



ALL ABOARD!

By Noreen Barrett

Happy Spring Everyone!

The Board has had a busy month. Everyone will have received their annual HOA dues letter as well as the paperwork confirming each home's gate card keys and clicker serial numbers. Thank you to the approximate 241 homes that have remitted their payment already. It is imperative that we receive the gate card information also, as unaccounted for cards and clickers will be cancelled in the not too distant future. Remember, the deadline for remitting your annual HOA dues is May 15th before late fees begin.



The Hwy. 24 gate entrance sign has been completed. Plantings will take place soon. I wanted to point out that the Board tried to limit inconvenience to exiting drivers by letting them know they could exit safely via the Hwy. 70 gate or via Village Green while this work was underway. 8 cars actually exited via the Hwy. 24 ENTRANCE gate and nearly caused head on collisions with incoming drivers. Very dangerous driving indeed. If an incident like this occurs again, our camera system recording will be turned over to the Sheriff's Department.

By now, everybody should have a copy of the new by-laws that changed the Board of Directors' term of office to 3 years. A copy of the by-laws can be found in this copy of the Sound Waves. The current board has agreed to serve again until 3 vacancies arise this time next year. With this in mind, please look inwardly and find your volunteerism ready to burst out! You have several months to ponder how you can serve and we will be in touch early 2019.

There has been news coverage of the Bridges Street Extension Project recently. Comments are still being requested by the DOT on the proposed routes and you are encouraged to submit. Contact details are in this copy of the Sound Waves.

Our Annual General Meeting will be held on Sunday, May 20th at 4.00 pm at the K Club. I look forward to seeing everyone there.

All the best,
Noreen Barrett
Noreenbarrett89@gmail.com
252-422-3646

Brandy-minders



BOA Dues and Gate Card Audit Forms Due by May 15th



Annual General Meeting Sunday, May 20 4pm @ K Club

Note this is a change in date and time from what was printed in the last Sound Waves.

Sneak Peek: Inside this Edition of Sound Waves

Welcome to May, Brandywine! Turn the page for neighborhood and local info, like...

ART HOME TOUR: Planning for the Third Brandywine Art Home Tour is underway. See page 11 for details.

BBA BOARD CHANGES: Meet the new BBA Board President and see the full list of newly-elected BBA Board members.

BOA TERM CHANGES: Read the modification to the BOA covenants regarding the term length of the BOA Board members. See page 15 for details.

BRIDGES STREET: Be informed about the Bridges Street project and its potential impacts on Brandywine Bay.

FRUIT: Impress your guests by making a beautiful fruit tray, like the one Ellie Workman makes.

WATER: Act now if you wish to voice your concerns about Brandywine's water rates.

SUBMIT A STORY: Thank you to our monthly contributors for sending your stories! Do you have an idea for Sound Waves? All neighbors are invited to send your articles, photos, and ideas to editor.soundwaves@gmail.com!

State Narrows Choices for Bridges Street Extension

By Elise Clouser

Excerpt from this article: http://www.carolinacoastonline.com/news_times/article_ebbec5d0-401c-11e8-9caf-3bbe0059f06c.html#user-comment-area

Morehead City — The N.C. Department of Transportation is narrowing in on potential routes for a proposed road project to extend the current Bridges Street Extension.

The project will lengthen Bridges Street by about three miles to provide an alternate connection between Morehead City and Newport, a measure designed to combat traffic buildup on Highway 70. However, the project has been contentious for some residents, especially those of the Wildwood community, who have been outspoken against it in recent months.

Despite some opposition, NCDOT officials said Tuesday during the Morehead City council meeting in the municipal building on S. 8th Street, the project is going forward, with some preliminary studies completed and designs soon on the way.

“We’ve completed some resources studies and things are moving along,” said Candice Andre, a consultant project manager with VHB, a Raleigh-based engineering firm NCDOT hired to carry out designs and technical reports for the project.

NCDOT originally identified four potential routes for the roadway, each with a different tie-in point on Highway 70. From east to west, those tie-in points were at Old Murdoch Road, Gladys Teasley Lane, Wildwood Road and McCabe Road.

Ms. Andre said now only the Old Murdoch Road and Gladys Teasley Lane tie-ins are being considered. The more westward options would have greater impacts to the wetlands and other natural resources, and they would displace more residents of the Wildwood community than the other two options.

She said the remaining two options operate similarly from a traffic perspective, but the Gladys Teasley Lane tie-in would provide residents of the Brandywine Bay neighborhood direct access to the roadway via a four-way intersection. For that and other reasons, the Gladys Teasley Lane tie-in is currently NCDOT’s preferred route.

NCDOT will hold a second public meeting in late spring or summer, and interested groups such as affected business owners or neighborhoods can also request to meet with officials on an individual basis.

Ms. Andre said preliminary design plans for the project should be ready by the next public meeting. The project’s current timeline has right of way acquisition expected to begin in fiscal year 2022 and construction in 2024. It is estimated the project will cost \$44,970,000.

Department of Transportation Contact

Residents can submit comments and questions about this project to:

Elizabeth Workman-Maurer, NCDOT Division 2

Project Manager

919-854-6221

lsworkman@ncdot.gov

NC 2-1-1 Information and Referral Service

From <https://www.nc211.org/quick-facts>

NC 2-1-1 is an information and referral service provided by the United Way of North Carolina in all 100 NC counties with the support of 53 local United Ways throughout the state.

NC 2-1-1 has a database of more than 19,000 resources available to meet the needs of callers. The resources include food pantries, homeless shelters, utility and rent assistance funds, health clinics, prescription assistance programs, counseling and substance abuse services, child care resources, senior resources, resources for persons with disabilities, and much more.

NC 2-1-1 is available 24 hours a day/7 days a week/365 days a year. The service is free, confidential, and available in many languages.

2-1-1 was designated as a national dialing code for community social services resources by the Federal Communications Commission in 2000. Nationally, the 2-1-1 network reaches over 90% of the population, approximately 270 million people with approximately 16 million documented calls last year. In North Carolina, United Way of North Carolina is the administrator for the three-digit dialing code “2-1-1”.

NC 2-1-1 operates out of two call centers, located in Durham and Asheville. NC 2-1-1 employs 25 call specialists, more than half of whom are certified information and referral specialists, with all receiving more than 80 hours of training prior to handling calls. Specialists learn the various skills required to be a successful 2-1-1 call specialist, including active listening, empathy, data collection, and resource search.

Calls are answered by highly trained specialists staffing the two call centers. Consistency in service delivery is of critical importance and is achieved through extensive training of call center staff on quality call handling standards, ongoing attention to call monitoring, calibration through peer and supervisor evaluation, and maintenance of an accurate and current resource database built according to national data integrity standards

The NC 2-1-1 database is managed by a team of Data Coordinators with the input of leaders from local United Ways and direct service agencies throughout the State. The same resource database used by NC 2-1-1 call center specialists is also available at nc211.org for self-search and access to information.

NC 2-1-1 collects demographic information from callers including gender, language preference, military status, age, disability status, and health insurance status. This information, when viewed in aggregate form, can be helpful in understanding the need trends in a community. NC 2-1-1 data can be viewed by zip code, county, region, state legislative district or federal congressional district at 211Counts.org.

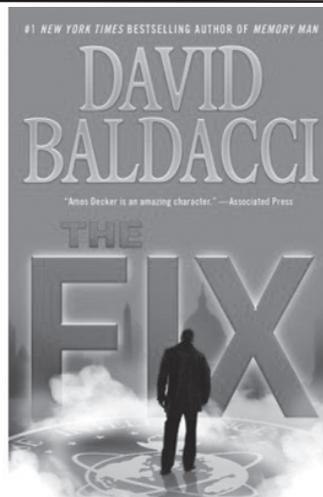


Brandywine Book Club Notes

By Melinda Brown

The Brandywine Book Club recently met for our monthly meeting and discussed the book, "The Woman in Cabin 10" by Ruth Ware. It is a bestselling thriller about a woman who becomes enmeshed in solving a murder she witnesses while she's on a cruise ship. We look forward to our next book, "The Fix" by David Baldacci.

Our next meeting will be on May 8 at 7 pm. Guests are always welcome! If you would like more information, contact Melinda Brown at 247-1055



By Pat McMahon

K Club Bridge got off to a great start...for some of us...seemed like it was feast or famine in the card department...I kept hearing moans and groans but we ALL know how that works. Pat Barber and Janiece Wall provided us with a delicious assorted salad and yummy dessert for lunch but the high-lite was Janiece's table decorations...very creative and spot on...Loretta said she "never" makes the Bridge news so here's a shout out to our Loretta!

Winners of the day: Rosie Angel won first with a huge lead over Pat McMahon who came in second and Gail Vaughan a very close third.

Congratulations Ladies!

Laugh thought: The fact that there's a HIGHWAY TO HELL and only a STAIRWAY TO HEAVEN says a lot about anticipated traffic numbers...

Thank you to all our subs, hope everyone stays well, and hope to see everyone in May...May 9th is our last play day until we start again in September...

Bridge play is the 2nd Wednesday of the month...Come join us! We don't want to have all this fun alone...If interested in learning more about K Club Bridge contact: Co-Directors: Pat McMahon (726-7994) or Dolly DiMarco (240-3547).

We're looking for the next
Pet of the Month!

Send your pet's photo and story to
[editor.soundwaves@gmail.com!](mailto:editor.soundwaves@gmail.com)



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Brandywine Cookbook Update

By KC Cudney

We are sorry to say that we are not moving forward with the Brandywine Cookbook. We have very little interest in orders or recipe submissions.

Sorry to disappoint those who did send checks for cookbooks. Your checks were never deposited; I can return them to you. Please email me at brandywinecookbook@gmail.com to arrange for me to drop them off.

Mailbox Improvement Week

By Monica Sellars

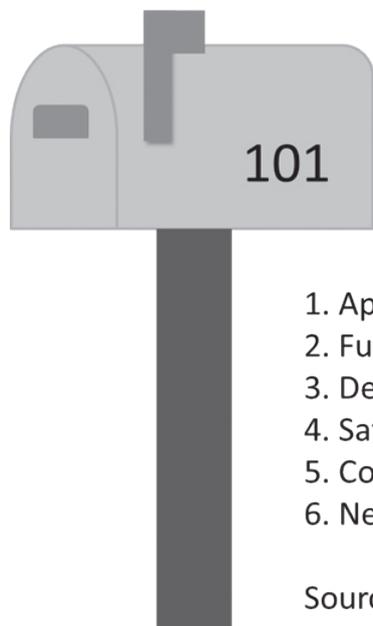
When is a mailbox like the alphabet? When it is full of letters!

