

Our Community Newspaper

**JULY 2018** 

# CONGRATULATIONS



Vol. 31, No. 7

## GRACE TULEVECH

Grace Tulevech, daughter of Steve and Carol Tulevech, recently graduated from West Carteret High School. A member of the National Honor Society, Fellowship of Christian Athletes, National Charity League, and the West Carteret volleyball team, she was recognized for Academic Achievement (4 years), the President's Award for Educational Excellence, Class of 2018 Top Ten and the Most Outstanding Female Athlete for 2017-2018. Grace will attend Lafayette College in Easton, Pennsylvania where she plans to major in Biology and compete as a member of the Women's Volleyball Team.

#### **BROOKE ROGERS**

Brooke Rogers is a 2018 graduate of West Carteret High School. Brooke has been dancing since she was three years old, has attended the Rockette Summer Intensive for two years, and hopes to be a Rockette. She was the president of the Junior Classical League, VP of Key Club, and Student Liaison of ASB. Brooke restarted her school's recycling program and planned the West Carteret Student Walkout Against Gun Violence. She received Academic Achievement all four years, was in National Honors Society, and was in the top 10 of her



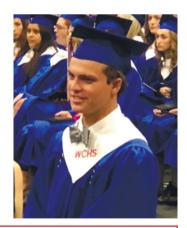
class. Brooke also received the Rotary Best All-Around Award. She will be attending the University of Georgia and plans on double-majoring in dance and political science, and later plans on going to law school. Her parents are Tracy Rogers and Brent Wheelwright, and her sister is Aria Hansen.

#### MEGAN BESZTERCZEI

Megan Beszterczei is a 2018 graduate of West Carteret High School. Megan was on the West Carteret Women's Golf team all 4 years in High School. She was the team Captain her senior year. She received Academic Achievement all 4 years, inducted into National Honors Society and National Technical Honor Society. Megan has been dual enrolled in Craven Community College/ NC State 2+2 Engineering Program during her Junior and Senior high school years. She has completed 49 college credits while maintaining a 4.0 GPA at Craven. Megan works at the K-Club, babysits, dog sits and enjoys



playing golf. She plans to continue the NC State 2+2 Engineering program next year. This summer she will be working at Cherry Point as an Engineering intern. Her parents are Nancy and Ted Beszterczei. Her brother, Tanner attends NC State pursuing Engineering. PATRICK HARRELL Patrick S. Harrell graduated from West Carteret High School. He plans to attend East Carolina University.



Bridges Street Extension NCDOT Public Meeting Thursday, July 12, 2018 4 PM – 7 PM Crystal Coast Civic Center 3505 Arendell Street Morehead City, NC

## **US National Parks - Utah**

#### By Sue Fox

A few years ago I read a review of a new book from Nevada Barr. The setting of this murder mystery was a US National Park. In fact, this was a new book in a series, each book set in a different National Park. I started reading the series thinking it would be an interesting way to learn about some of the parks, as well as enjoy the murder mysteries. In each book I read I learned about a National Park I had never heard of, which made me curious to find out more about the US National Park system. I had been to Yosemite and Shenandoah. I knew of Yellowstone and Glacier. But Dry Tortugas? Never heard of it. I learned that there are 59 National Parks. So, I printed out a list of them, by state, with a description of each. I then set a goal to visit them all.

The wonderful thing about this goal is that it is not just about checking the parks off the list. Each park is unique and offers a world of varied experiences – hiking, photography, horse or mule-back riding, waterfalls, rock climbing, or even snorkeling. Many are completely "off the grid" with no cell service, so you are forced to shut out the cares of the world and commune with nature or yourself. It is a wonderfully restorative experience that feeds the soul and challenges a person physically at the same time.

We recently returned from a trip to Utah to explore the National Parks in that state. There are 5 and they are fairly close together. Most people have heard of Zion or Bryce and perhaps, Arches. Very few have heard of Canyonlands or Capitol Reef. They are all very similar, but yet vastly different. Each one is truly unique. And each one is well worth a visit.



We flew into Denver and drove to Moab, Utah. From Moab it is a short drive to Arches National Park. This park is set high on a mesa and it has a large amount of arches carved out by wind and rain from the sedimentary rock. A few arches are visible from vista points but they are also accessible by hiking. By hiking to the arches you can actually stand in them. The landscape is so large that you look like an ant against the arch.

About 30 minutes from Moab is Canyonlands National Park. The Green River winds through the park and has carved out canyons in every direction. We hiked to a spot that is either the result of a meteor impact or the collapse of a peak due to the

washing out of a salt layer. The park personnel really want it to be caused by a meteor because of how interesting that would be. So far, they have found no evidence of a meteor, but the crater is very cool looking and worth the hike up.

We took a small detour to Dead Horse Point State Park, which is just outside the gate to Canyonlands. This state park abuts Canyonlands so the vistas are similar. Interesting fact – this state park has been used in many well known films, most famously is that Thelma and Louise drove their car off the cliff in this park.

Capitol Reef National Park is located pretty much in the center of Utah. It is off the beaten path. The scenery between Moab and Bryce Canyon City by

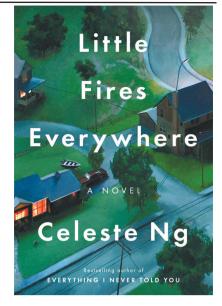
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# **Brandywine Book Club Notes**

#### By Melinda Brown

The Brandywine Book Club recently met to discuss our book and enjoy the wonderful company of friends. Our book for this month was "*Lies and Other Acts of Love*" by Kristy Woodson Harvey. It is the story of a family as they discover that the unique contribution of each member adds to the true meaning of family and love. They even learn to forgive some "little white lies" that they discover along the way. The book led to some interesting discussion. We also enjoyed a social outing to see the very funny movie, "*Book Club.*"

We will not be meeting in July, but will resume in August when we will discuss the book, "*Little Fires Everywhere*" by Celeste



Ng. Last year we also read her bestseller book, "*Everything I Never Told You*." We meet on the second Tuesday of each month. Visitors are welcome! For information about the location contact Melinda Brown at 247-1055.



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# Happy Summer, Neighbors!

The cool nights of our extended winter seem a distant memory as we battle this oppressive heat! The thunderstorms have given us a run for our money and kept our drainage folks busy. We are taking notes of any problem areas and setting action plans to improve areas of standing water. The Board is also reviewing our roads and coming up with a strategic plan to deal with potholes as well as review the general wear and tear of the roads.

Special thanks to Nancy Beszterczei for organizing the lovely flowers at the Hwy. 24 entrance. It is a welcoming sight.

All residents should have recently received a mailing from the Department of Transportation pertaining to the Bridges Road Extension. The DOT is holding another community meeting on July 12th and I urge you to try and attend. While the new study area appears to have moved the merge area to McCabe Road instead of Gladys Teasley Lane, which would have had a direct impact on the Hwy. 70 Brandywine entrance, it still appears, according to the map, as if there would be some sort of encroachment into Brandywine and the Golf Course. Clearly, this would be of concern for our neighborhood and questions need to be asked of the DOT at the public forum on July 12th. They previously assured us that there would be no encroachment. The meeting will be held at the Civic Center from 4-7 PM.

Thanks so much to all who have returned their gate card audit forms. If you have purchased a property recently and are not sure of the procedures regarding the gate cards and/or HOA, please feel free to contact a board member.

Until next month, stay safe. All the best, Noreen



We're looking for the next Pet of the Month! Send your pet's photo and story to editor.soundwaves@gmail.com!



## America's Greatest Naval Tragedy, Sinking of the USS INDIANAPOLIS CA 35, JULY 30, 1945

By Bob White

As a lead in and intro, I have been a speaker on the even numbered months for the "ROMEO CLUB," i.e., Retired Old Men Eating Out, which is sponsored by the Carteret County VA Services Office, directed by Hank Gotard. The members are mostly WWII servicemen and their guests who get together to share stories of their time in the military, especially the WWII servicemen. Each time we meet, I have picked a subject that connects to an historical battle or incident close to that date that occurred in WWII, and ask for comments if anyone was there. And we have had some eye witness accounts.



Last October 2017, at our monthly meeting, and in the news, I had read that the hull of the USS INDIANAPOLIS had been discovered, after 72 years, at the bottom of the Philippine Sea, at three and one half miles deep, and it was proven to be her since the letters and numbers of "CA 35"

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were still readable on the bow, which had been blown off in an encounter with torpedoes from a Japanese submarine.

The sinking of the USS INDIANAPOLIS is a great tragedy due to the largest loss of US NAVY sailors in the history of America aboard a ship at sea. The background is a follows: The Indianapolis CA 35 was commissioned in 1933 as a heavy cruiser, approximately 600 feet long and 66 feet wide. It had a large assortment of Naval guns, was in many Western Pacific battles during WWII, and received many awards. Ironically, it was out to sea on Dec 7, 1941, when Pearl Harbor was attacked.

The significance of this ship is that it had a "top secret mission" to carry atomic bomb components to the Air Base on Tinian Island, which was about 1800 miles from Southern Japan. And as you recall, on Aug 6th, and Aug 9th of 1945, the United States dropped two atomic bombs, one on Hiroshima and the second on Nagasaki, Japan, respectively. However, and to back up a little, in July 1945, the Indy was in a repair ship yard in San Francisco, and was chosen by the Manhattan Project brass and the President to make a high speed run to Tinian to deliver its secret cargo. Its Captain, Captain Charles V. McVay III, was only told if his delivery was successful, it would end the war in days.

