



Outdoor Fun at the Playground



Visit the Brandywine playground to see the recent renovations! Sara Ramirez, the BOA's playground volunteer, has coordinated repairs and updates to ensure the playground remains safe, durable, and attractive. All residents can enjoy the shade trees, comfortable chairs and benches, picnic tables, and fresh air at the playground. The youngsters can enjoy the play structure, including a swing and a slide, and the large grassy area. Bring a Frisbee and a picnic – now's a great time to enjoy the outdoors and meet your neighbors at the playground!

Quarterly Homeowner BOA Meeting: Monday, November 18th at 7:00 pm at the K-Club See you there!

Neighbors Get Together



Fairway Drive East neighbors met on August 6, 2019 to celebrate National Night Out together. Everyone brought a lawn chair, a beverage of their choice and snack foods to share.



Canned food donations will be collected from Brandywine Bay Sound Side and Golf Side neighborhoods.

Can you donate? Volunteer?

Details inside...

Brandywine Clubs

Brandywine Book Club

The Brandywine Book Club met recently to discuss our book, "The Beantown Girls," by Jane Healy. The book is a historical fiction with a new twist on World War II. It follows the adventures of three girls from Boston who decide to volunteer to be Red Cross Clubmobile girls in Europe. They find that the job becomes much more involved than just serving doughnuts to the soldiers.

Our book for November will be "The Girl Who Wrote in Silk" by Kelli Estes. It is based on true events from Seattle's history that involve the treatment of its Chinese citizens.

In December, we have our annual Christmas luncheon. This year we will go to Circa81. After lunch we will return to Melinda Brown's home for homemade treats and fun. At this meeting, we also bring a children's book to donate to Toys for Tots. We hope the books will introduce children to the joys of reading.

We always look forward to welcoming new members.

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.

DIRECTORY CHANGES

214 Lord Granville DriveBrenda Amsden and Tim Patterson704-779-0987
819 Lord Granville Drive.....Charity and Blake Flowers252-269-3102
403 Cedarwood VillageRon Purnell252-269-5599
539A Village Green DriveFran and Jim Mark252-773-4547



The Carolina East Singers, under the choral direction of Susan Gillis Bailey, will perform their Christmas Concert on Saturday, December 7 and Sunday, December 8, 2019. The concert will begin at 4:00 pm at First Presbyterian Church, Morehead City.

The 60+ voice choir will be performing Dan Forrest's *Lux: The Dawn from On High* and many classic Christmas favorites such as *The First Nowell*, *Silent Night* and *Sleigh Ride*. The choir will be accompanied by an orchestra.

Tickets are \$10.00 in advance and \$15.00 at the door. They are available from any choir member or at these local organizations: In Morehead - First Presbyterian Church or Williams Hardware; In Atlantic Beach - The Pool & Patio Store, Atlantic Station Shopping Center; and in Beaufort at First Bank located at 1503 Live Oak Street.

If you would like to join us, call Melinda Brown at 247-1055 for further information.

Brandywine Ladies' Bridge Club

On Wednesday, October 9th, despite not yet having a replacement cook on board, K-Club staff offered the Brandywine Ladies' Bridge a delicious luncheon menu of sliders, subs, sandwiches and hot dogs. And, to top it off, Co-Hostess Pat McMahon provided a delicious rum cake for dessert. Co-Hostess Dolly DiMarco, with Pat, had decorated the luncheon table appropriately with a Halloween theme.

Three tables of "Party Bridge" yielded the following winners: First, JJ Johnson; Second, Pat Barber; and Third, Betty Knish.

Brandywine Ladies' Bridge at the K-Club meets monthly, on the second Wednesday, at 10:30 am. New members are always welcome. For further information or to join, call JJ Johnson at 726-0680, or Ingrid Carmona at 646-7455.

513A Village Green Drive Alex Russell 919-495-3233
134 Carefree Lane.....Paul Becton919-280-5367
102 Cedarwood VillageJanet and Joel Booker602-904-0039
814 Lord Granville DriveMeredith & Matthew Schmunk252-883-6253
531B Village Green Drive.....Kit Williamson.....336-558-7532
102A Reserve Green Drive Elaine and Terry Alger585-742-8544
114 Fairway Drive EastVictoria Reddy919-638-0004
114 Fairway Drive EastColin Reddy919-579-4969
803 Broadmoor CourtDonna and TJ Wolfe252-725-9231
411 Hillcrest DriveCheryl and Mike Cartledge336-978-8438
105 Cannery Row.....Tim and Meg Bradford252-773-4131



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COMMUNITY EMERGENCY NUMBERS

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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



Pet Corner



PetDocks Holiday Hazards and our Pets

By Dr. Todd Worrell

During times of celebration, it is easy to overlook potential hazards to your pet's health and safety. To prevent mishaps, recognize these hidden dangers: ribbons, electrical cords, food and plants.