The US Postal Service's "Mailbox Improvement Week" is the third week of May. The next time you check your mail, also check your mailbox. It is an important part of your home's curb appeal, and well-maintained mailboxes are important for keeping our whole neighborhood looking great.

The US Postal Service provides a list of six mailbox requirements that you can use as a checklist.

When considering whether your mailbox is "neat in appearance," notice whether your mailbox suffers from any of these issues: Does it need to be cleaned, painted, or repaired? Is the post rickety, or is the mailbox loose on the post? Are the house numbers faded or missing? Are the plants near the mailbox in need of weeding or trimming?

Many minor mailbox improvements are easy enough for anyone to do. If your mailbox needs a serious upgrade or you just don't have time, consider hiring a professional handyman to repair or replace it for you.



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2. Fully operational.
3. Designed to protect the mail from weather.
4. Safe to use.
5. Conveniently located.
6. Neat in appearance.

Source: usps.com

Sound Waves online:

brandywineowners.org/homeowners/sound-waves
Extra printed copies of the current paper are available at the K-Club and the Golf & Shore Properties office.

Water Rates Update

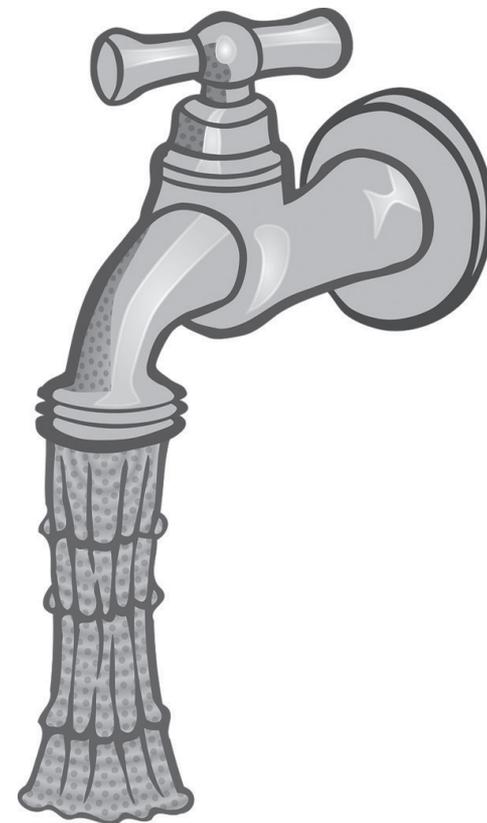
By Monica Sellars

Brandywine residents have expressed concerns over the past few months about high water rates, and that's what it takes to make sure our opinions are heard by the NC Utilities Commission. Now it appears that Carolina Water Service of NC (CWSNC) is pursuing an increase in the water rates. To see the latest documents filed by CWSNC related to this water rate increase, follow these steps online:

1. Go to <http://starw1.ncuc.net/NCUC/page/Dockets/portal.aspx>
2. In the Docket Number field, enter: W-354 Sub 360
3. Click the Documents button
4. Click the red PDF icon to open each document

If you wish to submit a letter with your concerns about Brandywine Bay's water rates to the North Carolina Utilities Commission, now is the time! Consumers may send comments about cases before the Commission to the Chief Clerk of the Commission by e-mail to statements@ncuc.net. For additional contact information, go to <http://www.ncuc.net/overview/contactus.htm>.

I contacted our CWSNC representative, Deb Clark, to request additional information about this rate increase. She indicated that she would provide information for Sound Waves as soon as possible; however, as of the time that we compiled this issue, I had not received any follow-up details.



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A Beautiful Fruit Display

By Ellie Workman

This fruit tray is a beautiful and delicious way to treat your family or guests at your next gathering. It is easy to make, but the dramatic presentation of the pineapple makes it extra special.

To create this fresh fruit masterpiece, you'll need a whole fresh pineapple, red grapes, strawberries, melted chocolate or chocolate sauce, and toothpicks.

To prepare the pineapple, first cut the top about 2 inches below the leaves. Put the top in a bowl of water and cover it with a plastic bag to keep the leaves green and fresh. Next, I submerge the whole pineapple in a bowl of water for 2 hours before cutting it. I find this helps to keep it juicy. Next, cut off the bottom of the pineapple, and then cut it into quarters. If you want to use the skin as a base for the pineapple chunks, carefully cut the skin off each quarter in one piece using a large knife. Then slice the core off the fruit, and cut the fruit in half lengthwise before cutting crosswise into chunks.

Place the top of the pineapple in the middle of your serving tray. Arrange the four skin pieces around the core and top them with the pineapple chunks. Put a toothpick in each section to make them easy to pick up.

Then arrange clusters of red grapes on the plate, between the pineapple sections.

Finally, dip the strawberries in chocolate and arrange them with the grapes.



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Gate/Security – Terry Barbour & Chris Mann Terry: brandywinebayhoa@gmail.com Chris: cradiomann@gmail.com	252-728-0626 252-229-4180
Property Mgr. – Terry Barbour brandywinebayhoa@gmail.com	252-728-0626

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THE VILLAS Barbara Parker bhp@bellsouth.net	919-943-9452

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www.brandywineowners.org

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Secretary – Rachel Love-Adrick	850-345-8754 • rlove.adrick@gmail.com
Treasurer – Bob White	252-622-4634 • swhitegah@ec.rr.com

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Christmas Lighting – Amy Haskins	252-622-7976 • ghaskins@ec.rr.com
Database Manager – Andy Haines	919-451-9080 • ahainesnd@gmail.com
Drainage – Scott Carpenter	252-247-3152
Golf – Chris Calling	252-247-2541
Neighborhood Reps – Faye Bennett	252-240-2153 • carbennett@aol.com
Recreational Area – N/A	
Security Gates (Entry Cards & Microclicks) – Linda Chidsey	252-622-9421 • mcmslin@gmail.com
Security Gates (Breakage) – Mark Roche	252-726-9232 • rochedog@gmail.com
Security Gates (Breakage) – Ted Beszterczi	252-269-0179 • tbeszterczi@gmail.com
Storage Area – Jerry Garner	252-726-0842 • northst401@aol.com
Webmaster – Will Gainey	• wngainey@gmail.com

New BBA Board of Directors Elected

By Jennifer Mann

My name is Jennifer Mann, and I am attempting to fill the amazing shoes of Anne Swindell, the outgoing BBA President. New members of the Board of Directors were elected at our annual meeting on April 14, 2018.

Please never hesitate to reach out to me as needed. I created this email address, JennMannBBA@gmail.com, so BBA-related emails would not get mixed-in (and potentially lost) with the incredible amount of email (mostly junk - haha) I receive in the personal email account I've had for years. So feel free to "save" me in your contact list and again, never hesitate to reach out as needed. I'll still be learning the ropes for a while, but I am committed to doing a good job for our residents and for being a great partner to our friends "across the highway."

The table above reflects the new BBA Board members and their current contact information.



The Mann Family – volunteering for BBA is a family affair!

BRANDYWINE SUBDIVISION PRESIDENTS

CEDARWOOD VILLAGE	Wyatt Laughinghouse • 252-646-3677
ENGLISH TURN	Edward Myers • 252-726-5276
HAMMOCK PLACE	Lou Fava • 252-648-8618
RESERVE GREEN	Kenneth Magel • 252-659-2280
THE RESERVE	Janet Stout • 252-726-0452
VILLAGE GREEN	Dianne Klein • 252-622-4679

COMMUNITY EMERGENCY NUMBERS

Sheriff Deputy Request	252-726-1911
Sheriff's Business Office	252-728-8400
Progress Energy	800-452-2777
Street Light Outage	800-419-6356
Carolina Water	800-525-7990
Animal Control	252-728-8585
NC Highway Patrol	800-411-6127
Mosquito Control	252-504-2107



BOA Board Minutes:

Board Meeting, April 16, 2018 at Cedarwood Village Clubhouse

The meeting was called to order at 7:00 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 March meeting. Nancy made a motion to approve the minutes, Andy seconded. Minutes were unanimously approved.

Treasurer's Report: BOA dues letters were mailed out prior to April 1, 2018. As of today 241 dues have been paid. The dues deadline is May 15, 2018.

Secretary's report: None

OLD BUSINESS:

- Bridges Street Extension:** the street extension project has been narrowed down to two choices: Old Murdoch Road and Gladys Teasley Lane. A second public meeting will be held by DOT in late spring or summer.
- Drainage Update/Road Maintenance:** Duke workers disposed of tree limbs they were trimming into the drainage area by Hwy 70. The board is contacting Duke to secure the removal of the debris. The board is also in contact with Carolina Water regarding a man-hole in poor condition on the Hwy 70 side of Lord Granville.
- Wilshire Commons:** Wilshire Commons is a proposed multi-family development on a vacant parcel located between the recreational area and Reserve Lane. Nothing has been submitted to the Morehead City Planning Board regarding the proposed development. At the November 2017 Planning Board meeting the board requested a Drainage Study from the developer. At that meeting the Planning Board requested that the HOA board reach out to the developer to state concerns. The board sent a letter to Ron Cullipher and Mr. McClung and has not received a response.

NEW BUSINESS:

- HOA Dues:** To date 241 property owners have paid their HOA dues. The deadline for dues payment is May 15, 2018.
- Gate Card and Database/Phone Directory:** The dues notification included a gate card audit and a form to update your information for the phone directory. Please complete both of these forms and return them with your HOA dues.
- Bylaw Amendment:** The board voted to amend the terms of the board members from 2 years to 3 years. The motion was approved unanimously.
- Other:** The board is contacting a landscaper to replace the Pycnantha bushes in the median on Brandywine Blvd after the playground

COMMITTEE REPORTS:

Beautification: New plantings will be going in at the 24-gate.

Gate: Nothing to report.

Cameras: The license plate cameras are going to be upgraded.

Boat Storage: Nothing to report.

Recreational Area - Nothing to report.

Other - The repair work to the sign at the 24-gate has been completed.