The "Indy" arrived in Tinian on July 26th, 1945, and delivered the precious secret cargo, to end the war, and then departed for Guam. After a brief stop at Guam Island, it set sail for the City of Leyte in the Philippines. After two days en route, and on July the 30th at 0012, it was hit by two Japanese torpedoes from the submarine I-58, and with 1200 sailors aboard, it went down in just 14 minutes or at 0026 a.m. It is assumed that about 300 crewmen perished initially with the sinking, those in mechanical areas and in sleeping quarters. However, here is the "TRAGEDY," and the inspiration for many books and movies to be published or produced: Since the "Indy" was on a "Secret" mission, higher Naval authorities were not aware of its where-



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## **Meet Your Neighbor**

#### By Monica Sellars

I really wanted to hang out with Rachel, so I was most pleased when she agreed to be the next Meet Your Neighbor! We met for coffee and spent a delightful hour together, sipping and chatting. Now you can have coffee with Rachel, too – I'll wait here while you refill your mug!

Rachel is originally from Washington. After graduation from high school, she and two friends moved all the way to Key West, Florida! One of her friends worked with and introduced Rachel to Ryan, who is now her husband. Ryan was living in Key West with his family; his father was stationed there with the Navy.

After Key West, Rachel and Ryan moved to Tallahassee, where she attended community college, and then continued her education at Florida State University, where she majored in Geography and Environmental Studies. Rachel traces her original interest in geography back to her childhood. Her grandmother worked in the Geography department at Central Washington University. When she visited her grandmother at work, she always liked to look through

the large maps and atlases. While at Florida State, Rachel especially enjoyed taking a class on the topic of river basin planning, and this inspired her to pursue a Master's degree in Community Planning at the University of Cincinnati in Ohio.

While in Ohio, Rachel and Ryan's family grew to include their daughter, Claire, and their cat Siebe. Claire is now five years old and preparing to start kindergarten in the fall. Siebe is a formerly-feral cat that Rachel rescued from a park in Ohio; he now prefers to stay indoors and loves his humans.

When Ryan had a career opportunity in Carteret County, they relocated here from Ohio and eventually purchased, remodeled, and moved into their current home in Brandywine. Rachel enjoys living in Brandywine and getting to know the neighbors and their dogs. Her penchant for helping in her local community motivated her to volunteer for the Brandywine Owners Association Board; she is currently the BOA Board Secretary.

Rachel likes spending time outdoors. When we first met for coffee, we were sitting at a small table inside the coffee shop. After a few minutes, we agreed that it was too noisy, so we moved to an outside table, which was a much more peaceful and comfortable place to talk. Rachel commented on how she had some itchy mosquito bites as a result of spending the previous evening relaxing with her friends on their front porch. Even with bug bites, Rachel is happy to be outside.

Rachel shares her appreciation for the outdoors with her daughter. They enjoy taking nature walks together, noticing the changes in nature as the seasons change, and watching the Brandywine turtles swimming in the ponds.

Rachel likes the relationship between the environment and society. She works as a Planner for the State of NC Division of Coastal Management. One of her responsibilities in this role is to administer the CAMA program. CAMA stands for Coastal Area Management Act. When a coastal community is interested in establishing or improving a beach access point or another type of public access to the water, Rachel provides support to the community leaders who are writing the grants to obtain funding for the projects. She likes being able to help communities and people access and enjoy nature.

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Claire on a hike at Cedar Point



Rachel and Claire on their annual New Year's Day hike at Fort Macon



Our Community Newspaper MONICA SELLARS

252-648-0170

editor.soundwaves@gmail.com

## **PRODUCTION LAYOUT/DESIGN**

MICHELLE DOBBS

**DISTRIBUTION** STEVE MOCK • 252-726-0066

mock@ec.rr.com

## ADVERTISING

marie@thenewstimes.com

MARIE LAWRENCE • 252-241-8186

## **CONTRIBUTING REPORTERS**

STEVE ANDERSON NOREEN BARRETT **MELINDA BROWN** ADELE DELUCA SUE FOX SUSIE GARLAND GAIL HORNE **MARK JOHNSON RACHEL LOVE-ADRICK** MAT MADSEN **VINCE MORENO GREG PATTERSON** MONICA SELLARS STEVE SEWELL **TODD WORRELL** ANGELA ZIELECK MARILYN ZMODA

## **BRANDYWINE BAY** ASSOCIATION

## **Board of Directors**

	10		
Executive Board President – Jennifer Cox Mann JennMannBBA@gmail.com	678-836-7517	OAK BLUFF Sue Fox FoxySue141@gmail.com	908-399-2617 m
Vice President – Roger Spencer muddygrey@ec.rr.com	850-200-8283	BAY CLUB Richard Hall	252-241-2622
Secretary – Walton Joyner wkj620@aol.com	919-787-0704	BAY CLUB CONDOS Tom O'Keefe	726-4638
Treasurer – Brenda Roberts lookoutlady@embarqmail.com	252-726-1417	THE MARINA Dan Bell danbell33@aol.com	252-907-2055
Board/Committee Chairs Nominating – TBD xxxxx	XXXXX	BAY HARBOR VILLAGE Don Etheridge donether1@gmail.com	919-880-5800
By-Laws Committee – Walton Joyner wkj620@aol.com		BOGUE VILLAGE William Elmore	247-3589
Finance Committee – Belinda Etheridge, Brenda Roberts & Jennifer Mann lindabeee2658@gmail.com	919-631-5151 (Belinda)	wgelmore@hotmail.cor BRANDYWINE PLACE Shorty Edwards	n 646-2361
Storm water – Roger Spencer muddygrey@ec.rr.com	850-200-8283	PINE BLUFF Tripp Mudge trippmudge@yahoo.cor	726-1955 n
Landscape – Sissy Weil sissy@sissyweil.com	252-726-6695	THE VILLAS Barbara Parker	919-943-9452
Pool/Tennis – Terry Barbour brandywinebayhoa@gmail.com	252-728-0626	bhp@bellsouth.net	
Pool Reserve – J.A. Canady jcanady4@gmail.com	919-618-5906		
Boat Yard – Jack Ashley jlashley@ec.rr.com	252-717-6347		
Gate/Security – Terry Barbour & Chris Terry: brandywinebayhoa@gmail.com Chris: cradiomann@gmail.com	Mann 252-728-0626 252-229-4180		
Property Mgr. – Terry Barbour brandywinebayhoa@gmail.com	252-728-0626		

**BRANDYWINE BAY** 

ASSOCIATION



## Changes to the 2018 **Brandywine Directory**

New to the neighborhood? Contact Lin Chidsey for your welcome packet and gate cards.

Moving away? Please return your gate cards to Lin Chidsey. Linda Chidsey | 252-622-9421 | ncmslin@gmail.com The printed 2018 Brandywine Bay Directory was distributed in January. Contact Lin Chidsey if you need another copy. **CHANGES** 

Suzanne Carpenter.......505B Village Green Drive......919-791-9957 Timothy and Tina Howard ...810 Broadmoore Court .........252-422-3367

## **BOA BOARD OF DIRECTORS**

230 Brandywine Blvd. www.brandywineowners.org

President - Noreen Barrett Vice President – Andy Haines Director at Large – Nancy Beszterczei Secretary – Rachel Love-Adrick Treasurer – Bob White

252-422-3646 • noreenbarrett89@gmail.com 919-451-9080 • ahainesnd@gmail.com 252-269-0179 • tbeszterczei@vahoo.com 850-345-8754 • rlove.adrick@gmail.com 252-622-4634 • swhitegah@ec.rr.com

## **COMMITTEE CHAIRPERSONS**

Architectural Control - Charlie Sabathe Beautification - George Haskins Camera – Ted Beszterczei Christmas Lighting – Amy Haskins Database Manager - Andy Haines Drainage - Scott Carpenter Golf - Chris Calling Neighborhood Reps - Faye Bennett Recreational Area – N/A Security Gates (Entry Cards & Microclicks) Linda Chidsey Security Gates (Breakage) - Mark Roche Security Gates (Breakage) - Ted Beszterczei

252-622-4402 • cmslss@aol.com
252-622-7535 • ghaskins@ec.rr.com
252-269-0179 • tbeszterczei@gmail.com
252-622-7976 • ghaskins@ec.rr.com
919-451-9080 • ahainesnd@gmail.com
252-247-3152
252-247-2541
252-240-2153 • carbennett@aol.com

252-622-9421 • ncmslin@gmail.com 252-726-9232 • rochedog@gmail.com 252-269-0179 • tbeszterczei@gmail.com 252-726-0842 • northst401@aol.com wngainey@gmail.com

## **BRANDYWINE SUBDIVISION PRESIDENTS**

CEDARWOOD VILLAGE **ENGLISH TURN** HAMMOCK PLACE **RESERVE GREEN** THE RESERVE VILLAGE GREEN

Storage Area – Jerry Garner

Webmaster - Will Gainey

Wyatt Laughinghouse • 252-646-3677 Edward Myers • 252-726-5276 Lou Fava • 252-648-8618 Kenneth Magel • 252-659-2280 Janet Stout • 252-726-0452 Guy Rouse •336-263-1661

## **COMMUNITY EMERGENCY NUMBERS**

**Sheriff Deputy Request** Sheriff's Business Office **Progress Energy** Street Light Outage **Carolina Water** Animal Control **NC Highway Patrol Mosquito Control** 



252-726-1911 252-728-8400 800-452-2777 800-419-6356 800-525-7990 252-728-8585 800-411-6127 252-648-7878

## **BOA Board Minutes:** Board Meeting, June 12, 2018 at Cedarwood Village Clubhouse

The meeting was called to order at 7:05 pm. Board members present were, Nancy Beszterczei, Noreen Barrett, Bob White, Rachel Love-Adrick and Andy Haines.

