

Meet Your Neighbor: Denise Flaherty

By Monica Sellars

I remember noticing Denise one morning while I was walking in the neighborhood as she was getting into her car with a yoga mat. When I saw her on another day getting out of her car at the gym, I had a feeling that she was the same neighbor. Sure enough! When I introduced myself, Denise was so friendly and easy to talk to that I knew she's a neighbor you'd want to meet!

Denise is originally from Long Island, New York. Between there and her current home in Brandywine, she's lived in Florida and in Holly Springs, NC. When she moved to Carteret County, Denise rented a home in Brandywine and also lived in Newport before she and her mother, Mary, purchased their current home together. Denise says that she always had her heart set on finding a home in the English Turn section of Brandywine, and the stars aligned as she and her mom both sold their previous homes at the same time their current house became available for sale.

Today, Denise shares her time between two occupations: personal trainer & health coach and Manager of the Newport VFW Post. Although these may seem like two separate career paths, they make perfect sense for Denise.

When she lived in New York, Denise worked in the automobile finance business; so now, she flexes her financial skills as the Manager of the Newport VFW Post, ordering supplies, making bank deposits, and the like. She's also been the Treasurer of the VFW Auxiliary for five years. Denise extends an invitation to her Brandywine neighbors to attend the 3rd Annual Shrimp Boil, a fundraiser for the VFW, on Saturday, June 22. Denise enjoys being involved in the activities and events at the VFW and spending time with the members, who are veterans of foreign wars.

Denise has also worked in the healthcare industry as a surgical technician; her first job in Carteret County was at our local hospital. Her skills and knowledge remained relevant as she made her career change to become a personal trainer. Today, she is an ACSM certified personal trainer, Silver Sneakers fitness instructor, and ACE certified health coach. She is in the process of becoming certified in Sports Nutrition as well. On top of all that, Denise also performs fascia blasting and cupping, techniques used to promote healing of pain and injuries.

Compassion is her strength. Denise knows that sometimes people want to feel healthier, lose weight or get stronger, but they just don't know how to



do it. She enjoys continuously learning and sharing practical skills for wellness. She suggests reading and understanding food labels as a first step; she recommends www.myplate.gov as a resource about healthy eating. For senior adults, Silver Sneakers classes are a good way to get exercise that incorporates light resistance, stretching, and balance. No matter your age or fitness level, Denise can help you with personalized assessments and wellness plans.

Denise is inspired by helping people to feel mentally and physically well, like the veterans, seniors, and fitness clients who she supports each day through her work. She listens and appreciates the things that make each person unique; this is evident in the way she respects and cares for others. So the next time you see Denise, say hello! You can be sure she will be happy to meet you, neighbor!



3rd Annual Shrimp Boil Fundraiser Newport VFW on Hibbs Road

Saturday, June 22 | Open to the public
 \$25/person includes shrimp, chicken and sides,
 prize drawing, karaoke, and lots of fun!

For info and tickets:

Call or text Denise Flaherty 252-269-2622



Class of 2019:

Help us celebrate Brandywine graduates in the July Sound Waves! To participate, send the graduate's photo and bio to editor.soundwaves@gmail.com by June 20



Changes to the 2019 Brandywine Directory

New to the neighborhood? Contact Ann Webster to get your welcome packet and set up your gate access code with your phone number.
Need a new gate entry device? Contact Ann Webster to purchase a new gate entry card or clicker.
 Ann Webster | 252-646-5586 | brandywinewelcome@gmail.com
Moving away? Please give your gate cards to the next owner.

JUNE DIRECTORY CHANGES

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Lee and Susan Ivey252-342-1579	109 Fairway Drive East
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Thomas Bird.....919-868-9554.....	102 Beechwood Drive
Carol Worrell252-230-2142.....	529B Village Green Drive
Thomas Hill.....	209B Reserve Green Drive



The April Canned Food Drive in Brandywine Bay brought in nearly 1200 food items... a tremendous blessing to local food pantries in Newport and Down East.

Carteret Health Care Safe Sitter Class

June 12th and 13th, 9AM to 3PM.
 Have fun while becoming a more responsible babysitter!

This is a two day class for boys and girls, ages 11-14. Parents should call 499-6200 to register. Preregistration and payment required prior to class. (also scheduled for July 11th and 12th).

Brandywine SPEED LIMIT 20



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Pet Corner



PetDocks Venomous Snake Bites

By Dr. Todd Worrell

Bites from venomous snakes are common in our area. Snake envenomation occurs when poisonous material is injected into the victim during a bite. Of the 120 species of snakes that live in the United States, only 25 are venomous. With the exception of the coral snake, all venomous snakes in the United States are pit vipers. Pit vipers include rattlesnakes, cottonmouths, and copperheads.

The composition of snake venom varies by species and age of the snake, season of the year, geographic location, and time since the snake's last bite. Venom is not injected with every bite. In up to 25% of pit viper bites and 50% of coral snake bites, venom is not released.