MARCH ACC APPROVALS

101 Fairway Dr. West	Install satellite dish	3/2/2018
107 Oak Drive	Remove trees near house/golf course.....	3/4/2018
219 Lord Granville Dr..	Paint house trim and shutters	3/5/2018
219 Lord Granville Dr..	Remove trees/roots under dway/walkway.	3/5/2018
301 Fairway Dr. East	Remove trees near/overhanging house.....	3/7/2018
108 Oak Dr.	Remove trees for landscaping project	3/18/2018
207 Brandywine Blvd. ...	New propane tank	3/21/2018
505 Pine Valley Dr.	Install fence.....	3/22/2018
801 Lord Granville Dr..	Remove leaning tree	3/23/2018

The next quarterly meeting is May 20, 2018 at 4 pm at the K-Club.

The meeting adjourned at 8:30 pm.

Respectfully submitted by Rachel Love-Adrick, April 16, 2018.



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Pet Corner



PetDocks Preparing to Introduce Babies and Dogs

By Dr. Todd Worrell

How do you mix babies and dogs, or cats for that matter? Once an infant enters the picture, everything changes. This time can be especially stressful for the family pet. An animal you might otherwise trust can become anxious or aggressive and act out in fear. Here are a few tips to get everyone ready for the daunting task of mixing babies and dogs:

1. Bring your pet to the vet

Schedule a visit to the vet for before the baby arrives, to include bloodwork to make sure your pet isn't experiencing any undiagnosed health problems. Managing both a newborn and a pet with a serious health issue can be especially challenging and time consuming.

2. Desensitize your pet to new sights, sounds and smells

Turn on the infant swing, put up baby gates around the house and go for walks with the stroller. Play baby sounds like crying and cooing. Use baby lotion on your skin. Start carrying around a baby doll. Slowly introduce new stimuli before the baby arrives. Gradually making changes in advance will help manage your pet's stress levels.

3. Keep all baby and dog toys separate

Better yet, teach your dog the "leave it" command. Do this well ahead of time so you're not trying to train your pup when you have a newborn around.

4. Let babies and pets mix beforehand

Try to recruit nieces, nephews and children around the neighborhood for short-and-sweet visits.

5. Reduce activity levels

Inevitably, your pet's physical and mental needs are not going to be met as readily as they were pre-baby. So test out how your pet fares with reduced activity before the baby comes. Some days will be harder than others, but it's important to get her accustomed to less attention and activity overall.

6. Establish a baby-free zone for your pet

This can be a crate, a corner of the house or an entire room if there's space. This could be a basement or room over the garage, where your dog or cat is free to roam and hang out with her toys and treasures without a crying baby.

7. Practice closing your pet out of certain rooms

You may need to keep your pet out of the baby's room, your bedroom, or any other area where your little one is sleeping, playing or eating. Getting your pet used to closed doors may not be easy, especially if he likes to be part of the action, but practice makes perfect.

Next month, we'll talk about making the introduction.



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.

ADDITIONS:

Suzanne Carpenter505B Village Green Drive 919-791-9957

Contribute to Sound Waves!

Share your neighborhood news...



The submission deadline is the 20th of the month.

Contact: editor.soundwaves@gmail.com

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.



Send to editor.soundwaves@gmail.com



Frequently Asked Questions About Social Security Retirement Benefits

By Greg Patterson, Financial Advisor, Atlantic Wealth Management

Social Security is the major source of income for most elderly Americans with nearly nine out of ten individuals aged 65 and older receiving social security benefits (Social Security Administration, 2018 Fact Sheet). To help you understand this important piece of the post-retirement income puzzle, we'll be covering some of the most frequently asked social security questions in a two-part series. The information below will help you address common concerns about collecting social security retirement benefits, including the effects of part-time work and other earnings on benefits and the age at which you may begin collecting.

Q: What age do you have to be to get full benefits?

A: It depends on when you were born.

Year of Birth	Full Retirement Age (FRA)
1937 or earlier	65
1938	65 and 2 months
1939	65 and 4 months
1940	65 and 6 months
1941	65 and 8 months
1942	65 and 10 months
1943–1954	66
1955	66 and 2 months
1956	66 and 4 months
1957	66 and 6 months
1958	66 and 8 months
1959	66 and 10 months
1960 and later	67

Q: If I start receiving social security, do I automatically qualify for Medicare?

A: No. You are eligible for Medicare only when you reach age 65.

Q: How will working part-time prior to claiming social security decrease or increase my benefit?

A: Your social security retirement benefit is based on an average of your highest 35 years of earned income, adjusted for inflation. This may include years with zero earnings, such as when a parent takes time off to raise children. Working additional years will never reduce your benefits because low-wage years never replace higher-wage years. In fact, working part-time in retirement will usually help increase your primary insurance amount (PIA)—the basis for determining benefits—even if you are already drawing benefits. You may not realize the increase immediately if your benefits are temporarily reduced because you earn too much.

Q: But I always thought that working during retirement reduced benefits. Is that not the case?

A: Although earned income over a threshold of 17,040 in 2018 (or \$45,360 in the FRA year) can result in a reduction of benefits for retirees who are under their FRA, it is only a temporary reduction. The Social Security Administration (SSA) will recalculate the worker's benefit at FRA to take into account any months in which the social security benefit was completely offset (i.e., in

nonpay status). Also, because the earnings will be credited to the worker's history, they may result in an increased benefit at FRA.

Q: If both spouses are receiving social security retirement payments based on their own work record, do a spouse's earnings from work reduce the other spouse's benefits?

A: No. Only the working spouse's benefits, including dependent benefits, are reduced by excess earned income before FRA. If you receive a combination of your own benefits and a spousal benefit, only the spousal portion is affected by your spouse's excess earnings.

Q: What if I apply for social security benefits midyear?

A: Only your earnings from work after you apply for social security are factored into the excess earnings test. Your earnings prior to retirement do not cause an offset of your benefits.

Q: What is considered earned income?

A: Earned income includes wages or net earnings from self-employment. Pensions, 401(k) distributions, severance and other post-employment pay, dividends, interest, and IRA distributions are not treated as earned income.

Q: May I start to receive reduced benefits at age 62, or prior to FRA, and then change my mind?

A: Yes. You can apply for reduced benefits prior to FRA and then, within 12 months, withdraw the application and reapply at a later date. You must, however, pay back all of the benefits you received, including dependent benefits.

Q: What is the windfall elimination provision?

A: This relates to a job, such as a public school teacher or government worker, where no contributions were made to social security because a public pension was available. If you also worked at jobs covered by social security, your social security retirement benefits may be reduced by an amount equal to 50 percent of your public pension. There is a maximum monthly adjustment that is indexed annually.

Please note: This provision will not reduce your survivor's social security benefits. This benefit may be reduced under the government pension offset rule.

Q: How reliable is the estimate on my social security statement?

A: The social security statement assumes that you will continue to work at the same level of earnings until retirement. If you stop working but decide to delay benefits, your benefits may be less. Use the Retirement Estimator on the SSA website (www.ssa.gov) to see how not working could affect your monthly benefit.

Stay tuned for next month's article where we will discuss social security benefits as they relate to being married or divorced, and the options available for spousal benefits and widow/widower benefits, as well as options available after a divorce.

This material has been provided for general informational purposes only and does not constitute either tax or legal advice. Although we go to great lengths to make sure our information is accurate and useful, we recommend you consult a tax preparer, professional tax advisor, or lawyer.

###

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

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Cleaning Filters Around Your Home

By Monica Sellars

According to HomeAdvisor.com, “Furnace filters not only screen out unwanted pollens and debris from your heating furnace and air conditioning systems (HVAC systems), but they also increase the system’s productivity. By replacing them often, your air stays clean and healthy against allergens and other forms of bacteria that can be harmful to your lungs.

Plus, fresh replacements keep the HVAC system running correctly by prolonging its lifespan and reducing your utility bills by keeping it properly maintained. You should inspect them monthly (especially during heating or cooling season when your system is being used continuously) to see if they need cleaning or replacement. If they’re not swapped routinely, then your system will have to work extra hard, reducing performance and increasing cost.”

In addition to HVAC filters, there are many other air and water filters around the house. I made it my mission this month to find and clean as many filters as I could to ensure everything is working properly and efficiently.

Here are some filters that I found around our house that need to be regularly cleaned or replaced:

- HVAC and mini-split
- Air purifier
- Dehumidifier
- Dryer lint trap
- Range hood
- Vacuum cleaners – upright and handheld
- Under-sink water filters
- Ice maker water filter



For the reusable air filters, generally, all I needed to do was rinse with water and allow them to thoroughly air dry before replacing them. For the dryer lint trap, I used warm water, dish soap and a toothbrush to wash off dryer sheet residue. We have our under-sink water filter replacements on auto-ship to arrive every six months, which helps us stay on schedule. Our ice maker water filter needs to be replaced every 2 years. I wrote the installation date on the outside of the filter so we will know exactly how long it has been in use. Is it time to freshen your filters?

Source: <https://www.homeadvisor.com/r/furnace-filter-cleaning-types/#ixzz59kcpsrRA>



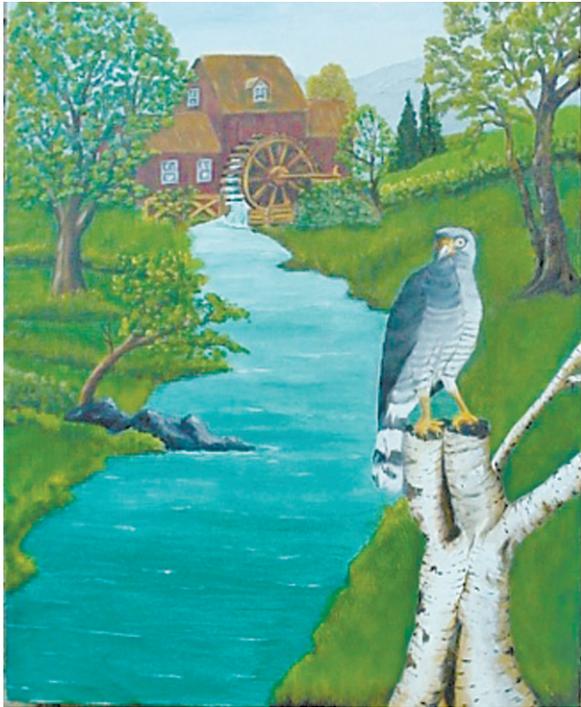
Free concerts at MHC’s Jaycee Park
807 Shepard Street, 5-8pm

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

Creative Inspiration for Artwork

By Mat Madsen

Visit www.artbymat.com and the Gallery page for “Hawk at the Old Mill.” In the April issue, there was a photo of just a hawk on a stump. For May, I have included a completed painting of the “Hawk at the Old Mill,” to illustrate the different references that created this composition and to be able to call it my own original work of art.