Most cats and young puppies enjoy playing with ribbons, string, and tinsel. Kittens and young dogs and cats tend to be more curious and playful, and appear to see these items as toys that need to be chased, pounced upon, chewed or swallowed. Once ingested, these objects can become tangled up in the intestinal tract. The rough or abrasive material rubs against the walls of the intestine, causing serious damage with each intestinal contraction. This scenario is often life-threatening, requiring immediate surgery for correction.

Dangling cords of various types are tempting to pets that like to play with string, or those that are teething and are interested in chewing. Cats, puppies, and many smaller dogs have extremely sharp teeth that can easily penetrate the insulation around electric light cords or extension cords. This behavior can result in burns to the tongue or an electrical shock that could damage the lungs or heart.

Where possible, keep pets out of the kitchen during the hustle and bustle of the season. The last thing you want is for them to get underfoot and get burned or otherwise injured. Try to keep in mind that sudden diet changes and "treats," such as table food or scraps, are likely to upset a pet's stomach. Vomiting and diarrhea are common medical problems that veterinarians see, but especially between Thanksgiving and New Year's Day. Feeding leftovers that contain a lot of fat can cause stress and inflammation of the pancreas. Pancreatitis may require hospitalization and intensive medical treatment and can result in death. Also, if you leave an uncooked loaf of bread to rise on the counter, your dog may be unable to resist eating it. In the stomach, the bread can continue to rise and cause a complete obstruction of the GI

tract. You should always make sure that no food has been inadvertently left within your pet's reach.

Most of us have heard that chocolate can be dangerous for dogs and cats, and this is true! The degree of danger to our pets depends on the type and amount that a pet ingests. Chocolate contains a chemical called theobromine, which has caffeine-like activities. Unsweetened or baking chocolate contains approximately 10 times the amount of this ingredient than does milk chocolate. Clinical signs of chocolate poisoning include increased excitability, nervousness, vomiting, diarrhea, and in some cases sudden death. In addition to chocolate, avoid exposure to raisins or grapes, macadamia nuts, and the artificial sweetener xylitol, or products that contain xylitol.

Plants belonging to the lily family are highly toxic to cats. Because of this risk, it is best to prevent your cat or kitten from chewing on peace lilies, Christmas lilies, or other plants belonging to this family. Other seasonal plants that are toxic to cats include daffodils, narcissi, and spring bulbs that are commonly 'forced' to bloom during the winter.

Despite popular belief, poinsettia is not specifically toxic, but can cause intestinal upset. Poinsettia sap can be irritating to the mouth and stomach. Some mistletoe species are toxic, causing liver failure or seizures, while other species are only irritating to the GI tract if ingested. It is wise to consider mistletoe to be a hazardous substance and keep it out of reach of pets and children.

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ALL ABOARD!

By Andy Haines

Hello Brandywine!

I hope everyone is enjoying this cooler weather, as fall has finally arrived after a long, hot summer. It has been an eventful last few months around the neighborhood with the hurricane and associated cleanup, as well as another successful community-wide yard sale. A huge thank you to everyone who was involved with making all of those events run so smoothly.

Given the switch to the quarterly publication, I've got a lot to cover in this space, so I'm going to dive right in. First off, even though it seems like we just did this, we are once again looking for volunteers to run for the two upcoming vacancies on the BOA Board. Rachel and I will both finish off our three-year terms in May, and we will need to be sending out the voting ballots in March, so we wanted to start soliciting volunteers now. This is a great opportunity to give back to the community, and to have a direct impact on our daily operations, so please reach out to any of us if you are interested.

Please also note that we will be sending the files containing all of the information that will be included in the directory to the publishers just before Thanksgiving, so if you have noted problems with your entries in the past or want to confirm that your information is correct, please let me know in the next few weeks.

And lastly, please be aware that there will be another community-wide food drive in early November. Details are included in this issue of the Sound Waves, so please be sure to check that out. This is a great opportunity, as we approach the holidays, for all of us to give something back to our friends and neighbors throughout Carteret County.

All of us on the Board wish everyone throughout the community a wonderful holiday season, and we hope to see you at the next community-wide meeting on Monday, November 18th at 7:00 at the K-Club.