The clinical signs associated with a venomous snakebite vary based on the species of snake. Signs usually develop within 30 minutes after a pit viper bite. As a general rule, there is extensive swelling that often spreads rapidly. Bleeding or a bloody discharge often occurs at the site of the bite. The puncture wounds from the fangs may not be visible due to either the rapid swelling or the small mouth size of young or small snakes.

Diagnosis is often made by observation of the bite, discovery of bite wounds, and the presence of compatible clinical signs. No diagnostic tests are available to confirm the presence of venom in the body; rather, laboratory tests are used to assess damage to blood cells and other body organs.

No effective measures exist to prevent spread of the venom from the bite site, so cutting and sucking on the wounds, applying a tourniquet, and applying ice are not recommended. If a snake bite is suspected, transport your pet to a veterinary hospital immediately!

Treatment to counter shock, low blood pressure, infection and respiratory distress is indicated in most cases of venomous snakebites, including IV fluid therapy and other medications for shock, administration of pain medications, and local cleansing of the wound. Non-venomous snakebites are generally treated with wound cleaning, antibiotics, anti-histamines and anti-inflammatory medications as indicated.

Copperhead, cottonmouth, and coral snake envenomation cases have a better prognosis for complete recovery than rattlesnake bites. Prognosis depends on the location of the bite on the animal (legs are best; head and face are the worst sites); amount of venom injected; the age, size, and health of the dog; and the time elapsed before treatment. Many dogs survive with appropriate, intensive therapy.

Frequent monitoring is needed for 24-48 hours. During initial therapy, blood pressure, pulse quality, gum color, heart rate and rhythm, breathing rate, blood oxygen levels, neurologic reflexes, body temperature, and urine output may be monitored. In the following days, laboratory tests and chest x-rays may be performed to detect problems that may arise in other organs from the effects of the venom.

Soundwaves For Kids Kids Zone (Parents, Keep out)

By Madeline Haines

I polled a few people and asked them this question:
If you could do anything you wanted to, what would it be?

"I would arrange a party at a trampoline park, a horse farm, and in a gymnastics gym, and order pizza, macarons, ice cream and cake" - Madeline

"I would Travel wherever whenever" - Rebecca

"Have a lego cat party at our house with cake, ice cream, cookies, and cats" - Catherine

How would you answer that question?

Scan to write your opinion, and I'll share some of the best answers in the next issue:



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<https://brandywinebay.nextdoor.com>

BOA Board Minutes:

BOA General Board Meeting, May 19, 2019 K-Club

1. Call to Order: The meeting was called to order at 3:02 pm. Board members present were Nancy Beszterczei, Noreen Barrett, Bob White, Rachel Love-Adrick and Andy Haines.
2. Approval of Minutes from April Meeting: Andy asked for a motion to accept the minutes as written from the April 2019 meeting. Nancy Beszterczei made a motion to approve the minutes, Bob White seconded. Minutes were unanimously approved.
3. Treasurer's Report: 95% of the dues have been paid. There are 30 outstanding payments, after May 15, 2019 late fees will be assessed. The updated storm repair costs are \$238,555.62. This amount will increase as clean-up continues in the neighborhood.
4. Secretary's Report: Nothing to report.
5. Voting Ballot Results and Discussion:
 - a. Board Members: Sandra Gahlinger, Tommy Ramirez, and Peter Ferrin were voted in unanimously to serve on the board.
 - b. Bylaw Amendments: The bylaw amendment passed. The total number of votes received was 846, 757 yes votes and 89 no votes. The 50% quorum and 2/3 threshold needed to pass was met. The board will now post the updated bylaws on the website, and contact the neighborhood attorney to see if any other steps are required.
 - c. Neighborhood Assessment: The \$365 assessment passed. The number of votes received was 872, 639 yes votes, and 233 no votes. The 50% quorum and 2/3 threshold needed to pass was met. The board will now work on developing payment plan options to collect the assessment.
6. Old Business
 - a. Road Repairs: If you are aware of any potholes in the neighborhood, please alert the board.
 - b. Plans for 70 Entrance: The board requested and received quotes for storm repairs (tree trimming, stump grinding) at the 70 gate along Brandywine Blvd. Phase II of this project will include identifying area for replanting along Brandywine Blvd and the 70-gate.
 - c. Culvert Repairs At Lord Granville/Brandywine Blvd Intersection: The clogged culvert pipes at the intersection of Lord Granville and Brandywine have been replaced. Please be patient as these repairs are ongoing and may cause traffic to be rerouted.
7. New Business
 - a. Need for Community Volunteers – the neighborhood cannot run without the volunteers who serve on the various neighborhood committees. Please consider volunteering a few hours a month towards one of these committees. The committee chairperson's phone # and email address is printed every month in the Sound Waves. Additionally, the Recreation Area Committee Chair is vacant. Please consider serving on this board and helping keep the playground functioning.
 - b. Introduction of New Board Members: The newest board members in attendance Sandra Gahlinger and Tommy Ramirez were introduced. The third new board member Peter Ferrin was unable to attend.