Mat Madsen’s “Hawk at the Old Mill” was composed of a variety of references and uses “line of design” to draw you into the painting

him.

With this painting I will also explain the topic of “Line of Design” which draws you into the painting and moves your eye throughout the composition.

Whenever you pass by a series of art work in a gallery, museum, and restaurant or in a home, what makes you want to view a particular painting further? “Line of Design” drew you in.

The main subject of this painting is the Hawk and its eye is focused on you the viewer.

The birch branches stretching to the right draw your eye to the tree behind and above

him.

The hedge growth and dark fir trees lead you to the Old Mill. The tree overlapping the Mill brings you to the left and the bent branch with leaves, along with the rocks extending into the river and back to the main subject, the Hawk.

The river itself draws you to the Old Mill and back again to the Hawk. This is “Line of Design.”

The primary interest in painting this composition was the Hawk, my library of references along with my own imagination, completed this original work of art.

Build a pocket folder library of references from A to Z for your art work, and use your imagination when creating a composition.

For the June issue of Sound Waves, I’ll talk about the topic of “Color and Depth” with an example of another painting of mine.

Those interested in Art are welcome to visit my home and Art Studio at 204 Lord Granville Dr. And you can also call me at 252-414-2545.

Calling All Artists in Brandywine Bay, for a September 15th Art Home Tour

Our first Art Tour was held on December 12, 2015 between Thanksgiving and Christmas.

We had six of our Brandywine Bay artists that participated, but the timing for this event between two major holidays was bad.

The second Art Tour was held along with the annual Brandywine Bay yard sale on the second Saturday in October of 2016. The yard sale attracts everyone from within Brandywine, as well as the county beyond.

The roads within Brandywine were overcome with the traffic and folks rushing from one home to the other, in search of new treasure.

I’m scheduling the third **Art Home Tour** for Saturday, September 15th. This timing should not conflict with any other events or holidays and should attract more artists to participate.

If you would like to participate in this 2018 Art Home Tour, you can call me at 252-414-2545, e-mail me at madsen1580@gmail.com, and you can visit my website at www.artbymat.com.

If you need help in preparing for the Art Tour, I can help you.

Please feel free to also visit my home, art studio and gallery at 204 Lord Granville Drive.



Art Lessons

In Brandywine Bay • Morehead City

Portraits & Murals

252-414-2545

www.artbymat.com



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R. Mat Madsen

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Hi Brandywine,
Are you familiar with NextDoor.com? I have found it a useful app; maybe you would find it to be of service also. Sign up today!
-- Your Thoughtful Neighbor

LGA News

By Susie Garland

March 22: NOSE holes. On a very cold morning, nine brave souls, all bundled up with scarves and mittens, came out to play NOSE holes (holes beginning with those alphabet letters). Using one-half handicap, here are the results: In third place, with a net 35: Angela Zieleck. Right on her tail was Myra Roche, coming in second with a net 34. The winner, with a net 31: Susie Garland (that's me).

March 29: Low Gross/Low Net was the game today with 15 players participating in a much warmer day than it had been for the past few weeks. Here are the results: For Low Gross, Ann O'Connor took the win with an 89. Close behind were Mickey Friend and Angela Zieleck, both with a 91. Low Net: Third place, with a net 68: Anne Lynes. Second place, with a net 67: Susie Garland (that's me). And the winner, with a net 62: Brenda Leinthall. Nice going girls. You all done good!

April 5: Ace of the Month. We had 10 players competing for low net and low putts. Here are the results: For Low Putts, Pat Barber came in second with 31. Nancy Bullett had 28 putts for first place. In the low net competition, Nancy and Brenda Leinthall shared second place honors with a net 66. Madam President, Susie Garland (that's me), had an early April birthday present by capturing first place with a net 61. Yeah, me! Congrats to all the winners and to Mickey Friend whose name was drawn in the 50-50. Everyone ordered lunch, always tasty and rewarding after a day on the links.



April 12: Guess Your Gross Score. On a bright, sunny, and warm day (for a change), there were 14 players participating. Three players guessed their score within one "guess," and very respectable scores at that, I must say. Yowsa! First number is the "guess"—second number "score." Brenda Leinthall: 100/99; Ginny Reinhardt: 95/94; Angela Zieleck: 86/87. I "guess" these gals done good. Notable feats on the course (and I played with them to give them good luck—tee-hee): Ginny had three birdies and Janice Ghelli had an Eagle on hole #7. Way to go!

April 19: ODD holes. A large crowd of 16 players participated in scoring only the odd holes. Using one-half handicap, here are the results: There was a tie for second place, each having a net 32: Rosie Angel and Diane Mantho. The winner, with a net 30: Susie Garland (that's me). Couple of wins for yours truly this month and that's because it's my birthday month (22) and the golf gods lifted up their countenance upon me. Works for me.



Golf Gods

MGA Happenings

By Vince Moreno

Our tournament today was Two Man Teams Total Low Net by a blind draw. The teams were drawn at the end of the tournament and the winners drawn were:

First Place Richie Lienthal and Lyle Vogel with a score of 137.

Second place winners with a score of 140 were Chuck Muller and Charlie Sabathe.

Third place winners with a score of 141 were Gordon Wall and John Miller. And the closest to the pin winners were Guy Rouse and Lyle Vogel.

We almost got rained out but the weather held up for us and we got to finish and that meant it was another good day for the MGA.



First place winners with a score of 137: Richie Lienthal and Lyle Vogel

continued on page 13

MGA Happenings... continued from page 12.



Second place winners with a score of 140: Chuck Muller and Charlie Sabathe



Third Place Winners with A score of 141: John Miller and Gordon Wall



Closest to the Pin winners: Guy Rouse and Lyle Vogel

Golf Tips

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

Here I am, back again with some golf comments to debunk or simplify.

Often you will hear instructors mention keeping your head steady, or in one position. Yes, we do wish to keep our head steady, but despite our best efforts to



maintain steadiness, our bodies demand a little up and down, but not back and forward. As we coil during the backswing, since we are acting as springs tightening, we get a little shorter; therefore, the head does go down a touch. The reverse is true for the forward uncoiling, thus the release of energy and the stretch (upward movement) of our head to a full and tall finish.

Another misunderstood comment is: "sit into the address position." Wrong. We do not address a golf shot by assuming a position similar to sitting; how anti athletic is such a posture?! We do address the ball by sticking our butts out a little, or better stated, pushing our hips back a touch. This move is what we do as we PREPARE TO SIT! So, butt out a bit, and flex knees a little too, with the head held high. High head means your chin does not touch your chest.

Next month I will be focusing on the positive components of the golf swing and how to implement them routinely. No more writing about what not to do; rather, here's how to play better golf!

This column offers me the chance to tell a golf story. I've been encouraged to do so, and what golfer would pass up such an opportunity? The following is one of my favorites.

Before most big golf tournaments, the sponsors or charitable beneficiaries host a pro-am. As Touring Professionals, we were obligated to play in a specific number of these per year. It was part of the Tour's way of donating, along with so many of the generous things they do for those who need help. Of course there were decent size galleries and the amateurs were typically heavy hitters from the area; CEOs of big companies, politicians, etc. The entry fee was high, tournament favors were valuable and the event was planned as a gala, fun filled day, to say the least.

Most of the amateurs were not used to playing with Tour Pros, certainly not comfortable with hitting a golf shot in front of a crowd, in a tournament, on local TV, on a difficult golf course, built for speed, despite shorter tees for them and easy pin locations. Typically the golf pro was announced, folks applauded the he teed off from the back tees. Following his lead, the amateur men would be announced and hit, then any ladies who were in the foursome. After several hours of announcing, the volunteer announcers usually lost some of the vigor they had demonstrated at the outset, and their attention span waned a little too. On this day, after teeing off, I walked with my caddy up to the men's tee. Apparently, by the time I walked the 75-100 yards to his tee, the first man had been announced, and the announcer then turned away to kill time with someone close by, lost track of time, or got absorbed with his conversation and missed a crucial point. So when he turned back to the tee, the same, (first), man was standing there, his ball slightly ahead of the tee marker and just about ready to hit, when the announcer interrupted his swing, stating to the crowd en masse: "it was imperative that all competitors strictly adhere to USGA Rules." The would-be hitter, turned, glared at the announcer and once again assumed his address position with the ball remaining just ahead of the marker. Of course, after several waggles of the club, with the golfer preparing to start the backswing, the perturbed announcer jumped in to "remind players of their obligation to follow the Rules of Golf." By now the golfer was upset, embarrassed for reasons not yet divulged, and for the third time, prepared to hit the ball sitting in front of the markers. When the exasperated announcer stopped his shot for a third time, the supremely aggravated player never changed his position, merely kept his back to the announcer looked up at the nearby gallery, then loudly and indignantly announced to them he would appreciate it if they would alert the inattentive announcer to the fact that this was his SECOND shot!!!

Does anyone have a more embarrassing tee off story!?

Wishing you good golfing,
Steve

New Bern Then & Now

Images of “Used to Be” from the New Bern Historical Society Collection Lunch & Learn May 9 at 11:30am

NEW BERN, NC, You’ve heard it, “used to be”. Captain Rattys used to be Duffy’s Drug Store, Morgan’s used to be True Tread Tires, First Citizens Bank sits where used to be the Hotel Queen Anne. The New Bern Historical Society’s Lunch & Learn at the Chelsea on May 9th, will reveal past and current status of more than 20 New Bern landmarks. Curator Jim Hodges has scoured the New Bern Historical Society collection to share with you these wonderful images from our past. In some cases, the buildings have been carefully renovated and saved in their original condition. In others they have been saved and re-purposed, while sometimes they are simply lost. In any case, you will be fascinated by these historic images.