Noreen asked for a motion to accept the minutes as written from the April meeting. Nancy Beszterczei made a motion to approve the minutes, Andy Haines seconded. Minutes were unanimously approved.

Treasurer's Report & Budget Adoption: BOA dues were due on May 15, 2018, after this date a late fee is assessed. As of today, 18 BOA dues are still unpaid; 2nd notices will be sent out this week.

The budget was adopted as presented, with amendments to allow for additional funds for new gate cameras, and additional funds for road paving. Bob White made a motion to approve the budget as amended, Nancy Beszterczei seconded. The budget was passed unanimously.

## Secretary's report: None

## **OLD BUSINESS:**

- 1. Bylaws Update: At the March 2018 board meeting the board voted to amend the terms of the board members from 2 years to 3 years. Based on the current bylaws and the procedures followed for previous amendments, the board felt that they were within their rights to amend the bylaws in this manner. However, we were informed that based on North Carolina Gen. Stat. 55A-10-21, which governs non-profit corporations including community associations, the Board and members of the Association are required to vote on an amendment to an Association's Bylaws. This has called into concern the current and some previous bylaw amendments. At the May 2018 meeting, the board was voted in as the interim board until the bylaw amendments have been rectified. The board has requested a quote from the HOA attorney, Alan Trask regarding a redrafting of the bylaws. The board is requesting a redrafting of the bylaws to incorporate the previous amendments that can be found on the website, the 3-year amendment to board member terms, and a bylaw process amendment. Following the redrafting of the bylaws, the changes will be sent out to vote to the community to insure that the changes are legitimate.
- 2. Board Positions: Roles within the board are to remain the same.
- **3. HOA Dues:** There are 18 outstanding BOA dues; past due notices are being sent.
- 4. Gate Card & Database/Phone Directory: The database is being updated based on the audit form sent out with the dues. Currently, Andy is following up with owners who had not submitted the form with their dues.
- 5. Yard Sale: The Community Yard Sale will be in October.
- 6. Art Tour: On Saturday, September 15th there will be a community Art Home Tour. If you are interested in participating this year in the tour, please contact Mat Madsen (252) 414-2545 or madsen1580@gmail.com. Please see the Sound Waves articles promoting the event. Past editions of Sound Waves are available on the website: brandywineowners.org/homeowners/sound-waves.

## **NEW BUSINESS:**

1. **Drainage Issues:** The board discussed drainage issues that have arisen due to the new construction site on the 300 block of Lord Granville.

At the May 2018 board meeting this issue of an "unsightly" ditch along Lord Granville was brought before the board. The board requested that a committee form to address this issue. A committee has been formed and they will present their finding to the board at a future meeting.

2. Road Maintenance: The board is requesting quotes for an evaluation of roadways within the community that require maintenance, and a cost estimate of the suggested repairs.

## **COMMITTEE REPORTS:**

Beautification – New flowers were planted at the 24 and 70-gate entrances. A new sprinkler system will be installed at the 70-gate. The current system is original to the development.

Gates - in working order. Nothing to report.

Cameras – in working order. Nothing to report.

Boat Storage – Nothing to report.

Recreational Area - Nothing to report.

## MAY ACC APPROVALS

214 Brandywine Blvd Remove trees w/protruding roots	5/2/2018
108 Fairway Dr. East Build enclosure over front steps	5/2/2018
503 Pine Valley Dr Remove 2 dead trees	5/8/2018
203 Oak Drive Remove dead tree	5/8/2018
911 Lord Granville Dr New pergola in rear of house	5/12/2018
813 Lord Granville Dr Remove tree in front yard	5/16/2018
107 Fairway Ct Remove and replace deck	5/21/2018
812 Lord Granville Dr Replace roof	5/28/2018
117 Fairway Dr. East Remove dead tree	5/29/2018
308 Lord Granville Dr Remove dead/leaning tree	5/31/2018
308 Lord Granville Dr Replace roof	5/31/2018
The meeting adjourned at 9.05 nm	

The meeting adjourned at 9:05 pm.

Respectfully submitted by Rachel Love-Adrick, June 21, 2018



## Free Summer Concerts at Jaycee Park

Morehead City Waterfront 807 Shepard Street Saturdays 7:00 pm – 8:30 pm

July 7 – Kudubai July 14 – The Donald Thompson Band July 21 – Thrillbillies July 28 – Freeway August 4 – Expressions August 11 – Scearce

August 18 – Calico Creek Bluegrass Band

August 25 – NiteOwl September 1 – Carolina Beach Club

moreheadcitync.org/home-parks-recreation

# Creative Inspiration for Artwork

#### By Mat Madsen

The Art topic for this month is "Form and Shapes." The principles of Form and shapes drawing, is the beginning of all art.

"Every object has form and form has depth, width, height and has three dimensions." This quote is taken from my "Famous Artists School" text. And why is the topic of form important?

There are four basic shapes: a cube, a cone, a sphere and a cylinder. Imag-



ine what you would consider each of these shapes could be.

Simply said, a cube can be a box; a cone can be a Christmas tree or something of the same shape. A sphere can be a ball, and a cylinder can be a can of tomato soup. And when you learn to draw all of these forms and shapes, you can draw and paint anything.

We look at a house as a house, rather than as a cube. The artist draws a cube to start with and then adds the details that make it look like the actual building.

View my painting in www.artbymat.com in the

Gallery page of "St. Mary's Church." You can see the cone, sphere and cubes.

Also on the Gallery page, view the painting of the "Petra in Jordan." This has the depth, width, height and dimensions, as well as the form, with the four basic shapes, a cube, cone, sphere, and cylinder. This painting also includes more topics to come, of atmosphere and hidden lines. Use your imagination and be creative!

My students, children and adults would approach me with a photo or a picture from a calendar, or magazine and ask, "Can we draw or paint this



today?" The answer was always the same, "Yes, and we can be creative and make this composition our own." All lessons lead to confidence. When sensing form becomes second nature to you, you will be thinking like an artist.

Ever since this one lesson, I knew I could draw and paint anything. You can as well.

The subject for the August issue will be "Observation and Perspective."

## Art Home Tour Planned for Saturday, September 15, 2018

Calling all friends of our Brandywine Bay artists who would like to help our artists in their homes during this year's Art Tour. I always ask for help during the Art Tour because I cannot be upstairs, downstairs, and in each room at the same time.

If you are an artist with a limited amount of artwork in your home, or feel that you cannot host the Art Tour in your home, you can display your art in my home. Some of my paintings won't be for sale, and we'll display your art work in their place. My home is a gallery of my paintings in all of my rooms, and has a dedicated room for the art studio.

In my June Sound Waves announcement of the Art Tour, I mentioned the artist isn't just a painter, and I listed other forms of art. I failed to add jewelry to the list; a good friend of mine, Cindy, who lives in Wake Forest, specializes in this art.

All artists who want to be a part of this year's Art Tour can call me at 252-414-2545. We'll pick a day and time to get together at the K-Club, or my home at 204 Lord Granville Drive, for a meeting to discuss our questions, with answers for those that want to be involved, and then feel positive about our Art Tour.

We need to publish in the September issue of the Sound Waves the names, addresses, and the art specialty of each participant. There are artists that will highlight their art of taking family photos, demonstrating the art of pottery, and more.



Free concerts at MHC's Jaycee Park 807 Shepard Street, 5-8pm

June 1 - The Bounce Party Band June 15 – Liquid Pleasure July 6 – Night Years July 20 - The Embers August 3 - Mikele Buck Band August 17 - North Tower



## Understanding IRAs

### By Greg Patterson, Financial Advisor, Atlantic Wealth Management

An individual retirement arrangement (IRA) is a personal savings plan that offers specific tax benefits. IRAs are one of the most powerful retirement savings tools available to you. Even if you're contributing to a 401(k) or other plan at work, you might also consider investing in an IRA.

### What types of IRAs are available?

The two major types of IRAs are traditional IRAs and Roth IRAs. Both allow you to contribute as much as \$5,500 in 2018 (unchanged from 2017). You must have at least as much taxable compensation as the amount of your IRA contribution. But if you are married filing jointly, your spouse can also contribute to an IRA, even if he or she has little or no taxable compensation, as long as your combined compensation is at least equal to your total contributions. The law also allows taxpayers age 50 and older to make additional "catch-up" contributions. These folks can contribute up to \$6,500 in 2018 (unchanged from 2017).

Both traditional and Roth IRAs feature tax-sheltered growth of earnings. And both give you a wide range of investment choices. However, there are important differences between these two types of IRAs. You must understand these differences before you can choose the type of IRA that's best for you.

#### Learn the rules for traditional IRAs

Practically anyone can open and contribute to a traditional IRA. The only requirements are that you must have taxable compensation and be under age 70½. You can contribute the maximum allowed each year as long as your taxable compensation for the year is at least that amount. If your taxable compensation for the year is below the maximum contribution allowed, you can contribute only up to the amount that you earned.