8. Committee Reports

a. ACC: April 2019 Approvals

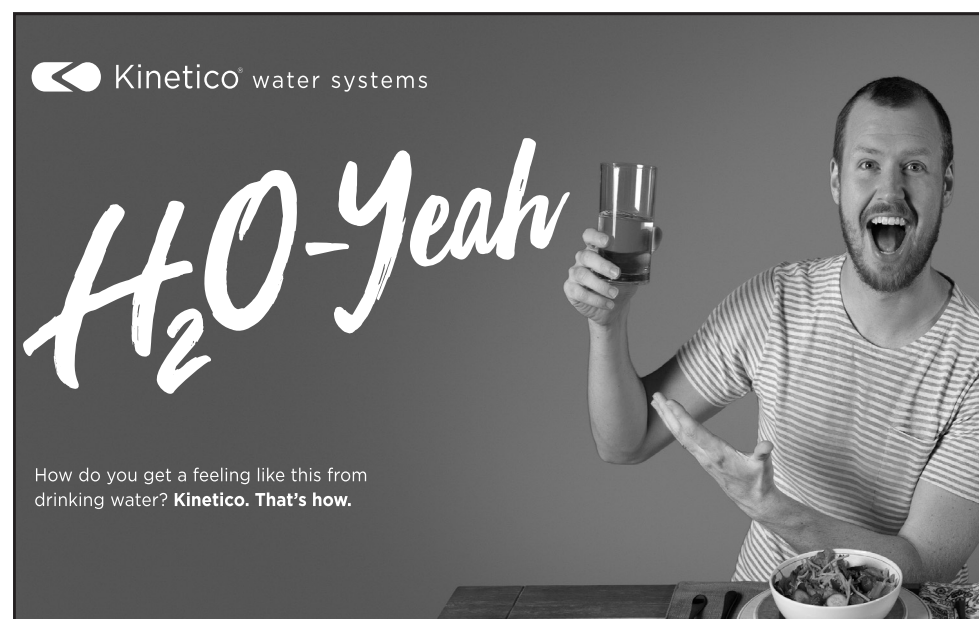
- 104 Oak Dr. Install New Generator
- 105 Tree Fern Dr. Rem. 2 Trees Rep. W/Japanese Maple
- 213 Lord Grandville Dr. New fence
- 402 Hillcrest Dr. New Fence
- 202 Oak Dr. Expand Deck

- b. Beautification: The 70-gate was power washed and will be repainted.
- c. Drainage: n/a committee chair was not in attendance.
- d. Gates: All operational.
- e. Cameras: All operational.
- f. Boat Storage: All operational and full.
- g. Recreational Area: The recreation area has a vacancy for committee chair. This position would keep an eye on the playground and inform the board of any repairs needed.
- h. Other: n/a

9. Other Business: Public Comments

- a. Anonymous: spoke on condition of backyards and downed fences/trees post Florence.
- b. Charlie Sabathe, ACC Committee Chair: Requested volunteers to help him run the ACC. Additionally, requested that any issues from the storm such as the one above be reported to him.
- c. Lee Hayes: Question about a dog park in neighborhood. Will write an article for Sound Waves to promote the idea and ask for volunteers to form a committee.

10. Adjourned at 3:34 pm



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By JJ Johnson

May 8, 2019: Two tables of Bridge players gathered at the K Club for lunch and a game of cards. We all enjoyed the event. Here are the winners – congratulations!

1st place: Pat Barber

2nd place: JJ Johnson

This was our last meeting for the season (we do not meet in June, July, and August). K-Club Bridge will resume play in September. We meet on the 2nd Wednesday of the month...New players are welcome to join! If you are interested in learning more about K Club Bridge, contact:

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

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.

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ALL ABOARD!

By Andy Haines

Hello Brandywine!

Thanks to everyone who submitted their voting ballots, and who attended our community meeting on the 19th. We had a great turnout at the meeting, and got well above the required quorum limit on the voting ballots, so all of the votes are now official. Also, thanks to Tom and Sue Pike, Patti Pillus, and Sydney Burr for reviewing and tabulating all of the votes that were submitted. It was a big effort, with almost 900 ballots received!

I am happy to report that both the assessment and the updated bylaws received enough yes votes in order to pass, and that all three new board members were elected to fill the vacancies that arose with the departures of Noreen, Nancy, and Bob. The bylaws passed with a vote of 757 in favor of adopting the updated bylaws, and 89 opposed. We will be communicating with the community lawyer to determine if there are any other necessary steps to take to make them official, and will publish the newly adopted bylaws on the website as soon as that is complete. Hopefully this comprehensive new document will make clear which bylaws are currently in place, and will bring our community into compliance with all of the most recent rules and regulations regarding the management of a home owners association.

The assessment passed with a vote of 639 in favor and 233 opposed. This assessment will be a one-time payment of \$365 that will be applied to each property within the neighborhood. The new board will be developing a timeline for bill mailing dates and due dates, and will also be working to develop a series of payment options that will hopefully make this assessment less of a burden on members of the community. As we develop this plan, we will be sure to communicate the details via email, social media, and this newspaper so that everyone can be prepared on when to expect these bills to arrive and when they need to be paid off. The funds generated by this assessment will be utilized to rebuild our natural disaster fund as well as our budget reserves so that our community will be well prepared and positioned to deal with any future storms or other significant, costly issues we might encounter (hopefully not any time soon, however!).