Curator Jim Hodges was reared in New Bern, matriculated to University of North Carolina at Chapel Hill earning an undergraduate degree in Chemistry and a post graduate dental degree. After satisfying a military commitment and enjoying several years of international travel, Jim returned to New Bern and practiced dentistry until his retirement in 2012. His current life chapter involves his passion for New Bern and its rich history as a member of the Historical Society and the Tryon Palace Foundation Board of Directors. As the volunteer Curator of the New Bern Historical Society he spends his days maintaining, conserving and finding ways to share the collection.

Lunch & Learn starts at 11:30 a.m. at The Chelsea Restaurant, 335 Middle Street, New Bern. The cost is \$18 for Historical Society members and \$20 for non-members; lunch is included. Advance reservations must be made by calling the New Bern Historical Society at 252-638-8558, or can be ordered at www.NewBernHistorical.org/tickets. Lunch choices are **Beef Tenderloin Shoulder with Horseradish Barbecue**, or **Rosemary Chicken**; both served with Tomato and Parmesan Risotto, Sautéed Zucchini and Squash.

Board President Joe Hunt reminds, “This season Lunch & Learn presentations have all sold out, so be sure to make your reservations early!”

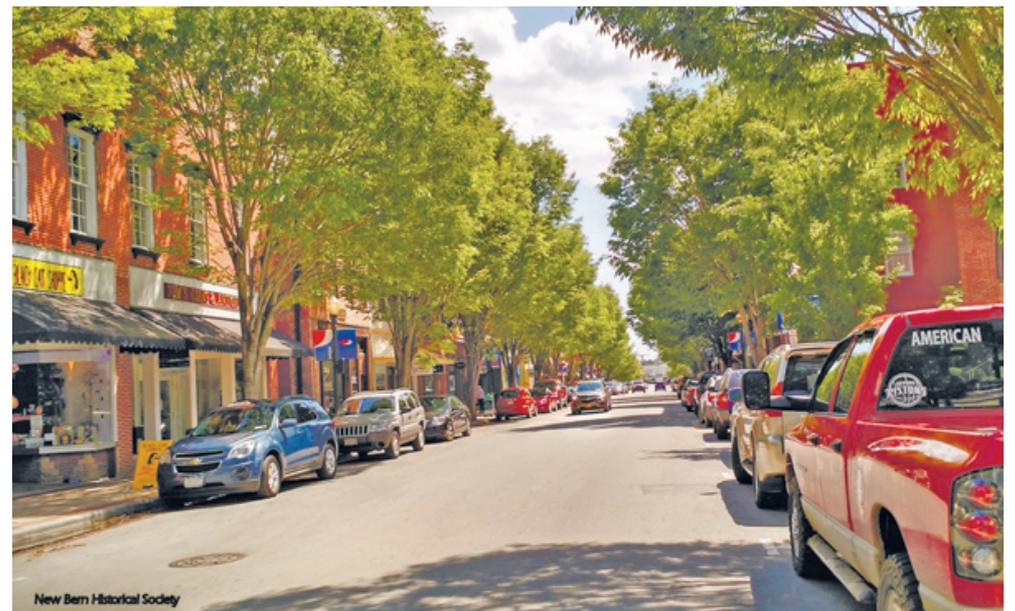
The mission of the New Bern Historical Society is to celebrate and promote New Bern and its heritage through events and education. Offices are located in the historic Attmore-Oliver House at 511 Broad Street in New Bern. For more information, call 252-638-8558 or go www.NewBernHistorical.org or www.facebook.com/NewBernHistoricalSociety.



Middle Street 1901



Middle Street 1971



Middle Street 2016

In Memoriam

Bob Johnson – April 13, 2018

STATE OF NORTH CAROLINA
COUNTY OF CARTERET

AMENDMENT TO THE BYLAWS
OF
BRANDYWINE OWNERS' ASSOCIATION, INC.

The Directors of BRANDYWINE OWNERS' ASSOCIATION, INC. (the "Association"), hereby adopt the following amendment to the Association's Bylaws pursuant to Article VIII, Section 3 thereof.

STATEMENT OF EXPLANATION

On July 28, 1987, the Board of Directors of the Association adopted an amendment to Article III, Section 2 of the Bylaws of the Association which struck the original language from this Section of the Bylaws and substituted new text. On August 28, 1997, the Board of Directors of the Association adopted an additional amendment to Article III, Section 2 of the Bylaws of the Association which modified the language of the 1987 amendment.

The Board of Directors does hereby amend the Bylaws of the Association by deleting the amendment to Article III, Section 2 of the Bylaws dated August 28, 1997, and readopting the substitute language of Article III, Section 2 as adopted on July 28, 1987. Article III, Section 2 of the Bylaws of the Brandywine Owner's Association, Inc. will now read:

Section 2. Number, Term and Qualifications: The number of directors constituting the Board of Directors shall consist of five (5) as from time to time shall be determined by a majority of votes to which all of its members are at the time entitled.

The members by a majority vote shall elect the required number of directors to be elected at each annual meeting of the meeting of the members. At no time shall the number of directors be less than the total authorized number of active directors. Each director shall hold office for a three (3) year period of time designated upon their election or until their death, resignation, retirement, removal, disqualification or their successor is elected and qualified.

Directors must be residents of the Brandywine Bay North Subdivision Development and members of the Brandywine Owners Association, Inc. in good standing. All directors must agree prior to election to be willing to devote the necessary time to the work of the Board of Directors and to serve on one (1) or more of its standing committees.

This amendment is effective upon adoption.

Enacted on Motion of Board Member ANDY HAINES

seconded by Board Member NANCY BESZTERCZEL

and carried on a vote of 5 votes in favor and 0 votes against, on the 16th day of APRIL, 2018.

BRANDYWINE OWNERS' ASSOCIATION, INC.

By: Noreen Barrett Noreen Barrett, President
Attest: Rachel Love-Adrick Rachel Love-Adrick, Secretary

Brandywine is Online!

Stay connected...



<http://brandywineowners.org/>



<https://brandywinebay.nextdoor.com>

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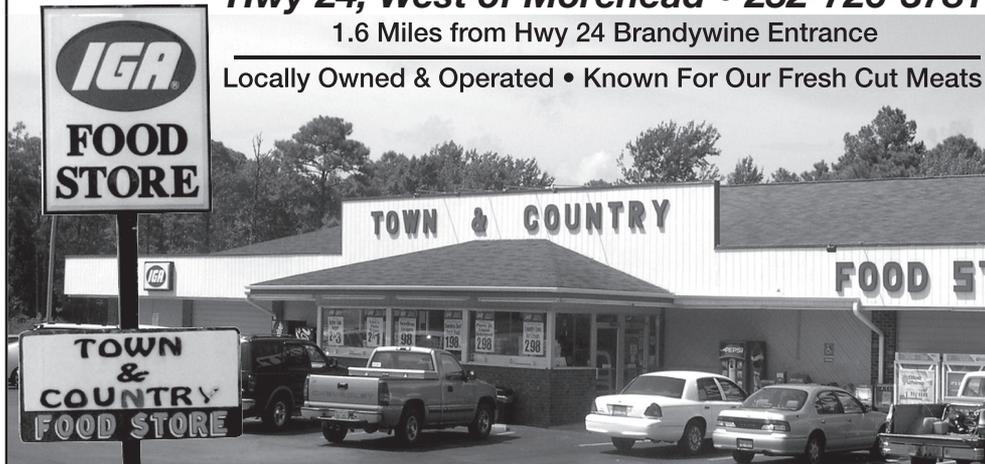
Last Month's
Solutions

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May Community Events

Here are just a few of the many special events planned in our area this month. Go to www.crystalcoastnc.org for details about these events and others!

2018 Carteret County Parks & Rec – Beach Run Series

105 Atlantic Blvd, Atlantic Beach, NC 28512, USA

May 8, 2018 | 5:15 pm-8:00 pm

Mark your calendars for the Carteret County Parks and Recreation - Beach Run Series. Join in the fun with a run on the sand. Offering 1 Mile, 5K or 10K. Fun for the entire family. No running experience needed. All ages and skill levels welcome!! All runs take place on the beach at the Atlantic Beach Circle. For more details and to register and pay online, visit: ccpr.recdesk.com or call 252.808.3301

REGISTRATION & CHECK-IN ~ 5:15-6:15Pm

All Races start promptly at 6:30pm. Cost for the entire 7 run series is \$50 per person, includes a Beach Run T-shirt OR Individual races \$7 per person per race.

2018 DATES:

Race 1 - Tuesday May 8th

Race 2 - Tuesday May 22nd

Race 3 - Tuesday June 5th

Race 4 - Tuesday June 19th

Race 5 - Tuesday July 17th

Race 6- Thursday August 2nd

Final Race - Thursday August 16th (1 mile fun run & awards)

Astronomy/Star Gazing

2303 E Fort Macon Rd, Atlantic Beach, NC

(252) 726-3775

May 11, 2018 | 8:00 pm-10:00 pm

Meet at the Fort Macon bathhouse to view space through a telescope and learn more about our Universe.

8th Annual Crystal Coast Run/Walk for Autism

First Citizens Bank 411 Front St, Beaufort

(252) 367-0679

May 12, 2018 | 8:00 am-11:00 am

RUN | WALK | DONATE | SPONSOR | CREATE A TEAM

In North Carolina, 1 in 59 children will be diagnosed with Autism Spectrum Disorder. You can make a difference in the lives of children with autism and their families by registering for the Crystal Coast Run/Walk for Autism. Registration is \$25 for the competitive 5K or \$15 for the walk, but you can make an even bigger impact by recruiting family members, friends, and co-workers to form a team and raise donations – now is the time to start!

Proceeds from the Crystal Coast Run/Walk for Autism will fund local programs of the Autism Society of North Carolina, the leading statewide resource organization serving the over 65,000 people in NC across the spectrum throughout their lifespans.

The Crystal Coast Run/Walk for Autism will include a competitive 5K, an awareness walk, and a kids' dash. Register today! www.crystalcoastrunwalk-forautism.com

Down East Folk Arts Society Concert – Christie Lenee

1300 Evans St, Morehead City, NC 28557

(252) 646-4657

May 12, 2018 | 7:30 pm-9:00 pm

Christie Lenee's unique guitar work is often compared to visionaries like Michael Hedges, Joni Mitchell and Dave Mathews, delivering profound instrumental compositions with heartfelt, consciously uplifting songs. In concert expect to see and hear the Toe Kicker Foot Stomp box (similar to a kick drum), a tambourine, some effects pedals and a vocal harmonizer that allows Christie to perform three- part harmonies solo. You can't miss her tapping guitar style that adds even more percussion to this one woman orchestra. Christie Lenee is embracing the world with her stunning guitar work and inspiring, uplifting songwriting.