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Does your house stink?

by Marian Goetzinger, Pine Knoll Shores Realty

No matter how immaculate the landscaping; no matter how perfect the curb appeal or how welcoming the home, if your home smells unpleasant, prospective buyers are likely to mark it off their list of possibilities. One of



the easiest ways to create a positive reaction is to enhance the way your home smells.

Does your home smell fresh and clean? Are you sure, or could you be “noseblind”? Here at the coast, one of the most common unpleasant smells is that “musty” smell that is often present in unoccupied

homes. Those of us who live and work here have experienced it so many times that we can easily become noseblind. In occupied homes, there may be pet smells, dirty laundry smells, stale cooking smells and others.

To eliminate unpleasant odors, start by cleaning everything. Clean the refrigerator and set a fresh box of open baking soda on a shelf to absorb odors. If there’s already one there and you can’t remember how long it’s been there, throw it out and buy a new one. The trick is to eliminate or absorb odors, not to cover them up. If you’ve used moth balls, find them all and eliminate them. You may be noseblind to them but visitors and potential buyers will smell them. Wash all rugs, scrub all surfaces and have the carpet cleaned.

If you have a basement or lower level that tends to smell musty, buy a dehumidifier. Pick up a few moisture absorbers such as “DampRid” to place behind the hot water heater, in the laundry room and in any storage spaces that are rarely opened to be aired out.

Whenever you can, while cleaning, open windows and doors and let fresh air and sunshine in. Use natural, clean products such as vinegar, lemon oil and Murphy’s Oil Soap. For closets and drawers that smell less than fresh, open a fresh smelling bar of soap and place it on the shelf or in the drawer.

If you decide to use candles or sprays, make sure they are natural or citrus smelling. Heavy flowery air fresheners make the smell worse, not better. Avoid those.

Invite a good friend that knows she can be brutally honest with you to stop by and take a deep breath. What you’re looking for is a clean fresh smell. Is it there? If you’re not sure that your friend will be totally honest if your house stinks, ask your REALTOR.®

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7th Annual Gingerbread Festival to benefit SECU Crystal Coast Hospice House

Crystal Coast Civic Center – Morehead City, NC: SECU Crystal Coast Hospice House Annual Gingerbread Festival returns for its 7th year to the Crystal Coast Civic Center, December 6-8, 2019, with a whimsical wonderland of confection and holiday crab pot trees created by the community.

The 2019 Gingerbread Festival begins with a ticketed preview party Friday December 6, 2019, 7:00-11:00pm. North Tower band will be playing, and Seaside Sensations will be catering!

The Festival is open to the public December 7 & 8, 2019, 11:00am – 5:00pm featuring a Gingerbread House competition created by local artists, individuals, schools and community groups, spectacular Crab Pot Christmas Trees designed and decorated by individuals and corporate sponsors, Santa visits, Reindeer Games and Crafts for kids of all ages, and Festive Holiday music and entertainment. All free. Crab Pot Trees, t shirts, ornaments concessions and sweets will be available for sale.

The gingerbread house competition is free and open to bakers of all abilities and ages. The four categories are; Professional, Adult, Junior and Pint Size with cash prizes awarded in all categories. Entries do not have to be a house, just an edible structure. A completed and signed entry form must be submitted by December 2, 2019. Entries will be on display and open for public viewing during the Festival. The awards reception will be Sunday December 8, 4:00pm.

Aside from entering the gingerbread competition, there are lots of ways to support the Gingerbread Festival and the CCHH; sponsor and decorate a crab pot holiday tree, volunteer to be a Festival helper, attend the preview party, donate.

CCHH mission statement is to provide an inpatient Hospice Home to our service region and ensure exceptional care management and perpetual funding for facilities, services, programs and future expansion. Since opening on July 1, 2013, SECU

(Continued on page 13)



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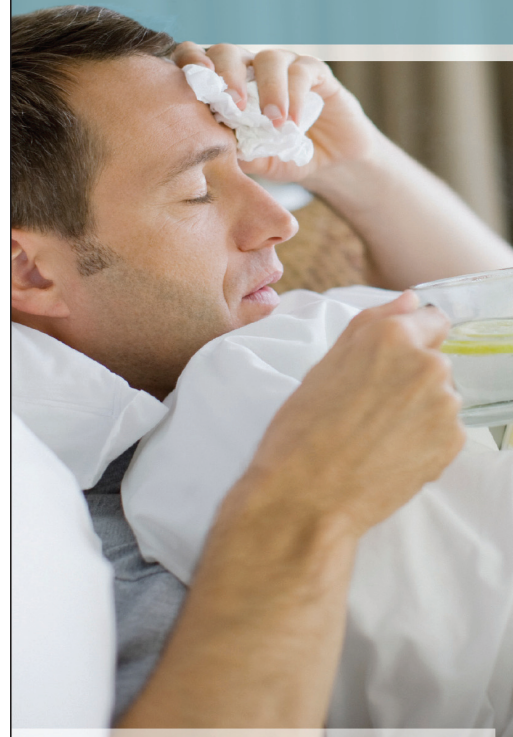
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LGA News