With the new budget year ahead of us, we have got a lot of projects in the works or in our plans, so please be on the lookout for various work crews around the neighborhood and please be sure to pay attention to any signs, cones, or road closures, as these are put in place for everyone's safety. And if you'd like to play a direct role in how any of these projects turn out, we would welcome you as a volunteer on any of our neighborhood committees!



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Poop Problem

By BJ Ellyson

There is no census on the number of dog owners residing on the golf side and sound side of Brandywine, but a guess is that a third to half of our homes harbor a pet. The vast majority of the owners are diligent about picking up their pet's waste. However, residents on both sides of our community have been quite vocal about the messes left along the streets where our pets are walked. Imagine the health and aesthetic results if all owners neglected to poop scoop!

Knowing that complaining and hand wringing do not bring results, our former neighbor and Sound Waves contributor, Bart Sheard, found a fairly successful solution to what he regularly observed along Brandywine Boulevard as he walked his dog, Beau. He made sure he always had an extra bag in his back pocket. When observing a dog walker who "forgot" to pick up after his dog, Bart politely said, "Do you need a bag?" Poop was then picked up with the offered bag. The owner may or may not have been a bit embarrassed (or maybe grateful?) and likely did not "forget" again.

It would be helpful if all residents were committed to a "Do You Need A Bag?" effort. Dog owner or not, having an extra bag in a pocket, purse or in a car and politely offering help when observing this infraction in progress may help to curtail this problem that concerns many and affects all of us.

Bart was a valued contributor for many years to Sound Waves, covering Brandywine's history, writing movie reviews and always offering a bit of philosophy. He found it amusing that "Do You Need A Bag?" might become his Brandywine legacy. Won't you join me in preserving his legacy and carry an extra bag to help our neighbors who might need a reminder to keep our surroundings clean?



To keep your hands free while walking home, try attaching the full bag to your dog's leash with a binder clip.

CYAN MAGENTA YELLOW BLACK

LGA News

By Susie Garland

April 25: Throw out 3 worst holes. Got plenty of bad holes to throw out to be sure. Tee-Hee. Today, we had 14 players competing. After deduction of 3 worst holes less handicap, here are the winners. In third place, with a net 43: Bernie Moreno. Second place, with a net 41: Pat Barber. And the winner, with a net 40: Nancy Bullett. Way to go, girls. You done good!

May 2: ACE OF THE MONTH. Eleven players competing for this low net monthly prize along with Low Putts. With 31 putts, Alisa Burr had second low putts. With only 29 putts, Bernie Moreno took the win. For low net, Myra Roche took third place with a net 69. Close behind, with a net 68, a tie for second place for Nancy Bullett and Nelda Kessler. And the winner, with a net 66: Angela Zieleck. Congrats to all. You done good! The 50-50 draw was won by Pudgy Groben who stuffed \$6.00 into her purse.



May 9: Crossover. On this date, 12 players participated in the game of Crossover: best score on Hole 1 or 10, 2 or 11, and so on. Using one-half handicap, here are the results. In second place, with a net score of 27: Nelda Kessler. There was a tie for the winners, each having a net 26: Pat Barber and Mickey Friend. Nice going, girls. You done good!

May 16: LGA Memorial. Our first major tournament of the year was held on this date in commemoration of members who are no longer with us. There were 13 participants competing for low net honors. Here are the results. In third place, with a net 65: Alisa Burr. Second place, with a net 64: Janice Ghelli. First place, with a (very low) net of 56 and deserved win: Nancy Bullett.



We were delighted that six former members—Jean Chappell, Dot Michaelis, Judy Payne, Betty Jo Whalen, Betty Yankey, and Marilyn Zmoda—were able to join us to pay tribute to our former comrades.



After game play, Lenna Easter said a heartfelt prayer of thanks and remembrance. 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 Schmalbach; Phyllis Kash; Harriet Waters; Helen Griffith; Frankie Stakes; Hilda Rosengren; Betty Slattery; Nathalie 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; Barbara Meyerdericks (2018); Jean Krumm (2018); Katie Kirk (2018)



By Susie Garland

May 15: Nine of our golfers in the Crystal Coast league traveled to Cypress Landing Golf Club in Chocowinity on this date with five players coming in on the winning side, notably: In the fourth flight, Anne Lynes won first net, with Brenda Leinthall coming in with third gross. In the third flight, Rosie Angel captured third net, with Bernie Moreno having third gross. Mickey Friend had first low gross honors in the second flight. Congrats, ladies. You done good!

MGA Happenings

By Vince Moreno

May 1: Today's game was a three-man team-play scramble. Our thanks to our club manager, Steve Sewell, and our tournament chairman, Ken Ghelli, for organizing the game. The first place winners, with a score of 66, were Tom Normyle, John Miller, and Guy Rouse. Second place winners were Ken Ghelli, Tom Grady, and Barry Moore, with a score of 68. Third place was taken by Bob Colbourne, Mark Roche, and Gordon Wall, with a score of 69. Closest to the pin was won by Ken Ghelli and Guy Rouse. A perfect day weather-wise, and that made it another good day for the MGA.