Your contributions to a traditional IRA may be tax deductible on your federal income tax return. This is important because tax-deductible (pre-tax) contributions lower your taxable income for the year, saving you money in taxes. If neither you nor your spouse is covered by a 401(k) or other employer-sponsored plan, you can generally deduct the full amount of your annual contribution. If one of you is covered by such a plan, your ability to deduct your contributions depends on your annual income (modified adjusted gross income, or MAGI) and your income tax filing status:

For 2018, if you are covered by a retirement plan at work, and:

- Your filing status is single or head of household, and your MAGI is \$63,000 or less, your traditional IRA contribution is fully deductible. Your deduction is reduced if your MAGI is more than \$63,000 and less than \$73,000, and you can't deduct your contribution at all if your MAGI is \$73,000 or more.
- Your filing status is married filing jointly or qualifying widow(er), and your MAGI is \$101,000 or less, your traditional IRA contribution is fully deductible. Your deduction is reduced if your MAGI is more than \$101,000 and less than \$121,000, and you can't deduct your contribution at all if your MAGI is \$121,000 or more.
- Your filing status is married filing separately, your traditional IRA deduction is reduced if your MAGI is less than \$10,000, and you can't deduct your contribution at all if your MAGI is \$10,000 or more.

For 2018, if you are not covered by a retirement plan at work, but your spouse is, and you file a joint tax return, your traditional IRA contribution is fully deductible if your MAGI is \$189,000 or less. Your deduction is reduced if your MAGI is more than \$189,000 and less than \$199,000, and you can't deduct your contribution at all if your MAGI is \$199,000 or more.

What happens when you start taking money from your traditional IRA? Any portion of a distribution that represents deductible contributions and/or investment earnings is subject to income tax because those contributions were not taxed when you made them. In addition to income tax, you may have to pay a 10% early withdrawal penalty if you're under age 59½, unless you meet one of the exceptions. You must aggregate all of your traditional IRAs — other than inherited IRAs — when calculating the tax consequences of a distribution.

If you wish to defer taxes, you can leave your funds in the traditional IRA, but only until April 1 of the year following the year you reach age 70½. That's when you have to take your first required minimum distribution from the IRA. After that, you must take a distribution by the end of every calendar year until you die or your funds are exhausted. The annual distribution amounts are based on a standard life expectancy table. You can always withdraw more than you're required to in any year. However, if you withdraw less, you'll be hit with a 50% penalty on the difference between the required minimum and the amount you actually withdrew.

#### Learn the rules for Roth IRAs

Not everyone can set up a Roth IRA. Even if you can, you may not qualify to take full advantage of it. The first requirement is that you must have taxable compensation. If your taxable compensation in 2018 is at least \$5,500, you may be able to contribute the full amount. But it gets more complicated. Your ability to contribute to a Roth IRA in any year depends on your MAGI and your income tax filing status:

- If your filing status is single or head of household, and your MAGI for 2018 is \$120,000 or less, you can make a full contribution to your Roth IRA. Your Roth IRA contribution is reduced if your MAGI is more than \$120,000 and less than \$135,000, and you can't contribute to a Roth IRA at all if your MAGI is \$135,000 or more.
- If your filing status is married filing jointly or qualifying widow(er), and your MAGI for 2018 is \$189,000 or less, you can make a full contribution to your Roth IRA. Your Roth IRA contribution is reduced if your MAGI is more than \$189,000 and less than \$199,000, and you can't contribute to a Roth IRA at all if your MAGI is \$199,000 or more.
- If your filing status is married filing separately, your Roth IRA contribution is reduced if your MAGI is less than \$10,000, and you can't contribute to a Roth IRA at all if your MAGI is \$10,000 or more.

Your contributions to a Roth IRA are not tax deductible. You can invest only after-tax dollars in a Roth IRA. The good news is that if you meet certain conditions, your withdrawals from a Roth IRA will be completely income tax free, including both contributions and investment earnings. To be eligible for these qualifying distributions, you must meet a five-year holding period requirement.

In addition, one of the following must apply:

- You have reached age 59½ by the time of the withdrawal
- The withdrawal is made because of disability

• The withdrawal is made to pay first-time home-buyer expenses (\$10,000 lifetime limit)

• The withdrawal is made by your beneficiary or estate after your death





PetDocks Wellness Examinations

#### By Dr. Todd Worrell

#### What Is a Wellness Examination?

A wellness examination is a complete physical examination that may include diagnostic tests such as blood work, urinalysis, and checking a stool sample for parasites. In many cases, a wellness examination can help detect the early stages of disease. Often, these wellness examinations are scheduled when your pet is due for vaccinations.

#### What Does a Wellness Exam Include?

Wellness programs vary depending on each pet's species, age, and health needs. Your veterinarian will start the examination by asking you some questions about the medical history of your pet, including questions about any issues that you may have noticed recently. For example, if you have noticed that your pet is losing weight, they may ask to perform special tests to help rule out specific diseases that can cause weight loss. If you think of questions about your pet's health before the appointment, please feel free to write them down and bring the list with you. This is the perfect time to ask!

Most wellness examinations include a complete physical examination, which is a nose-to-tail inspection. Equipment used during the examination may include a stethoscope to listen to your pet's heart and lungs, an otoscope to view the inside of the ears, and an ophthalmoscope to examine the eyes. Your veterinarian will also feel all over your pet's body for lumps and bumps, check your pet's vital signs (like pulse and respiration), and record your pet's current weight. A wellness examination is recommended for most pets at least annually. Senior pets and pets with chronic health issues need examinations every 6 months.

A wellness examination is often a good time to test samples of blood, urine, or stool. These tests can help determine if your pet has problems such as anemia, infection, or organ disease. Other tests, such as a thyroid evaluation, may be helpful, depending on the physical examination results and your pet's medical history.

Parasite tests are usually performed during wellness examinations, and it is helpful to bring in a sample of your pet's stool for analysis. A fresh stool sample can be tested using special procedures to identify parasites. However, not all parasites are detected through stool samples. A test for heartworm and tick-borne diseases may also be recommended. This type of parasite test involves taking a blood sample. Regular testing for parasites is important even if your pet does not go outside because parasites can be brought indoors by other pets, by insects, or on shoes or clothing.

Depending on your pet's age, current medical condition, and medical history, your veterinarian may recommend additional tests as part of your pet's wellness examination. For example, examining a urine sample for the presence of bacteria, blood, and sediment (called urinalysis) helps determine whether your pet's kidneys are working correctly and may also help diagnose certain conditions, such as diabetes and urinary tract infection.

## Why Should I Schedule One for My Pet?

A wellness examination is an important part of preventive health care for pets in all stages of life, from puppies and kittens to senior pets. If your pet is young and seems healthy, a wellness examination is a good way to detect changes such as weight gain or loss, dental disease, or other subtle changes that may not be evident at home.

Especially for senior pets, a wellness examination is a good way to detect early onset of disease. Early diagnosis and treatment of diseases, such as diabetes, kidney, and heart disease, can greatly improve the overall health and well-being of your pet.

# Flashback to Brandywine's Beginnings

#### By Marilyn Zmoda

Have you ever wondered what Brandywine was like 30-31 years ago? Recently discovered Brandywine newsletters from 1987 and onward, through 1993, should give a small inkling of those years.

When Barney and I selected our lot in 1980 with an eye toward retiring, Fairway Drive East had just been bulldozed through the woods, leaving our signature pine tree intact in the middle of the cul-de-sac. Yearly visits to Brandywine Bay and the surrounding area assured us that we had made the right choice, a feeling which we still hold after 33 years of living here.

The June 1987 newsletter was headed "Brandywine Owners Association: The Friendly Community," a name that continued until it was changed to "Soundwaves" in 1990. For many years it was written by Chuck Allen, who was 90 years, old at that time.

The following are excerpts from these newsletters.

#### **JUNE 1987**

Board meetings were held at the home of Gary Stakes (the elder) who was President at that time. Finances were said to be excellent due to careful management. The road to the pro shop is started. The Wildwood Fire Dept. is willing for us to hold meetings there, if desired.

KNOW YOUR NEIGHBORS section included Jim and Suzanne Coyle on Beechwood Drive and Tony and Lillian Foley on Holly Lane, as well as five more new resident families. (All have since moved or are deceased.)

Written by Chuck Allen **JULY 1988** 

Street repairs made necessary by the installation of "THAT 4 SEWER LINE" have at long last been completed.

At last the GOLF COURSE PARKING LOT will be paved 'ere long, with site clearing and fill being added. CAN THE TENNIS/POOL COMPLEX BE FAR BEHIND??

Eastchester Drive is finally paved, and the ditches have been dug on Lord Granville. Oakmont Drive has been started. Next to come: rock on Lord Granville and water/sewer on Oakmont.

Four new neighbors welcomed.

Are YOU continuing to monitor your speed as you drive on Lord Granville (25 MPH)? YOU SHOULD BE -- REMEMBER -- SPEED BUMPS MAY STILL BE THE ANSWER!

Written by Ed Graef, in the absence of Chuck Allen



## By Susie Garland

June 4-5: In the picture shown below, nine members of Brandywine participated in the Crystal Coast finals, a two-day event with 45 players participating, held at our club. Back row: Brenda Leinthall, Angela Zieleck, Ann O'Connor, Mickey Friend. Front: Myra Roche, Pat Barber, Anne Lynes, Loretta Beaulieu, and Bernie Moreno.