By Susie Garland

July 25: Use 5 Clubs Only Including Putter + Low Putts. Hey, know what? There were some pretty good scores today, only using five clubs, so there! There were 11 players competing, and here are the results. Susie Garland had only 29 putts for lowest putts. Alisa Burr came in second with 31 putts. Angela Zieleck placed third with 32 putts, followed by Bernie Moreno with 33 putts. In the low net competition, there was a tie for third place with a net 68: Janice Ghelli and Lori Wilson. Brenda Leinthall came in second with a net 64. Susie (that's me) achieved first place honors with a net 59. Yup, I done good today, along with all the other winners. Congrats.



August 1: Ace of the Month with 12 players and 9 competing for August Ace. Here are the results. With an outstanding gross score of 91, netting out to a 60, Brenda Leinthall achieved first place honors. I guess the unbearable heat we all experienced worked for Brenda. Kudos, girl. A tie for second place with a net 66: Nancy Bullett and Pudgy Groben. Nice going, you two. We added closest to the pin on hole #8. Way to go, Bernie Moreno. In the 50-50 draw,

Mickey Friend stuffed \$6.00 bucks into her purse.

August 8: Score ODD HOLES only with 12 players participating. Using one-half handicap, here are the results. There was a tie for first place, both having a net 33: Alisa Burr and Bernie Moreno. Just one more point, with a net 34: Mickey Friend took second place. Nice going, ladies. You done good.

August 15: Low Net. Ten players competing. Results: Second place, with a net 65: Brenda Leinthall. A tie for the win, with a net 64: Susie Garland and Janice Ghelli. There you go.

August 22: NOSE. Nine of us played NOSE holes only; that is, holes beginning with those letters. Using one-half handicap, here are the results. Third place, with a net 36: Bernie Moreno. Susie Garland and Angela Zieleck tied for second place with a net 35. The winner: Nancy Bullett with a net 34.

August 29: Team Game: Best 2 balls of foursome. On a bright and beautiful sunny day, with less heat and humidity of the past few weeks, 12 players competed in a team format, with four members to each team. We used specially prepared scorecards made by Susie, with each player handicapped accordingly. Using the best two net scores, here are the results. Captain Pudgy Groben's team, with Pat Barber, Mickey Friend, and Lori Wilson had a total team score of 121 for third place. One putt difference, Captain Alisa Burr's team with Susie Garland, Nelda Kessler, and Myra Roche came in second with a score of 120. Yowch! That was close. And the winning team: Captain Nancy Bullett and her team: Janice Ghelli, Diane Mantho, and Bernie Moreno, with a team score of 118. It was a nice change of pace

to play in a team format and everyone enjoyed the experience.

Sept. 12: Ace of the Month postponed from Sept. 5 due to Hurricane Dorian. There were 11 participating, with six competing for September Ace. In a very close race with Nancy Bullett, a card playoff gave Mickey Friend the win with a net 72. Bernie Moreno had low putts (32). Janice Ghelli added \$5.50 to her purse in the 50-50 draw.



Sept. 19: PRESIDENT'S CUP. The President's Cup tournament was held in honor of LGA president, Susie Garland (that's me). Eleven players participated in this event on a beautiful bright and sunny day. Susie was teamed with each of the players where their net score was added to Susie's net score to achieve combined low net score. Here are the results. Susie and Alisa Burr captured

third place with a combined net score of 137. Brenda Leinthall and Susie had a net score of 136 to take second place. A very close combined score, one-point difference from second place net, put Susie and Janice Ghelli in first place with a net 135. In fact, you can see only one-point difference between first and third place. That was a close race. (Hey, that rhymes). Congratulations to all the winners on your outstanding achievement. (It's good to be the president!) Following the tournament, recognition is given to Angela Zieleck and Brenda for putting together a luncheon like no other. Angela's egg salad along with salad fixings, fruit, and chips was delish. For dessert, Angela made the most mouth-watering, lip-smacking, scrumptious cake. Cannot thank you enough for all your hard work for everyone's enjoyment.