Closest to the Pin: Ken Ghelli and Guy Rouse



Third Place: Gordon Wall, Mark Roche and Bob Colbourne



Second Place: Ken Ghelli, Barry Moore and Tom Grady



First Place: John Miller, Guy Rouse and Tom Normyle

Mixed 9-Hole League

By Lenna Easter

Well, guess the rain has stopped till the hurricane season. We actually managed to get a month's worth of games played.

On April 23rd, the game was "Par 4's only". Bill Gilbert had 30 for the win, with Anne Gilbert in second with a 38. Even further behind was Lenna with a lot more!

Anne Gilbert won the game on April 30th with a 23 when we played "Even Holes Only" (with half of our handicaps). Bill Gilbert came in second with 24. Lenna Easter and Marilyn Ryder also played.

May 7 was cancelled due to lots of other stuff taking precedence. There are other things besides golf. Guess that's why we play nine holes!

Back to the greens on May 14 with a game of "Low Gross/Low Net". We also counted putts to add some variety to the round. Lenna won Low Net with a 34, Bill Gilbert took Low Gross with 50, and Anne managed to beat us all with only 13 putts for the 9-hole round.

Seemed like a harbinger of hot summer days on May 21 when the temperatures soared. Our game was to count only the "Odd Holes" with half Handicaps. We struggled to finish although with an 11, Anne Gilbert managed to shine in first place (wait, that was sweat!), Bill Gilbert had a 12 for second place. Marilyn Ryder and Lenna Easter rode around for the companionship.

We welcome all golfers to consider coming out for a fun morning event. We tee off on Tuesday at 9:00. Sign up in the clubhouse.

Hope to see you a-round!





By Susie Garland

Cinco de Mayo, or the fifth of May, is a holiday that celebrates the date of the Mexican army's 1862 victory over France at the Battle of Puebla during the Franco-Mexican War. On June 7, 2005, the United States Congress issued a concurrent resolution on the President of the United States to issue a proclamation calling upon the people of the United States to observe Cinco de Mayo with appropriate ceremonies and activities. To celebrate, many display Cinco de Mayo banners while school districts hold special events to educate students about its historical significance. Brandywine Bay observed Cinco de Mayo in a superball tournament held on this date with 36 players participating in this fun tournament. We can also call it a "Loretta Beaulieu" celebration as she not only won the chipping contest, but aced hole #8. Hear tell her longshot horse also won the Kentucky Derby! Now that's what I call a productive and successful day. Congratulations, Loretta. You done more than good! And now to report some other notable winnings.



Closest to the Pin on hole #5: Barbara Young. For the men, Ken Ghelli captured this prize. Closest to the Line (Men) on hole #9: Jay Bohlen. Women: Susie Garland (that's me!).



Ra-ta-ta-ra-ta-ta-ta-ta. The winning teams: Low Gross: Ken and Janice Ghelli, Pat Daly, Nancy Bullett with a score of 66. Low Net: Christine Bryk, Susie Garland, Nelda Kessler, Chuck Urban with a net 37.5 score. Yeah, us!



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Composition of Landscapes

By Mat Madsen

This month's art subject is: "Composition of Landscapes"

My previous Art Article subjects will be involved within this month's subject, and pointed out in bold.

Landscape composition is a reflection of the artist who sees it, and then lays it out with the basic principles of design in mind. The landscape is not always the focal point of the composition, but it provides a background for the center of interest.



View my website, www.artbymat.com. On the Gallery page, select "The Number 18 Train." This painting has an interesting landscape that was created with different features to set the scene, and highlight the train as the focal point. These background features tell you where the landscape is located, and it also illustrates that this is a day-light scene, with good weather.

Your landscape should have a mood that will add to the whole composition, just as it is expressed with a peaceful country setting supporting the Number 18 Train. The viewer's emotions towards this composition can also be affected with this train traveling through this landscape, realizing your own thoughts of where is it going, and who might be traveling. As I created this painting, I introduced my own thoughts to inspire me to complete this final composition.

I am presently working on a portrait of a friend's dog named Benny. When I do portraits of people or animals, if possible, I'll take my own reference photos of the subject. With Benny, I had the owner bring Benny to my home so I could take my own photos and measure the size of his head. The size of his head told me the size of the canvas that I would need to show the actual size of Benny in this painting.

The photo reference I took of Benny had a background of the back of my brick home. This is not a very good landscape for this portrait, so I've introduced into this painting the rear view of my home, looking at the Number 1 green of the Brandywine Bay golf course.

Everything you add to your landscape should be considered for its value, balance, and the meaning to your own completed composition. Remember my April 2018 Art Article, "Be original for copy rights."

Any questions? You can call me at 252-414-2545 or visit my home Art Gallery at 204 Lord Granville Drive.

My art subject for July 2019 will be "Composition of Interiors."

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What We Know Now After the Storm

Presented by Greg Patterson and James Allen Canady

According to real estate data provider CoreLogic, Hurricane Florence impacted 624,000 homes last year in September 2018. As we have now entered into the 2019 hurricane season (June 1st thru November 30th), we thought it would be beneficial to take a look back at what we know now after Hurricane Florence related to our financial lives and steps to take to prepare and deal with a hurricane disaster.