11th Annual Crystal Coast Boat Show

701 Evans Street, Morehead City, NC

252-808-0440

May 19, 2018 - May 20, 2018

The 11th Annual Crystal Coast Boat Show will take place on the Morehead City waterfront, Friday, May 19 and Saturday May 20. Entering its 11th year, the Crystal Coast Boat Show is one of Eastern Carolina's premier events, featuring marine products and services, fishing gear, boat brokers, sailing races, boating education and various activities, including an antique car show. Admission is free to the public and all events are hosted in beautiful downtown Morehead City, North Carolina. For more details, visit www.crystalcoast-boatshow.com.

Morehead City Antique Car Club Show

Downtown Morehead City, NC

May 19, 2018 | 8:30 am-4:00 pm

Antique car show in conjunction with the Crystal Coast Boat Show.

5th Annual Atlantic Beach Beach Music Festival!

115 Atlantic Blvd, Atlantic Beach

(252) 726-2121

May 19, 2018 | 11:00 am-6:00 pm

The AB Beach Music Festival proudly welcomes back Kurtis Chevrolet for the fifth straight year as our Platinum Sponsor! This year's event takes place Saturday, May 19 at the Circle on the Boardwalk. Bands performing are Band of Oz, Fantastic Shakers, Jim Quick & Coastline, and Mighty Saints of Soul. For details please visit <http://atlanticbeach-nc.com/events/beach-music-festival/>.

Kayak for the Warriors 5K and 1K Beach Run/Walk

McNeill Park Pine Knoll Shores, NC

(252) 247-4353

May 26, 2018 | 8:00 am-1:00 pm

Kayak for the Warriors™ is an annual fundraising event for HOPE FOR THE WARRIORS® to benefit our brave, combat injured and fallen service men and women and their families, sponsored by the Town of Pine Knoll Shores, NC.

We kick off our Kayak for the Warrior activities by hosting a 5K Beach Run and 1K Fun Run/Walk on Saturday, May 26, 2018. This run will be electronically timed by Run the East, a professional race timing service of North Carolina. For more race timing info please see www.runtheeast.com. The event fee for the 5K is \$25 includes a t-shirt. The Fun Run/Walk fee is \$15. T-shirts for fun walkers/runners will be available for purchase for an additional \$10. The Fun Walk/Run will head down the beach towards Indian Beach and return on the same route. All runners will line up with the elite runners in front, casual runners next, and walkers following. All runners start will be at 8:00 a.m. There is parking at the common beach access parking across the street from

continued on page 19

The Non-Dairy Yogurt Showdown

By Monica Sellars

The last time you were in the yogurt section of the dairy case, did you notice an expanding selection of non-dairy yogurt? For those who like yogurt but cannot tolerate milk products, these non-dairy yogurt options are good news! But when you wish to indulge in a non-dairy yogurt, which one is your best choice? I decided to do a side-by-side comparison of three different types of non-dairy yogurt, to satisfy my curiosity.

For my taste test, I purchased the vanilla flavor of each brand, although all of these brands make several other flavors. Each cup of yogurt is the same size and about the same price, under \$2 at Harris Teeter. I've also seen non-dairy yogurt at Wal-Mart in the \$1.80 range, and sometimes the flavor options are different than what's stocked at Harris Teeter.

RESULTS:	Ripple, made with pea protein	So Delicious, made with coconut	Silk Almondmilk, made with almonds
Color	Pleasing tan color Visible vanilla beans	Pleasing cream color Delightful aroma as soon as you open the lid No visible vanilla beans	Pleasing cream color Visible vanilla beans Glossy
Thickness	Slides off the spoon in a thick ribbon	Slides off the spoon in thick blobs	Slides off the spoon in blobs
Creaminess	Before stirring: a little water separation; a small amount of yogurt stuck to the lid After stirring: very smooth	Before stirring: minimal water separation; some yogurt stuck to the lid After stirring: smooth and velvety	Before stirring: a little water separation; thick layer of yogurt stuck to the lid After stirring: mostly smooth; silky texture
Flavor	Mild flavor, slight earthy flavor, a bit tart	Sweet, honey flavor No overpowering coconut flavor	Bright flavor, almost lemony

CONCLUSION: It's tough to pick a favorite -- they are all delicious! I hope this information has encouraged you to try non-dairy yogurt, and I hope you enjoy it as much as I do!



Instead of rushing your selections in the yogurt aisle, it's important to take your time and choose the right yogurt. These tips really apply to all types of yogurt:

- Watch for sales. It's a good day when you see a 4/\$5 or BOGO sign on the non-dairy yogurt shelf! Also, the larger tubs are usually a better deal per ounce, if you are not looking for the flavor variety or convenience of single serving cups. You can always add your own fruit or other toppings.
- Check the seal on the foil lid. It is so sad to get home with either a) yogurt in your grocery bag, or b) mold in your yogurt cup.
- Check the expiration date. Especially if the yogurt is on sale, the date may be approaching, and you want to be sure you will have time to eat the yogurt by or soon after the date. There are different theories about the validity of the dates on food items. My philosophy is that if it's within a week, there's no funky smell, and there's no visible science experiment growing inside, I'll eat it!
- If you do get a funky one, contact the manufacturer. You are likely to receive coupons for freebies.

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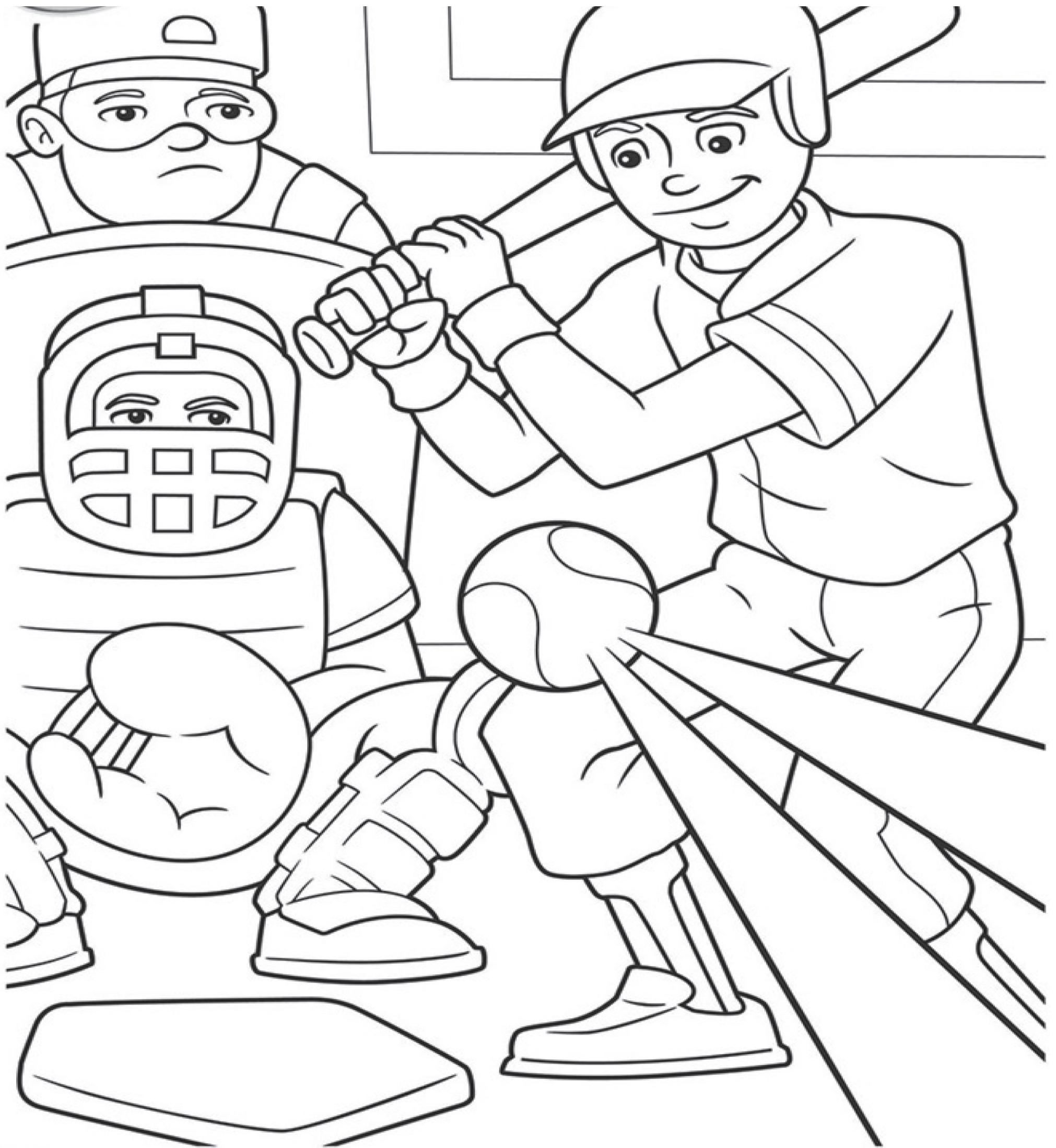
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May Events ... continued from page 16.

the Inn at Pine Knoll Shores, the Beacon's Reach Management Association parking lot, and behind the Beacon's Reach Management office in the landscape field (both off of 58). Two porta potties will be located at the Inn at Pine Knoll Shores next to common beach access.

Carteret County Arts & Crafts Coalition Spring Show

100 Turner Street, Beaufort, NC

(252) 728-5225

Saturday, May 26, 2018 | 9:00 am - 5:00 pm & Sunday, May 27, 2018 | 12:00 pm - 5:00 pm

Juried sale of arts and crafts of coastal artisans held three weekends a year. Held at the Beaufort Historic Site on Memorial Day, Fourth of July and Labor Day, and at another venue for a three-week show between Thanksgiving and Christmas, this is the perfect occasion to browse and buy the work of coastal artists and craftsmen. No admission charged. ccartsandcrafts.com

Kayak for the Warriors | Warrior Reception and Auctions

1 Roosevelt Blvd, Pine Knoll Shores, NC 28512

(252) 247-4353

May 31, 2018 | 6:00 pm-9:00 pm

On Thursday evening May 31, 2018, at 6:00 PM, the annual Warrior Reception with its two auctions (Live and Silent) will be held at the NC Aquarium at Pine Knoll Shores. This event, which especially honors our combat wounded, is also intended to recognize all of our veterans. This is a delightfully entertaining evening for everyone. For an admission fee of \$10, you gain admittance to the aquarium and all its exhibits and are invited to enjoy some of the finest food our local restaurants provide. Two beverages of your choice (wine, beer & soda) are included.

