the recipe below.
2. Banana and coconut milk ice cream: Add a can of coconut milk to your grocery cart. Blend five bananas and the can of coconut milk. Pour into five little plastic containers with lids and freeze. Allow time for it to thaw a bit before eating. It's not as smooth as dairy ice cream, but I like it!
3. Coconut-Banana-Applesauce (CBA): Put  $\frac{1}{4}$  cup unsweetened coconut flakes in a microwave safe bowl. Top with banana slices and pour  $\frac{1}{2}$  cup unsweetened applesauce over the top. Heat in the microwave for 60-90 seconds, add cinnamon, stir and enjoy.
4. Frozen bananas: Peel the bananas and wrap them individually in wax paper. Store them in a plastic bag in the freezer; eat them like a popsicle or add them to smoothies. You can also make CBA with frozen bananas.

## Two Ingredient Coconut Banana Cookies

<http://freshplanetflavor.com/2-ingredient-banana-coconut-cookies/>

- Makes five cookies -

1 banana

$\frac{3}{4}$  cup unsweetened shredded coconut

Preheat the oven to 350 degrees. Grease a cookie sheet and set aside.

Mix the banana and coconut in a food processor until well combined.

Shape into five discs and place on the cookie sheet. Bake until golden, 20-25 minutes (watch them after 20 minutes to be sure they don't burn on the bottom).



# Sound Waves Seeks Writers

By Monica Sellars

Sound Waves needs something...you!

First, I want to thank you for reading Sound Waves. It is great to live in a neighborhood where the residents are interested in community news. Sound Waves is one way we can all communicate and become connected.

I was compelled to volunteer for Sound Waves because I was looking for a "reason" to meet more neighbors. I like to think of it as a conversation starter. And it works! I've met lots of neighbors through Sound Waves interviews and articles, and each person has been kind, friendly, and truly interesting!

Would you like to meet more of your neighbors too? Sound Waves relies on contributions from neighbors to fill its pages. To keep Sound Waves interesting and relevant, we need to hear from everyone's point of view. With new neighbors moving in all the time, I know there are lots of stories to be told.

Your neighbors want to hear from you! You can share an article on a topic of your choice, or get in touch with me for some ideas. Kids and teens are welcome to contribute too! Please contact me at [editor.soundwaves@gmail.com](mailto:editor.soundwaves@gmail.com) if you would like to contribute to Sound Waves.



## Thank You, Sound Waves Contributors!



I have been a Sound Waves volunteer for three years, and I'm so impressed with the dedication of our regular contributors, many of whom were contributing long before I joined the team! Without your commitment to share photos and stories each month, we would not know about the wins on the golf course and at the Bridge table; we would not be aware of the next book club read; we would not be informed about

art, pet health and financial management.

Occasional contributors to Sound Waves are equally important! Thank you to the many neighbors who have shared pet stories, recipes, travel diaries, stories about their hobbies, Brandywine history, community events, civic organizations, accomplishments, celebrations, photographs, funny stories, and more!





# Financial Planning: Helping You See the Big Picture

Presented by Greg Patterson and James Allen Canady

The start of a new year is a great time to reflect on your financial life and future. Do you picture yourself owning a new home, starting a business, taking a big trip, or retiring comfortably? Whatever the financial goals that are important to you, each comes with a price tag attached. That's where financial planning comes in. Financial planning is a process that can help you target your goals by evaluating your whole financial picture, then outlining strategies that are tailored to your individual needs and available resources.

## Why is financial planning important?

A comprehensive financial plan serves as a framework for organizing the pieces of your financial picture. With a financial plan in place, you'll be better able to focus on your goals and understand what it will take to reach them. One of the main benefits of having a financial plan is that it can help you balance competing financial priorities. A financial plan will clearly show you how your financial goals are related. Then you can use the information you've gleaned to decide how to prioritize your goals, implement specific strategies, and choose suitable products or services. Best of all, you'll know that your financial life is headed in the right direction.

## The financial planning process

Creating and implementing a comprehensive financial plan generally involves working with financial professionals to:

- Develop a clear picture of your current financial situation by reviewing your income, assets, and liabilities, and evaluating your insurance coverage, your investment portfolio, your tax exposure, and your estate plan
- Establish and prioritize financial goals and time frames for achieving these goals
- Implement strategies that address your current financial weaknesses and build on your financial strengths
- Choose specific products and services that are tailored to help meet your financial objectives
- Monitor your plan, making adjustments as your goals, time frames, or circumstances change

## Some members of the team

The financial planning process can involve a number of professionals. Financial planners and investment advisors typically play a central role in the process, focusing on your overall financial plan, investment options and strategy, and often coordinating the activities of other professionals who have expertise in specific areas. Accountants, tax attorneys, and/or estate planning attorneys could also be involved in the process. The most important member of the team, however, is you. Your needs and objectives drive the team, and once you've carefully considered any recommendations, all decisions lie in your hands.

## Why can't I do it myself?

You can, if you have enough time and knowledge, but developing a comprehensive financial plan may require expertise in several areas. A financial professional can give you objective information and help you weigh your

alternatives, saving you time and ensuring that all angles of your financial picture are covered.