1. Figure out your coverage. Print out a complete copy of the most recent policies you have on your home. Homeowners have the biggest stake in getting the most money out of their insurance so it's up to them to do their homework. Focus on the declaration page, which summarizes the policy and how much coverage is available. Normally there are four areas of coverage:

- Dwelling – covers the home itself
- Contents (personal property insurance) – cover the items inside the home
- Other structures – covers items not part of the dwelling but on the property like fences, sheds, pools, detached garages, driveways, etc.
- Loss of use – covers expenses you have to incur because you cannot live in your home

These are the major areas for which to be aware as they vary from policy to policy. Review over amounts to determine whether you are adequately covered. You may also have personal liability and guest medical payments coverage for when someone else gets hurt at your home.

2. Ensure that you are covered for wind and hail. Wind must be insured separately, and sometimes this coverage is available only from a state-run insurer of last resort. In North Carolina, the Coastal Property Insurance Pool is available to coastal homeowners.

3. Determine if you need flood insurance. Standard homeowners and renters insurance policies do not cover damage from storm surges and other flooding. This requires separate policies, typically purchased from the U.S. government. Fewer than 10% of homeowners in the Carolinas had this coverage. If you live in a high-risk area (minimum 1% chance of flooding in any given year), then you may be required to purchase flood insurance. If you live in a moderate- to low-risk area or don't have a federally-backed mortgage, flood insurance is optional. National Flood Insurance provides up to \$250,000 of coverage for the structure of a single-family home and up to another \$100,000 for personal possessions. Alternatively, or in addition to NFIP flood insurance, you can purchase "first dollar" or primary flood insurance policy from a private insurer.

4. Be prepared to document any damage and prevent further damage. Have a cell phone or other camera ready, and do the best you can to document all of the damage using pictures and videos. Do this before you start cleaning up or making repairs. Do what you can, within reason and with consideration of your health and safety, to prevent further damage to your home. Know who you are going to call to help with this process beforehand.

5. If you incur damage, file your insurance claim ASAP. In a disaster situation, the faster you can call in to your insurance company to get your claim started, normally the quicker you can get an adjuster out to your home. Even if you don't have a total assessment of all the damage, call to get the claim started and get an adjuster scheduled. There should be time for additional assessment while waiting for the adjuster.

6. If the first adjuster estimate is not enough, go back. Bring official estimates of damage repair and/or actual invoices back to your insurance company for claim adjustment.

7. Independent adjusters are available if needed. If you have significant issues that are not being resolved with your insurance company, there are independent adjusters, like Storm Pro Consultants, that can be retained to assist and help resolve the situation.

8. File for federal disaster assistance if applicable. If your home is in a declared presidential disaster area, you can apply for FEMA individual disaster assistance. Disaster aid may cover:

- Temporary housing
- Lodging reimbursement
- Home repairs
- Home replacement
- Permanent or semi-permanent housing construction
- Child care expenses
- Medical and dental expenses
- Funeral and burial expenses
- Essential household items, clothing, tools required for your job and necessary educational materials
- Heating fuel
- Cleanup items
- Damage to an essential vehicle
- Moving and storage expenses

FEMA may require you to provide evidence that your insurance company declined your loss claim and will not cover your disaster-caused loss.

9. Be aware of government assistance programs designed specifically for disaster victims. The U.S. Small Business Administration provides financial assistance to not only business owners, but also to homeowners and renters in federally declared disaster areas. These low-interest loans may cover up to \$200,000 to repair or replace the primary residence to its pre-disaster condition. Collateral is required to secure loans over \$25,000. Secondary homes and vacation properties are not eligible for an SBA home disaster loan. Homeowners may also borrow up to an additional \$40,000 with a property disaster loan to replace damaged personal property. The Federal Housing Administration's 203(h) loans are government-insured mortgages that may be used to purchase, improve, remodel or rebuild a home. To be eligible, the borrower must reside in a federally designated disaster area and the home must be damaged or destroyed to an extent that requires reconstruction or replacement. One of the biggest benefits of a 203(h) mortgage is that it does not require a down payment. However, borrowers must pay closing costs and mortgage insurance, which is collected as one upfront charge at the time of purchase and monthly premiums tacked onto the regular mortgage payment. Other types of government loans may be available through the FHA (203(k) loans), VA (VA rehab loans), and Fannie Mae (HomeStyle Renovation mortgage).

10. Know about nonprofit and charitable aid. You may be able to get assistance from national and local nonprofit organizations or charitable institutions. Such groups include the American Red Cross, Habitat for Humanity, Salvation Army, and local church organizations.

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

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“Ancient” Brandywine Newsletters Discovered

By Marilyn Zmoda

Turning back the clock! For a little Brandywine history, check out the following excerpts from some previous Brandywine Bay newsletters, written by Chuck Allen.

February 1990

A resident requested permission to clear her lot and fill the low areas to make it more salable. The Board allowed only brush clearing.

Eleven more barricades are available. One sure thing, anyone under the influence should have a problem driving in or out of our area.