Here are the winners from Brandywine:

First flight Ann O'Connor - 1 low net Angela Zieleck - 4 low gross

Second flight Myra Roche - 2 low gross

Third flight Bernie Moreno - 1 low gross Rosie Angel - 3 low net

Fourth flight Anne Lynes - 4 low net Loretta Beaulieu - 2 low gross Brenda Leinthall - 3 low gross Pat Barber - 3 low net

Thanks to Loretta, Myra, and Pat, who displayed beautiful Hydrangea plants on the tables from Pat Barber's garden—a wonderful touch to this fun event, and to all the Brandywine officers who worked so diligently throughout the season as officers: President, Angela Zieleck; Vice-President, Ann O'Connor; Secretary, Mickey Friend; Treasurer, Brenda Leinthall; Representative, Anne Lynes; Tournament Chairladies, Loretta Beaulieu and Pudgy Groben. Handicap Chairman: Myra Roche.



## By Susie Garland

May 24: Couples Memorial Day Tournament

Format: Batters-Up. The tournament was a celebration of the start of summer and featured a baseball theme. Each 4-person team had a captain that determined the 'batting-order' at the start of the round. Everyone hit a drive on each hole and then the 'lead-off' person hit the next shot from the location of the best drive. The 'batting order' (i.e., person to hit the first shot after the drive) sequenced throughout the 18 holes (i.e.; on the second hole of play the second 'batter' hit the next shot from the location of the best drive and from there subsequent shots were played as per your line-up until the ball was holed.) Got all that? And so, on a beautiful bright and sunny day, we had eight foursome teams competing with the following results. In second place, with a team score of 80: Brenda and Rich Leinthall with Myra and Mark Roche. The winning team, with a score of 74: Loyda and Tom Murr with Rosie Angel and Chuck Muller. Way to go! In the 50-50 draw, Nancy Bullett stuffed 71 smackeroos into her purse. After game play, a most delicious dinner was served consisting of fried chicken, barbecued ribs, potato salad, fruit salad, baked beans and for dessert, vanilla cake with strawberry and raspberry toppings.



# LGA News

## By Susie Garland

May 31: MEMORIAL. Our first major tournament of the year, The Memorial, was held on this date as we gathered to remember those members who are no longer with us. There were 14 participants competing for low net honors. And the winner, with a net 64: Susie Garland (that's me).



We were delighted that six former members were able to join us in remembrance: Jean Chappell, Lee Hayes, Jackie Maucher, Dot Michaelis, Janiece Wall, and Marilyn Zmoda.



After game play, Pat Barber read the invocation in honor and tribute to Brandywine Bay members who are no longer with us: ALICE ELEY; JEAN HAHN; LOIS KARNSTEDT; JAN SONNENBERG; PRISCILLA SCHMAL-BACH; PHYLLIS KASH; HARRIET WATERS; HELEN GRIFFITH; FRANKIE STAKES; HILDA ROSENGREN; BETTY SLATTERY; NA-THALIE SOUTHWICK; MARY ANN SMITH; GENEVIEVE LINSDAU;

HELEN WAYANT; JEAN BURRIS (2009); MARY MALONE (2010); JOAN FEAMAN (2011); WINNIE MCELLYN (2012); JEAN ALBRECHT (2012); IRENE JOCHEN (2012); ZOLA BROWN (2013); PAT SHAMBLIN (2014); ANN TOOHEY (2015); ERIKA PASKMAN (2016); JO HARNED (2016); KAREN RICE (2016); DEE QUIGLEY (2016); MUFF (Barbara) MAXSON (2016); BARBARA LANCASTER (2017); RUTH PETERS (2017); LOIS COX; GLORIA BRUBAKER; JEAN CARLSTON; MARY CLAY (2017); KAREN BOTTOMLEY.

A delicious luncheon buffet followed consisting of a strawberry salad, grilled chicken, corn on the cob, and Texas toast.

June 7: ACE OF THE MONTH. Big turnout today, with 20 players participating. Low putts was added to the competition with Brenda Leinthall having fewest putts (30). Hey, with two chip-ins, that certainly reduces the count. Way to go, Brenda. For low net results: A tie for second place, both having a net 63: Nancy Bullett and Ginny Reinhardt. Ra-ta-ta-Ra-ta-ta-Rata-ta to the winner, who shot an 81, netting out to a 58—our newly crowned June Ace: Myra Roche. Yowsa! You really done good, girl. The 50-50 draw was won by Janice Ghelli. It's good to win with a large crowd, so \$10 bucks went into her pocketbook.



June 12: Home & Home was scheduled on this date at our home course, but due to heavy rainfall the night before, the tournament was cancelled. A special thanks to Mickey Friend, Home & Home Chairman, for putting it all together each month. The next Home & Home is scheduled on July 19 at Minnesott, so please mark your calendar.

June 14: PAR #3 and PAR #5. We had 10 players competing in this tournament where we added up the scores for par 3's and par 5's. Here are the results. Sharing second place honors, with a score of 33: Bernie Moreno and Myra Roche. With a score of 31, Brenda Leinthall took the win. Yeah! Way to go! Kudos!

# **MGA Happenings**

## By Vince Moreno

Our tournament today was directed by our new tournament chairman, Chris Calling. Chris got all twenty-two of us out with the game of Two Man Low Gross. It was a great day for golf, and the winners proved that. First place was won by Buzz Hayes and Tom Grady, with a score of 76. The second place team was Coasty Cornwall and Guy Rouse, with a score of 77. Third place was John Miller and Mark Roche, with a score of 78. The closest to the pin was won by Tom Grady and John Zimmerman. The scoring was done by our pro, Steve Sewell. A great lunch at the K-Club was had by all. This made it another good day for the MGA.



First place winners: Buzz Hayes and Tom Grady



Second place winners: Coasty Cornwall and Guy Rouse



Traffic Caution - Stay Alert

New Home Construction = More Truck Traffic



Third place winners: John Miller and Mark Roche



Closest to the Pin Winners: Tom Grady and John Zimmerman

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

Tell us about your school, sports, and community activities. Share a story, poem, report, or picture.



# **Golf Tips: Hold that Pose!**

#### By Steve Sewell, Director of Golf at Brandywine Bay Golf Club

Maintaining spine angle, retaining your tilt or keeping your address position at impact are the same in terms of the golf swing. It's often disregarded and rarely addressed by golfers, but it means everything in terms of solid and consistent golf ball contact.



If golfers have the correct stance when addressing the golf ball, it is imperative they retain it, or it is of no

value. Our spine angle is the line formed from the tip of our tailbone to the top of our head. It will not be absolutely vertical unless we are standing tall and maintaining good posture. When we speak of spine angle in the golfer's address position, we seek a pose of less than the straight up and down 90 degrees. If measured, it might sit between 45 and 70 degrees. In any case, since our golf clubs are designed to fit us and our stance, it is imperative that we be in that position at impact.

Many golfers raise up or dip during the swing, thus destroying the good posture they demonstrated at address. If we have leg, hip or back issues, maintaining the angle of address at impact is uncomfortable. In such cases we seek a new posture that is sustainable. For many players this requires a more upright starting position. The good news: you are sacrificing nothing! Standing a little more erect at address is often more comfortable, and therefore easier to keep in place during the swing. Our bodies can only turn on one plane as the arms, hands, shoulders and club swing on another plane (horizontal for torso, vertical for arms, etc.). If we change during the swing, we are changing tracks. In some cases it's not during, but before the swing. Golfers who are straight from tail bone to shoulders, then round their shoulders and allow their head to shoot out, instead of up, as an extension of their spine, are attempting to play golf on three planes at once! You have all heard instructors recommend putting a space between chin and chest. When they tell you to lift your chin, they are asking you to get a straight line from tail to top, not just tail to mid shoulders.

Practice keeping your head up, and not down, as you hit the ball. One of the worst phrases in the history of teaching golf is, "keep your head down!" As an interesting note, how many of you recall hockey coaches telling you to look out not down, how about basketball coaches and football coaches screaming at you to keep your head up!? Good athletes maintain good posture/balance by keeping their heads above their shoulders, where God built them to be, rather than leaning over and rounding their shoulders. So in other words, stand tall and hit it hard!

If you have questions, call me and I'll be happy to answer them: 910-320-2788.

My regular readers know I always feel compelled to add what I feel is an amusing golf story. This month is a story and ruling in one. See if you can guess the proper ruling answer before I divulge it at the end.

Many years ago, I was the Director of Golf at a private club, and the male members were about to embark on a Sunday morning breakfast shotgun scramble. This was indeed way back in golf time because the hard, bullet balls were just arriving on the scene and the only one available was Spalding's Top Flite. You may remember them and that we called them bullet or distance balls. Because they were solid, compression was minor; therefore, spin was less, drag was less, backspin was less, distance was increased and hooks or slices were greatly reduced due to this lack of spin. It was almost impossible to see groove indentations on a properly struck shot because the cover was so hard, unlike the Titleists and other brand name low handicap players' golf balls, which were softer and would succumb to groove impressions.

As in any event, we always heartily recommended to competitors that they mark golf balls with some sort of identifiable sign that would allow them to identify their ball in the case of a ruling.

About one hour into the round, I started driving around the course, watching, kidding, ruling and encouraging my members during this fun outing. As I drove up behind a blind par three where only the top of the flagstick was visible, I glimpsed two players about to walk up with caddies and two ride up in their golf cart. I saw only one ball very close to the hole, but the other three were not visible. As I walked on to the green and sought to congratulate the player who had hit one so close, I noticed one in the cup! After my announcement and the cheering, I of course asked whose ball it was? Immediately, two players were not considered since their golf balls had been hit way off course. Because the green was blinded to them, they could not discern whose ball was whose unless they could identify it conclusively. Both had hit Top Flites, both had hit number 3s, and it was not possible to figure by virtue of use (groove markings, etc.), since they were non-compression balls. They had no identifying marks and tee shots had not been seen by caddies or anyone else. Of course the team had certainly gained a hole in one within the scramble format, but to whom would it be awarded?! The ruling: it was deemed a lost ball since no one could identify their own ball!!!