Please stroll through the galleries and take a few minutes to place a bid on one of the silent auction items. The Silent Auction will feature 100 items by local artists and craftsmen as well as items donated by local merchants. In addition to the Silent Auction, there will be a Live Auction featuring the antics of "Auctioneers on Deck" in the Aquarium Auditorium. There will be another 40 or so items in the Live Auction. Last year these items included Carolina Panthers' football tickets, hotels and vacation, golf outings, professional services, hand-made quilt, fabulous stained glass, marble art pieces and more. This year will feature the same caliber of items.

Make no mistake about our intentions. We've made the evening fun, entertaining and filling. We hope you participate generously for the benefit of our combat wounded.

Mother's Day Chuckles

Submitted by Adele Deluca

There's a lot of history regarding the start of celebrating Mother's Day. It can be traced back to the ancient Greeks and Romans. However, here are a few facts that may interest our readers. In 1908 Anna Jarvis took great pains to acquire and defend her role as "Mother of Mother's Day" and to focus the day on children celebrating their mothers.

However, Fred Herring a former football coach at Notre Dame also proposed the idea of Mother's Day in 1904. He urged an Indianapolis gathering of Fraternal Order of Eagles to support "setting aside of one day in the year as a nationwide memorial of mothers and motherhood."

In May of 1914, President Woodrow Wilson proclaimed Mothers' Day to be celebrated on the 2nd Sunday of May each year.

OK - Enough history for today - we could go on forever.

Here are some quotes you may find amusing -

"I think women are foolish to pretend they are equal to men, they are far superior and always have been." -- William Holding, the author of "Lord of the Flies"

"It's not easy being a mother; if it were, fathers would do it." -- Dorothy on "The Golden Girls"

"When your mother asks, 'Do you want a piece of advice?' It's a mere formality. It doesn't matter if you answer yes or no. You're going to get it anyway." -- Erma Bombeck

"A mother is a person who seeing there are only four pieces of pie for five people, promptly announces she never did care for pie."

-- Tenneva Jordan

"If nothing is going well, call your grandmother." -- An Italian proverb

"A grandmother pretends she doesn't recognize you at Halloween." -- Erma Bombeck

\$21.4 billion dollars is expected to be spent in 2018 for Mother's Day, as compared to \$19.7 billion for Valentine's Day. Mother's Day has the highest call volume - 11 percent higher than Valentine's Day.



World Lupus Day is May 10

Source: The Lupus Foundation of America; October 30, 2017

The Lupus Foundation of America estimates that 1.5 million Americans, and at least five million people worldwide, have a form of lupus.

Lupus strikes mostly women of childbearing age. However, men, children, and teenagers develop lupus, too. Most people with lupus develop the disease between the ages of 15-44.

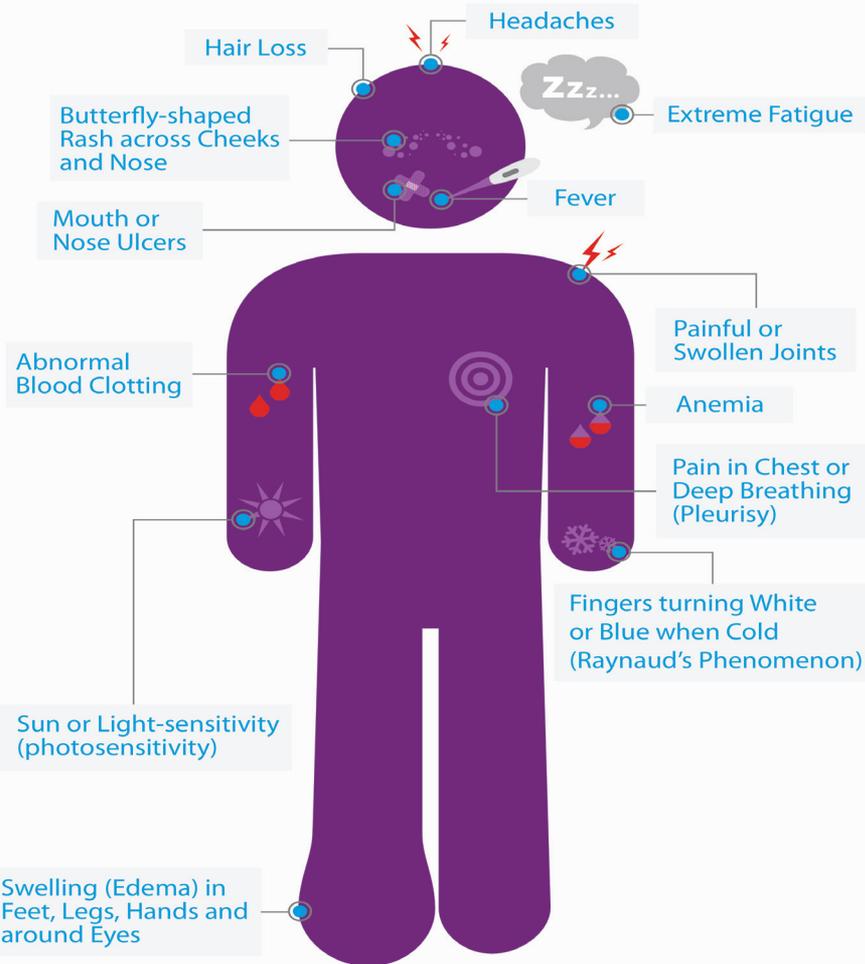
Many (but not all) scientists believe that lupus develops in response to a combination of factors both inside and outside the body, including hormones, genetics, and environment.

Learn more about Lupus from the Lupus Foundation of America by calling the national toll-free information request telephone numbers: 800-558-0121, en Español 800-682-7990, and by visiting the website, www.lupus.org.

Signs & Symptoms of Lupus

Lupus is one of the world's most mysterious and devastating diseases that ravages different parts of the body.

Most common symptoms include:



Source: Lupus Foundation of America

Learn more about lupus and join the fight to end this devastating disease.