The mowing contract is completed. They have done an excellent job, which enhances the attractiveness of our community.

A suggestion was made to have a list of residents willing to loan out tools, rather than have to purchase tools for one time use. A list of names, and the tools they would loan out was included.

The LGA will host the third annual St Patrick's Day Couples tournament, with traditional corned beef sandwiches and social hour. Join us!

March 1990

A water rate hearing was held at Pine Knoll Shores regarding another rate increase for Carolina Water Service. Three Brandywine residents spoke in opposition to the proposed rate increase. Rates have increased four-fold, since purchasing from the developer, Mr McClung. The system was purchased for \$108,000 and the commission allowed a base of \$495,000 to set the rates.

Emergency numbers for all towns and local government in Carteret County is being completed. You will be notified when this 911 is operational.

Fire Department in need of volunteers for traffic control during fires.

Newly paved streets: Hillcrest and Pine Valley Drive

New residents this month include Dan and Pat McMahon

Stop signs on Lord Granville and Fairway Drive were knocked down during the night by a car two weeks ago. The Sheriff's Dept. requested we leave the signs as they were until they could investigate. They were able to get some clear tire tracks, but before the damaged signs could be picked up for repair, they were stolen. These stop signs were installed under the rules and guidance of the NCDOT and meet all legal requirements.

June 1990

Letter received from the fire chief describing the new fire truck recently purchased. NOTE: In case of fire or rescue, please send a guide to the nearest point on Lord Granville or Brandywine Blvd. To alert your neighbors for help, you can give 3 quick blasts on your auto horn and keep repeating this procedure.

The new phone directory has been completed and is at the printers. It should be out by the end of June.

The water rate hearing decision will be issued the latter part of June. Rumor has it that our opposition was partially successful.

Hibbs Road landfill will be closed by October 1991. The County will now have to truck their trash to Tuscarora, about 6 miles west of New Bern, which will increase costs greatly.

Two new families, which include Ed and Virginia Slachta are in residence.

Anyone who is interested in having a July 4th picnic, please contact any of the following four names.


Brandywine Book Club Notes

By Melinda Brown

The Brandywine Book Club met recently to discuss *The Storyteller's Secret* by Sejal Bodani. It elicited thought provoking discussion as the book explored the consequences of keeping an important family secret. It also introduced us to some differences in customs in India compared to ours in the United States. Our book for discussion next month is the murder mystery, *Never Tell*, by Lisa Gardner.

We invite you to read the book and join us for our meeting. We meet the second Tuesday of each month. Visitors are always welcome! Call Melinda Brown at 247-1055 for more information.





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Sound Waves Contributors Visit Carteret Publishing Company

By Monica Sellars

Sound Waves contributors Mat Madsen, Monica Sellars, and Marilyn Zmoda took a field trip to the Carteret Publishing Company, publisher of the Carteret County News-Times, Sound Waves, and other publications. We were invited to meet the staff and take a behind-the-scenes tour. We were enthusiastically greeted by Marie Lawrence, Advertising Coordinator. Next Lockwood Phillips, Owner, spoke with us about his experiences in the newspaper industry. We all shared our stories about the changes and growth we've witnessed and experienced in Carteret County over the years. Mr. Phillips expressed his thanks to us for helping Sound Waves continue to be successful for Brandywine, and he gave us a grand tour of the printing process and equipment. We also met Michelle Dobbs, Production Layout/Design Specialist – she is our layout hero, bringing our articles together on the pages of Sound Waves.

It was great for all of us to put names and faces together, as we have frequently worked together over the phone and by email. Brandywine is fortunate to have a good relationship with the Carteret Publishing Co. team. I would like to take this opportunity to thank Bill Horton, the Sound Waves volunteer who established our connection 8 years ago, and the volunteers since who have continued to build on our good relationship. We are thankful



Monica Sellars, Marilyn Zmoda, Michelle Dobbs, and Mat Madsen at the Carteret Publishing Company office.

that the Carteret Publishing Co. is willing to continue collaborating with us to bring our neighborhood news to each neighbor's home every month at no cost to us, the readers of Sound Waves.

The portraits in the background of the photo are of the original owners, Eleanore Phillips, on the left, and H. Lockwood Phillips, on the right. Their son, Lockwood Phillips, manages the business today. He shared a bit of the company's history:

"My father met his wife, the daughter of the publisher of the Jersey Journal, Walter Dear, and after their marriage they struck out to become newspaper publishers. My father had a dynamic life working in the New York City area for approximately 10 years, working as a reporter for numerous NY city newspapers such as the World, the Herald and the Tribune, as well as the Jersey Journal on two separate occasions.

After their marriage, the young couple traveled the east coast looking for a newspaper to purchase and they bought the Beaufort News, and then shortly after, the Twin City Daily Times in Morehead City. They created the News-Times in 1947 to be a twice weekly county newspaper. The commitment to county coverage remains to this day."