## Staying on track

The financial planning process doesn't end once your initial plan has been created. Your plan should generally be reviewed at least once a year to make sure that it's up-to-date. It's also possible that you'll need to modify your plan due to changes in your personal circumstances or the economy. Here are some of the events that might trigger a review of your financial plan:

- Your goals or time horizons change
- You experience a life-changing event such as marriage, death of a spouse, the birth of a child or grandchild, health problems, or a job loss
- You have a specific or immediate financial planning need (e.g., drafting a will, managing a distribution from a retirement account, paying long-term care expenses)
- Your income or expenses substantially increase or decrease
- Your portfolio hasn't performed as expected
- You're affected by changes to the economy or tax laws

No matter what type of help you need, a financial professional should work hard to make the process as easy as possible and will gladly answer all of your questions. Don't wait until you're in the midst of a financial crisis before beginning the planning process. The sooner you start, the more options you may have. There's no better time than now to make sure everything is on track for your financial future.

###

*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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## Last Month's Solutions

G	A	T	A	S	T	R	I	A	A	G	A	R	8	9	4	1	7	5	6	3	2		
A	L	U	M	T	R	U	L	Y	T	R	U	E	5	1	3	2	9	6	8	4	7		
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A	R	S	E	G	E	O	D	E	B	E	D	S											

# Pet of the Month

By Sandra Ridgway

Forrest is 12 years old. He's a golden retriever. He's the sweetest dog. He meets the mail lady's truck and gets a dog biscuit. He loves his stuffed toys. After he poses for a picture, he has to roll on his toy!



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## Amaryllis Advice

Would you like to see your amaryllis bloom again? Follow these steps:  
Now: Cut off the old bloom and stalk and let the leaves grow.

Spring: After the last frost, take it outside and put it in a sunny spot.

Summer: Water it when the soil is dry; give it some fertilizer every two weeks.

October: Stop watering it. Let the leaves wither and remove them. Bring the pot indoors for the winter.

March: Water the pot and wait for the flower. Your effort will be rewarded!



**We're looking for  
the next  
Pet of the Month!  
Send your pet's photo  
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[editor.soundwaves@gmail.com!](mailto:editor.soundwaves@gmail.com)**





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# “Ancient” Brandywine Newsletters Discovered

By Marilyn Zmoda

For a little Brandywine history, check out the following excerpts from some previous Brandywine Bay newsletters.

## *April 1989*

Street signs have been sent for repairs and painting. Weather has held up work on ditches and roads. Note that dead trees in Brandywine approach were removed by Road Committee and Board members, and Boulevard has been cleaned and seeded.

Tennis courts are about finished and they are hard at work on the pool. According to Board President Carlston, the BOA has taken over escrow funds to complete the pool and has earned administrative funds and liquid damages in the amount of \$10,000.

Changes in the security system were discussed. A contract has been let with Pinkerton for Security. Gate at Rt. 70 will be manned from dusk to 3 AM.

The boat yard is now under joint ownership of BOA and BBA. The lock will be changed. It was voted to charge a minimum fee for space used in the yard to cover expenses of electricity, taxes, etc.

The first Brandywine Bay Heart Assoc Golf Classic was held April 23. Ninety-six golfers participated with all proceeds going to the Heart Fund.

Twenty-three couples played the St. Patrick's Day tournament.

Thirteen ladies from our LGA attended the 5th annual golfing Jamboree at Bogue Banks. Brandywine ladies will host the second leg of the Jamboree in May.

The MGA reports their membership has grown from 28 to 49 golfers in the past year.

Gaynelle Conner reports a fox has been visiting her yard, arriving about 30 minutes after dark. It stands on the picnic table to eat sunflower seeds and whatever else Gaynelle might offer.

## *May 1989*

Security: Two guards are on duty, one for two nights and the other on five nights. They patrol 13 stations, part each hour. On leaving the 70 gatehouse, they leave the gate open perhaps 20 minutes each hour. On finishing their tour, they also leave the gate up. They are in phone contact with their headquarters in MC every hour.

The guard house is still unfinished.

Fire chief again requests that no dumping be done on vacant lots.

Five new families have moved in.

Extensive planting will be done around the Pro Shop-weeping cherry trees, roses, etc. Juniper bushes have been planted near the 8 and 9 holes as well as dogwood, spirea and other flowering species.

We are trying to get some help on mosquito control. Mosquito Control has promised to have a truck spray our area.

If you call the rescue or fire department, remember, there are no street signs in Brandywine at the present time. Send a guide by car to Lord Granville to assist the department. This is urgent!

Water company reports the road to the water tower site is completed. The new shopping center needs water soon!

# Get Organized with a Reward Cards App

By Monica Sellars

“Do you have a rewards card with us?”

“Yes, I think so. Let me see if I can find it in this big stack of cards I carry around in my purse.”

“Ok, or we could look up your account by your phone number.”

“That would be fine too, but I’m not sure if I’m in the system with my home number or my mobile number. Or it may still be with my old number...”

I ask myself, “Is it really worth it? I’m holding up the line here!”

And then I went grocery shopping with my sister-in-law. She pulled out her phone and confidently flashed her rewards card. How did she do that?

She said, as I should have known, “There’s an app for that!”

And today,

I’ve finally taken the next step. I’ve downloaded

an app and cataloged my reward cards. The weight

of about 20 plastic cards has been lifted from my shoulder!

To begin, I did a search for “reward card” in the app store on my phone.

I scrolled through the list; there were a few

to choose from. I decided on one that appeared near the top of the list that is free and has good ratings from other users.

Once downloaded, the app was intuitive enough that I quickly figured out how to add my cards. For this app, the process was to click the + button to add a new card. Then select the store and scan or type in the bar code number. I also added my travel rewards programs for airlines and hotels.

The app also shows the current advertisements for some of the stores that I’ve added and lets me activate coupons on my cards (when the cards offer that feature).

When I’m in the check-out line, now all I need to do is take out my phone and tap the reward card that I want to use. The barcode will display for the cashier to scan.

It’s a small step, but getting organized does feel good!



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7						3		

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