Be sure to mark your golf balls! Good golfing.

## Swing For A Cause Benefit Golf Tournament

#### By Angela Zieleck

Brandywine Bay had several ladies play at Morehead City Country Club June 19th for their annual "Swing for a Cause" Benefit Golf Tournament. The format was Captain's Choice.

A nice luncheon was served and everyone had a chance to bid on many silent auction items.

Pro golfer, Nina Foust, was set up on a par four, and for \$5, she would hit your tee shot for you. And was it worth it!!

Over \$11,600 was raised, which went to the Raab Oncology Clinic, the Broad Street Clinic and Hospice Care of Carteret County.

Brandywine Ladies who participated were:

- Ann O'Connor her group took 2nd place in 1st flight
- The team of Angela Zieleck, Nancy Bullet, Rosie Angel, and Janice Ghelli won 1st place in 3rd flight.
- Also in 3rd flight: Bernie Moreno, Pudgy Groben and Brenda Leinthall.
- And a big shout out to Brenda for also winning longest drive in 3rd flight!!

It is great to see the money stay local and help those in need in Carteret County.

# **Carteret Community Theater**

https://www.carteretcommunitytheatre.com/upcoming-shows

Here is Rydell High's senior class of 1959: duck-tailed, hot-rodding "Burger Palace Boys" and their gum-snapping, hip-shaking "Pink Ladies" in bobby sox and pedal pushers, evoking the look and sound of the 1950s in this rollicking musical. Head "greaser" Danny Zuko and new (good) girl Sandy Dumbrowski try to relive the high romance of their "Summer Nights" as the rest of the gang sings and dances its way through such songs as "Greased Lightnin," "It's Raining on Prom Night," "Alone at the Drive-In Movie".



June 29 & 30, July 6 & 7 at 7:30PM and July 1 & 8 at 2:00PM

Reserved seating is \$18-\$24 in advance, \$20-\$25 day of show and includes NC Sales Tax and Service Fees.



Auditions: July 9 & 10 GYPSY is the ultimate tale of an ambitious stage mother fighting for her daughters' success... while secretly yearning for her own. Actors and crew needed.

## Meet Your Brandywine Volunteer

The "golf side" of the Brandywine Bay community has subdivisions of homes that have their own homeowners' associations, in addition to the Brandywine Owners' Association (BOA), which is the Master Association. These associations rely on volunteers. Our neighbors are generous to volunteer their time and talents, and we appreciate their contributions!



In Village Green, Guy

Rouse is the President of the Village Green Owners Association (VGOA). Meet Guy!

## Where are you from and what brought you to Morehead City?

I grew up in Kinston, NC, but my wife Melinda and I moved here 9 years ago from Mebane, NC.

## What are your hobbies and interests?

I guess golf is my main hobby. I enjoy playing with the MGA at Brandywine 2 or 3 days a week. Melinda and I are both active in our church, One Harbor, in Morehead City. I also enjoy volunteering at our amazing Aquarium.

## Would you like to tell us about your family?

Melinda and I have one child, a daughter, and she is entering her 4th year of medical residency in Morgantown, WV. I also have 3 children and 7 grandkids from my first marriage. They live in Knightdale, NC, Elon, NC, and Carthage, Tunisia!

## What do you like about Brandywine Bay?

We both love Brandywine. Wonderful neighborhood, great people, and very convenient. Village Green suits our needs very well. It is a well maintained, safe and convenient neighborhood.

## What motivated you to volunteer for the role of subdivision president?

VGOA is small, but so necessary for maintaining a good safe area. We all enjoy our jobs on the VGOA Board and just wanted to preserve home values and the integrity of our neighborhood.

Beach music doesn't get better than this Beach Boys Tribute Band. Sail On: The Beach Boys Tribute focuses on performing songs by America's Band, The Beach Boys, to sheer perfection. Members of Sail On have performed with musicians from Brian Wilson's band, The Zombies, Earth Wind and Fire, Cheap Trick, Mark Lindsay and produced recordings for Micky Dolenz.



July 14 at 8:00PM

Reserved seats are \$25-\$30 in advance, \$28-\$33 day of show and includes NC Sales Tax and Service Fee.



## America's Greatest Naval Tragedy ... continued from page 4.

abouts at the time of sinking, messages were not replied to, and its non-arrival in the Philippines, days later, was not reported or of concern.

At 0026 a.m., on the 30th of July, 900 crewman are now in the oily dark Philippine Sea, without life rafts or life jackets, food or water. They would remain there for almost five days. During that time, many sailors died of exhaustion, wounds, dehydration, and ingesting salt water, and there are reports by the survivors of many who died by being eaten by sharks. If you recall in the last third of the movie, "Jaws" the old grizzled fisherman "Quint" shares a tale that he survived the "Indy" sinking and the following aftermath of his sailor buddies being attacked by sharks. Sailors died of different causes, but there is no definitive number, I can find, who died by shark bites. But we know many did!

The survivors were strung out... floating in the sea for about 25 miles, when a patrol plane, a B 24, happened to spot the oil slick and spotters saw the sailors in the water and much debris and flotsam. A radio call to a nearby PBY, flying Catalina, with Lt. Marks as the pilot, reported "ducks on the pond," i.e., survivors in the water. In an heroic effort, Lt. Marks landed his "flying boat" in rough seas to collect 56 survivors, and to report by radio the massive rescue that would be needed to collect survivors from the Indy.

A Navy destroyer promptly responded and on the 5th day many of the groups of 5-10 sailors were rescued from the oily sea. Survivors were transported to a hospital on Guam. But due to the secrecy of the mission, the Pacific Navy command did not report the fact that one of their ships was sunk, and missing, and only 317 men out of 1200 were ever rescued.

Why? Because shortly after, on Aug 6th, and Aug 9th, the Atomic bombs were dropped on Japan, and the war was effectively over, and Japan surrendered on Sept 9th. And the atomic bomb mission, now reported, connected itself to the Indianapolis which had delivered the bomb components to Tinian on July 26th, 1945.

The second tragedy with the Indy story is the fact that Captain McVay was then court marshaled by the Navy in Washington, DC for "hazarding his ship," by failing to observe a zig zag course during the voyage from Guam to Leyte. The press, the public, and parents of deceased victims, wanted a scapegoat to blame for the sinking of the USS INDIANAPOLIS CA35. Captain McVay was that person. Captain McVay had a stressful and difficult time after his career ended, and with his conviction, and loss of 900 men under him, he committed suicide with his service pistol in 1968.

Afterward, Congress passed, and President Bill Clinton signed a bill to exonerate McVays's failed actions, but for McVay it was much too late for the beloved skipper.

The author, Bob White, will follow-up this article with a more detailed discussion, and Q and A at the K Club, the BBGC, after dinner, on the evening of July the 26th.

# **Special Event**

Bob White will present more about the story of the USS Indianapolis, with opportunities for Q & A. On July 26, come to the K-Club for a buffet dinner at 5:30 p.m., and/or Bob's presentation at 6:45 p.m. Call the K-Club for dinner reservations and details, (252) 247-2541, Ext 2.

## Understanding IRAs ... continued from page 9.

Qualified distributions will also avoid the 10% early withdrawal penalty. This ability to withdraw your funds with no taxes or penalties is a key strength of the Roth IRA. And remember, even nonqualified distributions will be taxed (and possibly penalized) only on the investment earnings portion of the distribution, and then only to the extent that your distribution exceeds the total amount of all contributions that you have made. You must aggregate all of your Roth IRAs — other than inherited Roth IRAs — when calculating the tax consequences of a distribution.

Another advantage of the Roth IRA is that there are no required distributions after age 70½ or at any time during your life. You can put off taking distributions until you really need the income. Or, you can leave the entire balance to your beneficiary without ever taking a single distribution. Also, as long as you have taxable compensation and qualify, you can keep contributing to a Roth IRA after age 70½.

#### Choose the right IRA for you

Assuming you qualify to use both, which type of IRA is best for you? Sometimes the choice is easy. The Roth IRA will probably be a more effective tool if you don't qualify for tax-deductible contributions to a traditional IRA. However, if you can deduct your traditional IRA contributions, the choice is more difficult. The Roth IRA may very well make more sense if you want to minimize taxes during retirement and preserve assets for your beneficiaries. But a traditional deductible IRA may be a better tool if you want to lower your yearly tax bill while you're still working (and probably in a higher tax bracket than you'll be in after you retire). A financial professional or tax advisor can help you pick the right type of IRA for you.

Note: You can have both a traditional IRA and a Roth IRA, but your total annual contribution to all of the IRAs that you own cannot be more than \$5,500 for 2018 (\$6,500 if you're age 50 or older).

###

Greg Patterson is a financial advisor located at Atlantic Wealth Management, 712 Bridges Street, Morehead City, NC 28557. He can be reached at 252-515-7800 or greg@myatlanticwealth.com. Mr. Patterson offers securities and advisory services as an Investment Adviser Representative of Commonwealth Financial Network<sup>®</sup>, Member FINRA/SIPC, a Registered Investment Adviser.