lupus.org

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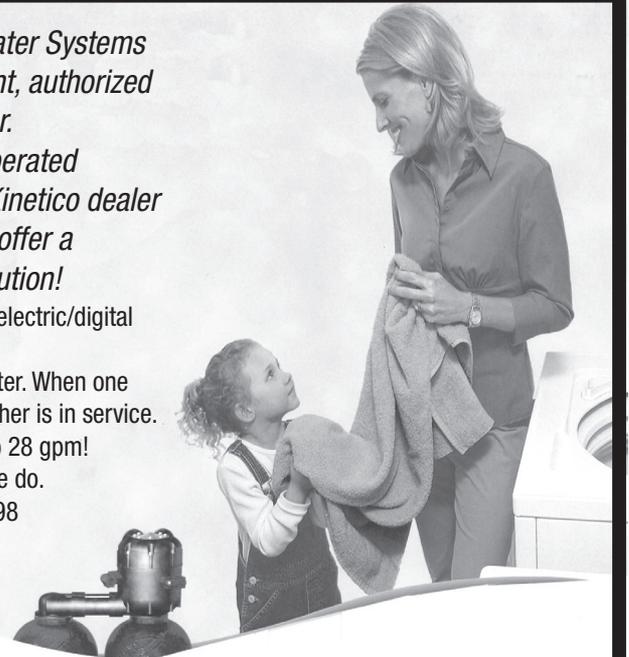
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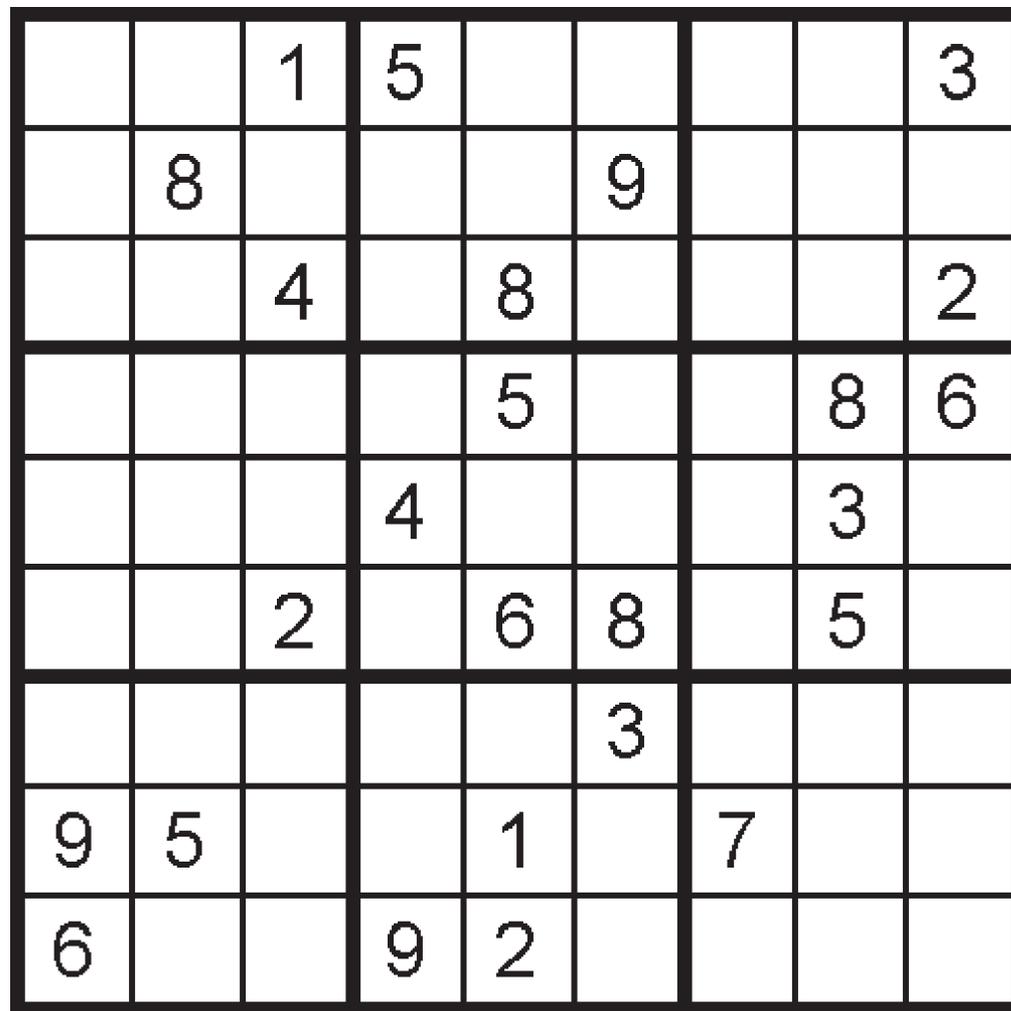
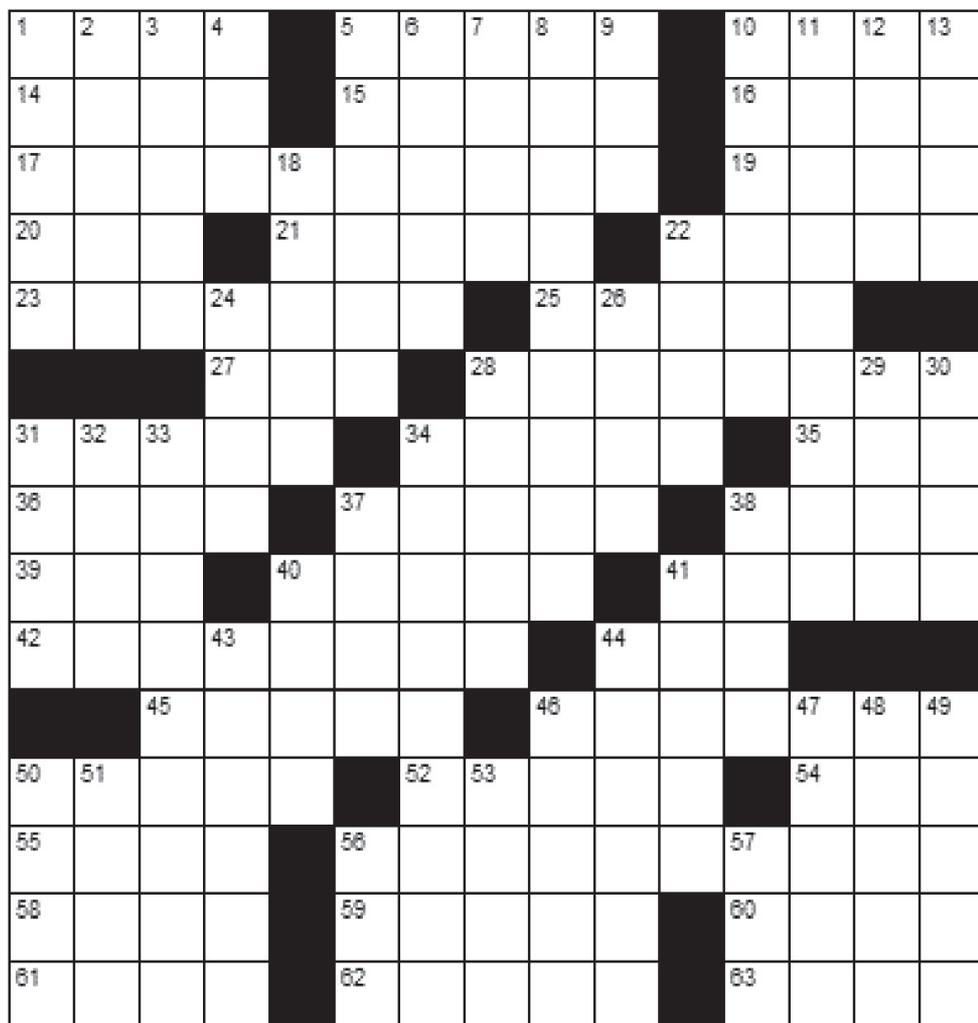
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ACROSS

- 1. Being
- 5. Communication device
- 10. Reflected sound
- 14. A jaunty rhythm
- 15. Angers
- 16. Baby's bed
- 17. Feelings of anxiety
- 19. Area
- 20. Clunker
- 21. Map within a map
- 22. Untidy
- 23. Gist
- 25. Rich soils
- 27. Tiny
- 28. Reddish-orange
- 31. Tossed
- 34. In a weak manner
- 35. Fury
- 36. 60 minutes
- 37. Damp
- 38. Parasitic insect
- 39. Belief
- 40. French for "After"
- 41. Of the cheekbone
- 42. Lordship remaining to a grantor
- 44. Hearing organ
- 45. Kooky

DOWN

- 46. Cautiously attentive
- 50. Delete
- 52. More awful
- 54. In song, the loneliest number
- 55. A large amount
- 56. Young unmarried woman (archaic)
- 58. Adorable
- 59. Pee
- 60. Layer
- 61. Command (archaic)
- 62. Aquatic mammal
- 63. Camp beds

- liquid measure
- 13. Comply with
- 18. Tendon
- 22. Numerous
- 24. Pitcher
- 26. Unique
- 28. Canny
- 29. Region
- 30. Back
- 31. Not that
- 32. A flexible pipe
- 33. Cud-chewing hoofed mammals
- 34. A nervous wreck
- 37. Smudge
- 38. Anagram of "Fear"
- 40. Initial wager
- 41. Female horses
- 43. Inset
- 44. Less difficult
- 46. Hag
- 47. Page
- 48. Not rented
- 49. Lascivious looks
- 50. Carve in stone
- 51. Debauchee
- 53. Leave out
- 56. Twosome
- 57. And so forth

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Don't be a Cyber Victim

By Marian Goetzinger, Pine Knoll Shores Realty

At the risk of betraying my age, I remember one of my college professors telling my class that we would live to see a “technological highway.” He proceeded to tell us that in our lifetime, we would carry a computer in our pockets with access to all the information in the world. He explained that these tiny computers would replace encyclopedias, cameras, telephones and who knew what more. Leaving the classroom that day I don't think I was the only student snickering at the absurdity of what our professor had told us. We simply could not put our minds around what he had described, and yet everything he described and much more has come true. What Professor Little did not tell us is that with all that new convenience and information at our fingertips would come risks that we could not even imagine.

I could write many articles about all the different scams, frauds and traps that we are now vulnerable to as a result of technology, but I will limit this article to avoiding fraud in real estate practice, specifically wire transfer fraud.

When I started practicing real estate over twenty years ago, all buyers came to closing with a certified check for the purchase. If they were paying cash, it was for the full amount. If there was a loan, the balance was paid by certified funds from the buyer. Once technology made wire transfers easy, closing attorneys began using that method. We all thought that was great! Buyers and attorneys, or closing coordinators for the attorney, simply exchanged wire transfer information from the banks and ‘VIOLA’ instant money. Safe and simple, or so we thought.

More and more, homebuyers and sellers and the REALTORS® and attorneys who serve them are falling victim to wire fraud, in which criminals access emails, learn of a pending transaction and then send phony wiring instructions to unsuspecting victims. Unfortunately, we, the public must become vigilant and careful if we are using the internet. This wonderful new “tool” that was designed to make our lives simple and safe can often make us vulnerable and in danger.

Being the victim of wire fraud can be devastating. The funds are almost always irretrievable once sent. Aside from making off with money, criminals may also steal personal information for later use. It may be easier to impersonate you online than in person.

I was recently involved in a transaction where wire fraud occurred. Yes, right here in little safe Carteret County. I represented a local property owner. A different agent represented the buyer. Two days before the closing was to take place, I called the closing attorney to see if the funds had been received. When she said no, I called the buyers' agent to remind her that her clients should go ahead and wire the funds in order for the attorney to prepare the settlement statement if we were to close on time. When she called her clients, they informed her they had wired the funds exactly as she had instructed them in the email they received from her. A red flag went up for that agent who immediately called the attorney to see if there was anything we could do. REALTORS® don't send wiring instructions. We leave that to the attorneys. We all realized instantly that the buyers' agent had been hacked.

So here's how that happens: The criminal hacks into real estate agents' emails and hovers there watching. He learns when and where the closing

will be and the amount of money to be transferred. He now has the agent's name and email address as well as the attorney's. He waits until the day before the money would be legitimately transferred and sends an email from an

email address that he has created that looks ALMOST identical to the real estate agent's email address. He sends a note to the buyer giving the wiring instructions. He mentions the attorney and he uses the same words and nuances he has seen the agent use as he hovered around her emails.

In this particular instance, there was eventually a happy ending. Because the two agents involved had been on top of things, and because the attorney involved immediately jumped in to help, the funds, which had been wired to a fraudulent account, were frozen and the buyer was able to get them back. I was not privy to all the behind the scenes work that located and retrieved the funds. I do know that the FBI was involved. Wire fraud is a federal crime. I also know that our clients were very lucky and very rare. They got their money back. Closing was delayed by a few weeks but it did close and we were all left with no scars and a very interesting story to tell. We also learned to be somewhat skeptical and learn all we can about wire fraud to protect our clients and ourselves.

So how can you protect yourself from wire fraud? Be sure you clearly understand the wiring instructions for your transaction and be sure the information is coming from a verifiable source. This is not like buying a dress where you hang on to the receipt in case you need to return it. Remember, the money is almost never recovered in wire fraud cases. If you get an email with wiring instructions from anyone other than your closing attorney, don't reply. Call the police and the closing attorney immediately to report the email. Don't be embarrassed thinking, “What if this is for real? I'll look stupid.” If it is for real, no harm done, but if it isn't, think how much it would have cost you if you had complied.

If you receive an email that looks the least bit suspicious, call the police. If you call your attorney or your REALTOR® to verify a message from them, do not call the number on the suspicious email. Call the number on their business card or the number you've used in the past. Cyber criminals are smart and very devious. Be smarter than they are. They will run away when their potential victim starts asking questions and find a less savvy victim. If it smells, looks or sound suspicious, call the police.

I'm really not SO old and this NEW technology changes daily, (or maybe hourly) so don't feel silly, stupid or embarrassed if you feel unsafe. STOP! Think it through and ask somebody. If you think you might be a potential cyber victim, call the police. If you can't figure out how to use the contraption, do what I do, call your teenage grandson.



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