Outdoor living spaces matter

By Marian Goetzinger/REALTOR®, Pine Knoll Shores Realty

When people start their quest for a home at the beach, they're looking for casual, coastal living. They envision sitting on the porch enjoying the view. No matter where you live on the Crystal Coast, you can have a view. It might be the ocean, sound, lake or canal, or the maritime forest. Dreams are built around cook-outs on the deck, children playing in the yard, and marshmallows roasted by the fire pit. A hammock, a swing, a glider or a chaise lounge call us outdoors. A screened porch with outdoor dining area is as important to some buyers as a large kitchen.

If you're thinking of selling your home, don't underestimate the value of all the outdoor living spaces. Clean all the decks and porches. If it's time to paint or stain, do it now. Check for spider webs and wasp nests. Now is a perfect time to buy some brightly blooming potted plants and colorful cushions for your outdoor chairs and gliders.

Have you used your outdoor shower lately? If not, check it out. Does it invite the returning beach comber in for a quick de-sanding? How can you spruce it up and brighten it up? A colorful plastic bucket of shower supplies and a bright shower curtain is one idea. Be creative.

If you don't have a sitting area in your yard, consider creating one. Find or orchestrate some privacy and put a bench or swing facing a view. Sit down and take a break and pretend you're on vacation at the beach. If it felt right, that's what you need. If you have that old metal bench out there under the tree that you haven't sat in in years, clean it up. A bright color of spray paint can add years to the life of outdoor seating and add a splash of color for increased curb appeal.

Can't figure out what to do? Call your favorite REALTOR®. She'll have lots of ideas for you. It's what we do.



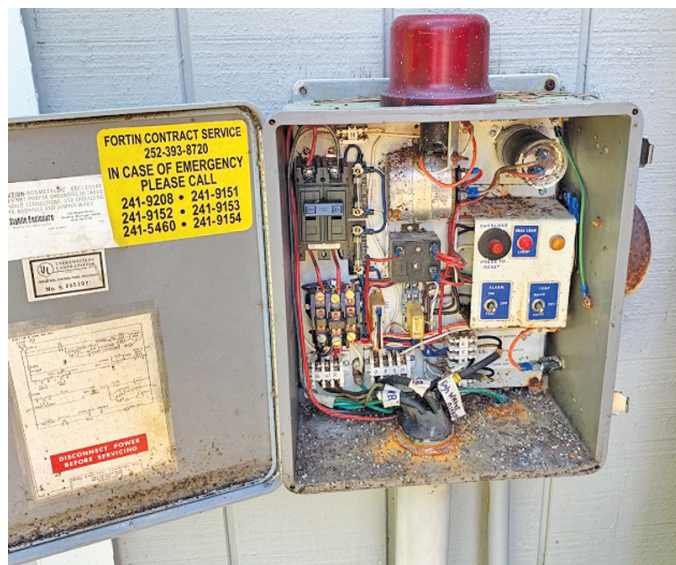
Septic Tank Pumps

By Monica Sellars

I keep learning new things about our house. Earlier this year, it was crawl spaces and water softeners. Now, it's septic tank pumps! When we moved into our home, we learned that our house's plumbing system, like many others in Brandywine, uses a tank to collect wastewater and a pump inside the tank to move the water to the community sewer system. If your home has a big metal box outside with a red light, you probably have the same system.

We never thought much about maintenance of our septic tank pump – until it stopped working! Of course, this happened on a Friday night, and the alarm bell never sounded to notify us of a problem. We knew we had an issue when we discovered an unusual puddle in our yard above the septic tank.

So Saturday morning, we were frantically trying to find help. We learned that when you have a full tank and a broken pump, you first need it emptied, and then you can have the pump parts repaired or replaced by a professional. This is a current list of operators in NC who are qualified to help with these projects; call one of the professionals in our area and they are sure to point you in the right direction: https://www.ncwater.org/files/pws/ncwtfocb/waste_water_ss_certifications.pdf



We were fortunate to get in touch with Craven Ag Services, and they were willing to help on a Saturday. Mac Dunham was our hero that day, and he gave us a tour and education on our system. Our tank is about 8 feet long and has two cement access lids with metal hooks; it has a capacity of 1000 gallons. The pump inside the tank has a hefty 2 horsepower motor with a grinder. Sensors signal the pump to turn on and off when the water reaches certain levels in the tank. (Look up “Liberty grinder pumps” on the internet to learn more.) The lifespan of a typical septic tank pump is about 10 years, and let's be honest, it works hard. Mac told us that for a family of four, even when the pump is working, it's recommended to have your tank cleaned every 5 years; smaller households should do it every 8 years.

After emptying the tank, without a working pump, you have up to about 10 days before it will be full again, if you are very careful about your drain usage. So it's important to get a broken pump repaired or replaced quickly to avoid filling up the tank again. Mac referred us to Precision East, LLC; they were very helpful when I called, but their schedule was full. They referred us to Fortin Contract Service, who could squeeze us in on the same day. They have been fantastic to work with as well; they were able to get the pump running again with a few replacement parts, and we got on the schedule to have a whole new pump system installed in a few weeks.

Based on this experience, my neighborly advice is to first learn about your system and test the alarm bell. Then schedule to have your tank cleaned, and have the pump and control panel inspected while you're at it. Finally, be prepared to replace or repair your pump system every 10 years or so.

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