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## Last Month's Solutions

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# Tomatoes Stuffed With Chickpea Spread

#### By Monica Sellars

I like hummus very much, but the garlic breath factor is usually prohibitively high. So when I'm in the mood for creamy chickpeas, I make my own chickpea spread without garlic; it's good on rice cakes and tortilla chips. I decided to stuff some small tomatoes from our garden, and I thought the chickpea spread would be a good filling. You



can customize the flavor by changing the spice blend that you use. These measurements are approximate; I just guess and adjust, and I've never had a bad batch. These tomatoes taste good at room temperature or chilled.

Ingredients:

1 can chick peas, drained and juice reserved

1 tablespoon dried herb and spice mix of your choice – Cajun, Greek, Taco, Italian -- whatever you have that tastes good to you

- $\frac{1}{2}$  teaspoon salt, if needed, or to taste
- <sup>1</sup>/<sub>4</sub> teaspoon pepper, if needed, or to taste
- 1 small lemon, juiced
- 2 tablespoons olive oil

## Directions:

Put the drained chickpeas in a food processor or blender. Add the herbs and spice mix, salt and pepper (if they are not included in your spice mix), and lemon juice. Cover and begin to process. Drizzle in the olive oil until the mixture starts to look smooth. Then add a few splashes (not all) of the reserved juice from the can of chickpeas until you reach a thick and creamy consistency.

Cut out the stems of the tomatoes with a small knife. Then use a tiny spoon (or other tool that fits in your tomatoes) to scoop out the seeds. Fill the tomatoes with the chickpea spread.

# Summer Activity Idea: Tear Art



Paper tearing is fun and easy for kids of all ages. Use any type of scrap paper you find around the house: wrapping paper, construction paper, tissue paper, magazines, old calendars, etc. Tear pieces and glue them onto cardboard or poster board to make a collage.

You can also cut a shape, like a butterfly, and add your torn paper pieces to decorate it.

# WAIT AT HOME



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# **Independence Day Events**



**Pine Knoll Shores Independence Day Parade** July 4, 2018 | 10:00 am-11:00 am At Garner Park, Oakleaf Drive in Pine Knoll Shores

## 4th of July Parade in Beaufort

July 4, 2018 | 11:00 am-12:30 pm

This year's parade is at 11 a.m. Wednesday, July 4, and will be along Front Street. To participate in the parade hosted by Downtown Beaufort Development Association, contact Martha Barnes at 728-3917.

## Swansboro July 4th Celebration

#### July 4 | All day

Family friendly activities all day, along with live music at the Swansboro Pavilion (corner of Front and Church streets), culminating with an awe inspiring fireworks show over the water for all to see.

## Fort Macon Cannon Day

July 4 | 10:30 am – 4:00 pm

Come down to Fort Macon and learn how different Civil War era cannons were loaded, aimed, and fired. Cannon demonstrations will be at 10:30, 11:30, 1:30, 2:30, & 3:30.

## **Recreational Cornhole**

#### July 4 | 5:30 pm -7:00 pm

Morehead City Parks and Recreation Department is now offering recreational, open play corn-hole. Corn-hole will take place on Wednesday evenings beginning March 28th from 5:30-7:00 p.m. at Morehead City Parks and Recreation Department (1600 Fisher Street, Morehead City, NC, 28557). To play, you must have an Annual Pass or a Daily Pass (\$5). Please Call Morehead City Parks and Recreation Department at 252-726-5083 ext. 2 for more details.

## Morehead City Parks & Rec Summer Concert Series

July 4 | 7:00 pm - 10:00 pm

The Main Event Band performs in concert at Jaycee Park on the Morehead City Waterfront (807 Shepard Street). These performances are free and open to the public. For more information on the concert series, contact Kirk Peterson at the Morehead City Parks and Recreation Department, 726-5083.

Atlantic Beach Fireworks July 4 | 9:00 pm

Atlantic Beach Circle, 115 Atlantic Blvd

## 4th of July Fireworks off Bogue Inlet Pier, Emerald Isle

July 4, 2018 | 9:00 pm-10:00 pm

The Town will again present July 4th beginning at 9 pm on Wednesday, July 4th. Parking will be available at Bogue Inlet Pier as well as along NC 58. The fireworks will also be visible from Bogue Sound and the Atlantic Intracoastal Waterway.

## Water Rates Update

Source: Clean Water for North Carolina, https://cwfnc.org/

If You are a Carolina Water Service Customer...Let the Utilities Commission know what You think of the Rate Hike!

Carolina Water Service's (CWS) request to have the new rates go into effect on May 23 has been suspended, pending public comments from consumers!

If you or someone you know receives water or wastewater service from CWS, this information could be very useful to you and your contacts!

Increased water conservation by consumers was named by CWS as one of the reasons for filing the rate increase - punishing customers for decreasing their company's profits!

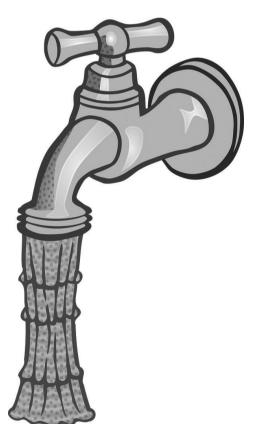
You should have recently received a public notice from CWS about the rate hike. If you don't receive anything from them soon, we recommend calling CWS' customer service and inquiring about the rate changes, (704) 525-7990.

Attend a public hearing to tell the Utilities Commission what you think of CWS' continued rate hikes! Be sure to bring up any water quality or service issues you are experiencing, as CWS will file a complaints report with the Commission after the hearings.

The closest public hearing to Brandywine Bay:

 Aug. 28, New Bern, 7:00 PM: Craven County Courthouse, Courthouse Annex, Courtroom #4, 302 Broad St.

Written comments can be sent to Mr. David Drooz, Chief Counsel, Public Staff, 4326 Mail Service Center, Raleigh, North Carolina 27699-4300. Include the name of your subdivision, contact information, and any water quality or service issues that you are experiencing. Statements may also be e-mailed to gina.casselberry@psncuc.nc.gov. If you attend a public hearing and get sworn in by the Commission, your testimony can have a great impact!



# **Guardians ad Litem Are Needed**

By Gail C. Horne



Every year, more than 250 children in Judicial District 3B, Carteret, Craven and Pamlico Counties are involved in court cases. Not one of them has committed a single crime. Volunteers that serve these children as Guardians ad Litem are needed.

I am the District Administrator for

the Guardian ad Litem Program in Judicial District 3B and my name is Gail Horne. Guardian ad Litem, means "guardian for this case," "this litigation only." It does not mean handle someone's finances, it does not mean make decisions for someone's medical care, and it does not mean be responsible for someone's life.

It does mean report to the judge, in THIS PARTICULAR CASE ONLY, the child's wishes, if the child is old enough to be heard (our program serves children from birth to 18 years of age), and report to the judge what would be in the best interest of the child as he or she strives to make decisions regarding this case only.

This program began NATIONALLY in the 1960's. At that time, a program was created that was called CASA. This stands for Court Appointed Special Advocate. Judges began to realize that the voice of a child was the only voice that was not being heard from in court proceedings in which they were involved. The first organized program began in 1977 in Seattle, Washington under the direction of Judge David Soukup of King County.

In NORTH CAROLINA, the program got its beginnings when, in 1977, the North Carolina General Assembly voted to allow the appointment of a GAL. At this point it was at the judges' discretion to appoint a person or not, and the name that the program was given in our state was Guardian ad Litem. CASA is used in some states, and GAL is used here.

In 1979, it became mandated to appoint a GAL to every DSS case where the allegations include abuse and/or neglect of a child or children. This original mandated appointment had to be an attorney. It was only in 1981 that the person appointed could be a volunteer. NC's first program was in part actually funded by the Mary Reynolds Babcock Foundation out of Winston Salem, North Carolina.

In 1983, the program was mandated by the Legislature to be statewide and likewise began in Judicial District 3. At this time, the intent of the program was to provide cost effective representation to all children by using volunteers as the Guardians ad Litem, but to also provide representation by Attorney Advocates. This district split in 1991 to 3A-Pitt and 3B Craven, Pamlico and Carteret.

I started off by telling you that every year, more than 650 children in Judicial District 3B, Carteret Craven and Pamlico Counties are involved in court case. Not a single one of these children have done anything wrong. Why would this many children be involved in court cases if they have done no wrong? The answer is simple, yet very complex. These children are involved because their parents and/or caregivers have abused or neglected them. The children that the Guardian ad Litem program serves are the victims of abuse, abandonment or neglect. They feel betrayed, alone and afraid. Some face life threatening circumstances at home, others are ignored and neglected by the very people who should care most about them, their parents.

Some of these children have been left for extended periods of time with no food or adult supervision. Some have been sexually abused, some have been forced to live in closets, and some have been forced to endure lifestyles of alcoholic or substance abusing parents. Some have gone without medicine for medical conditions that will result in problems for the rest of their lives. Some have witnessed crimes to people and property. Some have been admitted to hospitals with infected cigarette burns, broken bones, ligature marks from being tied up and much worse. Abuse, neglect and abandonment do not discriminate for age, sex, socio-economic status or race. We who live in Craven County and Pamlico County like to say we live in a small part of heaven. Unfortunately for some children in these counties, they live in pure hell.

The work that Guardians ad Litem do includes investigations, interviewing, questioning, attending meetings, visiting the child and caretakers, finding the facts, making recommendations and presenting them to the judge and attorney advocate.

This process can and does take time. Even in a perfect world, this takes time. Given the status of our already overcrowded and overworked court system, these cases take much longer than they should. In a child's life, a year or two is much more meaningful than it is in our lives, and unfortunately this process typically takes 24 to 36 months to be resolved. To you and me, that time flies by, but to a 4-year old child, that amount of time is half of their existence.

This volunteer job is not for everyone. Because of the important work that this program does, we insist on an intense interview process, and we provide 30 hours of training. Those who successfully complete the training are sworn in as officers of the court and are court appointed to specific cases.

Children who need Guardians ad Litem are thrust into a judicial system that is confusing and overwhelming to many adults; just imagine how difficult it is for children to understand or to comprehend what is happening to them and their lives.

Without Guardians ad Litem, their small voices will go unheard by the courts and by the judges hearing these cases who are required to consider many competing interests.

These children desperately need a caring, compassionate person who will advocate solely for them---for their safety, security and future. These children need Guardians ad Litem. Please consider helping today. Be someone's hero. Consider this call to action -- a chance to do something that may save a life or make a difference before it is too late. In this role, you may change the entire future of a child in need.

I will be happy to answer any questions that you may have. I am also interested in speaking to clubs and groups in the community about the GAL program. Call me at my office at 252-504-4525. Please also visit www.VolunteerForGAL.org.

All are invited to the July Art and Music Event on Friday, July 6 at St. Francis by the Sea. Artist Cora Mae Pipkin opening begins at 5:30 p.m. Brierwood Ensemble "Summer Songs by the Sea" Concert at 6:30 p.m. www.stfrancisbythesea.org

## Meet Your Neighbor ... continued from page 5.

Rachel's passion for nature is a unique combination of her appreciation for places and history, commitment to helping her community, enjoyment of nature, and dedication to ensuring that the next generation is able to enjoy the outdoors also. Many thanks to you, Rachel, for sharing how you got to be who and where you are today!

Now that you've had coffee with Rachel, Brandywine neighbors, you know that you are most likely to meet her while doing outdoor activities. You can find her at the Quarterly BOA meetings as well. Has Rachel motivated you to take a walk or stop to smell the roses? Introduce yourself; share common interests; meet your neighbor!



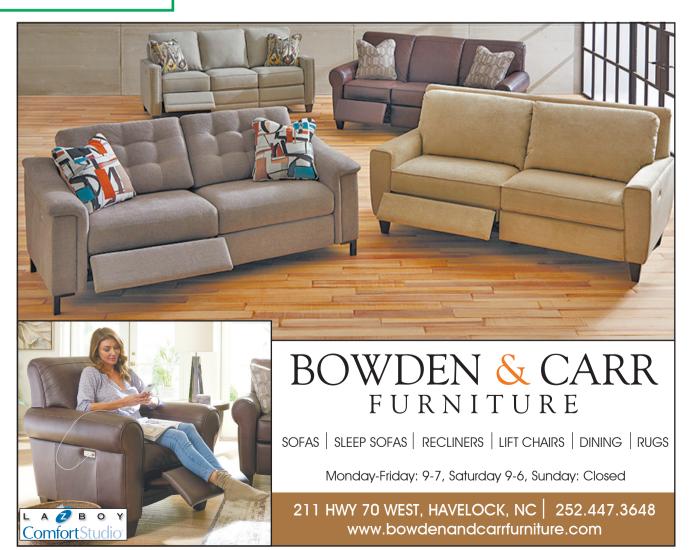
Rachel, Claire, and Ryan

## Rachel's Recommended Nature Trails:

- Tideland National Recreation Trail at the Cedar Point Campground, with boardwalks and gravel paths; great for riding a bike or walking
- Trails behind the Pine Knoll Shores Aquarium, especially in the spring and fall











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## ACROSS

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53. A song for 2 54. American Sign Language 55. Relinguish 60. French for "State" 61. Having a deformed foot 63. Gangster's gal 64. Not there 65. Awaken 66. Backside 67. Biblical garden 68. Sketches DOWN 1. Food 2. Hindu princess 3. Contributes 4. Weight loss plan 5. Apologetic 6. Twosome 7. Unwind 8. Coward 9. Portend 10. Make amends for 11. Scallion 12. Strict 13. 1000 kilograms 18. Suffering 24. South southeast

25. Assail 26. What we sleep on 27. So be it 28. Boorish 29. Bachelor's button 31. Flower holder 33. Units of land 34. Abound 36. Operatic solo 37. Family lines 38. Jittery 42. Dog sleigh 43. African antelope 45. Tempt 47. Swelling under the skin 48. Coach 49. Makes well 51. F 52. Thresholds 54. Dull pain 56. A chess piece 57. Decorative case 58. A feat 59. Poems 62. Tall hill



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## Jane Gordon, Attorney at Law

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## US National Parks ... continued from page 2.

way of Capitol Reef is worth every extra minute spent in the car. It is impossible to describe, the rock formations, mesas, cliffs, etc. are SO very unusual. But make the drive to see for yourself. Capitol Reef is small. It was named for a large white domed-shaped peak, which the senators thought looked like the Capitol building in Washington, DC. The park includes the town of Fruita. Mormon settlers came there and established orchards of fruit. The history of Capitol Reef is tied directly to the history of Fruita. There are still some houses, a one room school house, and orchards to explore in the park. Carrying on the tradition of sharing the fruit, the Gifford house still makes homemade pies for sale. Get there early as they sell out during the busy season. I strongly recommend the mixed berry!

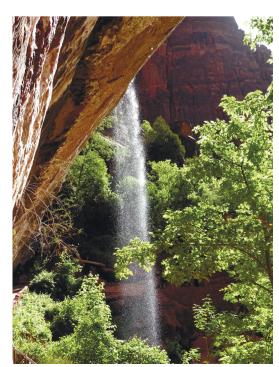
As you travel on to Bryce Canyon City, you will travel right through the middle of The Grand Staircase – Escalante National Monument. This monument encompasses over a million square acres of land. The rise of the mesas is stepped up and down. At one point as we drove, we found ourselves on top of the mesa on a spit of land



barely 8 feet wider than the two lane road. Looking over the edge, the drop off was 2000 feet down if it was an inch. You could see the "steps" clearly. It was magnificent!

Bryce Canyon has been described to me as a smaller, better version of the Grand Canyon. I have not yet seen the Grand Canyon, so I cannot validate that. I can say that is was amazingly beautiful as the sun comes up. Bryce Canyon is known for its Hoodoos. These are tall spire-like structures left standing after the elements carved away the softer layers of the earth around it. Indian lore holds that Sinawava, the clever coyote, turned bad people into stone and left them in the canyon as a warning to others.

The Eastern entrance into Zion National Park brings you in from a very



high point. The drive in provides amazing vistas with lots of switchbacks and tight curves. There are 2 tunnels carved through the rock. One is very short, the other felt like it was a mile long. There are no lights in the tunnel, which is very eerie but every now and again there is an opening with natural light coming in offering a quick glimpse of a magnificent peak. The road leads you down to a valley at the base of several peaks. To fully explore the valley of the park, bus service is provided to take you to the trailheads for all levels of hiking options.

We learned that the best course of action at the more popular

parks was to go to the visitor center the night before we wanted to explore the park. We found out what things were "Must Do" items. Then we arrived at the park with the sunrise. These parks are still busy at 6 and 7 am, but not like they are at 9 or 10. By arriving early, you can get several hours of hiking in before the crowds arrive and also before the temps get really high. Be sure to check the weather. It was 37 degrees at 7 am in Bryce Canyon and never got above the mid-50s. Two days later it was 90 at mid-day in Zion. Be sure to buy a year long National Parks pass if you are doing 3 or more parks in a year. It's only \$80 for the card holder and 3 additional passengers in the car. If you're over 62 you can get a lifetime pass for the same amount with the same benefits.

The US National Parks are varied and amazing. They are part of our heritage as a country and as a culture. Go to NPS.gov to learn more about the park system and the individual parks.

# WW I Program, Membership Meeting & Book Signing

*When:* Saturday, July 7, 2018, 10 a.m. to 12 p.m.

*Where:* History Museum of Carteret County, 1008 Arendell St., Morehead City, NC 28557

Who: For all CCHS Members & the General Public

*Contact:* Steve Anderson, museumdirector.cchs@gmail.com, or 252-247-7533.

In an illustrated program titled "The Carteret Boys of World War One," Steve Anderson, Director, History Museum of Carteret County, will flesh out the lives of several notable individuals from Carteret County, North Carolina who served during "The War to End all Wars." Utilizing images from the front, and those found in the archives of the Carteret County Historical Society, Anderson will bring perspective to each person's service, and life.

After the program, there will be a brief meeting of the CCHS membership, and a second reading and the final vote on the bylaws change proposed in November 2017 will be taken.

Herb Stanford, author of the historical society's new publication, "In Our Country's Service: A Biographical Dictionary of the Men and Women from Carteret County, North Carolina Who Served During World War I, 1917-1919" will also be present after the program to sign books purchased through the museum store.

This will also be the last chance to see the North Carolina History

Museum's World War One traveling exhibit, which moves on to Wilmington the following week.

Caption: "YZ" Weeks of Cedar Point was the most decorated WW I veteran from our county - yet, few know of his valor while in France. Steve Anderson's talk will reveal the details of Weeks' exploits, among others, in war torn France and elsewhere.