Sept. 26: LOW NET with 7 participants. Another hot and scorching day on the course. Here are the results. With a low net of 66, Myra Roche came in second. Yahoo to the winner with a net 64: Lori Wilson. Way to go.

October 3: Ace of the Month with 12 players and 7 competing for October Ace. Here are the results. In the low putts competition, Alisa Burr had only 30 putts to take the win. And while she was in winning streak mode, her name was pulled in in the 50-50 draw, so she added six bucks to her

wallet. For low net, Pudgy Groben had a net 67 for third place. With a net 65, Anne Lynes took second place. Kudos and Yowsa to the winner with a net 63: Myra Roche. You go, girl, with your spiffy new haircut. Thanks to Myra and Loretta Beaulieu, who provided a most delicious luncheon for all of us to enjoy: Chicken salad, mixed salad, chips, and sherbet for dessert. Just like in the old days. Remember when?

October 10: Low Net with 10 players competing. Today, the weather was a far cry from the heat we've all experienced the past few months. Sweaters, scarves, and long pants were the attire today. Here are the results. Fourth place, net 74: Pat Barber. In a playoff of cards with same 74 net, Loretta Beaulieu took third place. Second place, with a net 70: Janice Ghelli. And the winner, with a net 70: Alisa Burr. You all done good girls. Congrats.



Goodbye, Farewell, and Amen

By Susie Garland

This column has been different from some other articles written for Sound Waves because my coverage focuses on the ladies' golf tournament results each week and recognizes the winners. Limiting news results—meaning a new approach to the stories submitted—the new guidelines do not work for my style of reporting, while at the same time Sound Waves now having to preserve the newsletter to the same number of pages to be printed in this new quarterly format. By the time my byline is published, it would be passé, outmoded, and behind the times with no interest for the readers. Example: Our LGA Club Championship rounds and Ace of the Year tournament are being held past the deadline for this issue of Sound Waves, not to mention the news of these events wouldn't be published until February—already outdated. Thus, this will be my last column. I wish to thank you, my loyal readers, for the support and the opportunities you and the editors of Sound Waves have afforded me over the course of the past 20+ years, enabling me to keep up my writing skills and share golf news and assorted stories and poems with the Brandywine community. Another way of expressing my thoughts has been in the form of prose, so here are my final reflections.

Goodbye, farewell and amen
I really hate to say goodbye
But it would be a deterrent
To read news not current
It's something I can't justify

It has been an honor and my pleasure writing for you all these years. Thanks for the cherished memories and the time we have spent together.

Home & Home

By Susie Garland

July 30: HOME & HOME. Five area golf clubs (Beaufort Club, Brandywine Bay, Crystal Coast Country Club, Minnesott, and Star Hill), with a total of 27 players, (11 from Brandywine), participated in the Home & Home tournament hosted by the Beaufort Club on this date. This is a blitz point tournament where points are earned towards your quota by making bogey or better on par 3's and 4's, and double bogey on par 5's. Of course, birdies count, too. A special thanks to Mickey Friend, Home & Home Chairman, for putting it all together. Great job, and we are very appreciative of your fine effort in coordinating these fun events. Brandywine came in third with the following individual winners: Third place, with a +4 score: Janice Ghelli. In second place, with a +6: Nelda Kessler. And woo-hoo to the first-place winner who, incidentally, had the highest score on the plus side: Brenda Leinthall, with a +9. Congrats, ladies. You really done good.

August 6: HOME & HOME at Star Hill Golf Club. On a bright and beautiful sunny day, after a heavy rainstorm the night before, once again there were five area clubs (see above) participating, with a total of 24 players. Notable Brandywine players (8 total), who came in first, second, and third are as follows: In third place, congrats to our Home & Home chair-lady, Mickey Friend, who scored a +8. There was a tie for second place, with a +11: Nancy Bullett and Janice Ghelli. Nice going, ladies. And, once again, with the highest score of all the players, with a +16: Brenda on-a-role Leinthall. Woo-Hoo!



By Susie Garland

September 10: It was a beautiful bright and sunny day when Brandywine hosted the Crystal Coast league on this date. Kudos to the following players who came in on the winning side. Third flight, first gross: Pat Barber. Second gross: Brenda Leinthall. In the second flight, Pudgy Groben captured third low gross. Second low net: Mickey Friend. Bernie Moreno won first low net. Congratulations, ladies. You done good!

October 15: The Crystal Coast players from Brandywine played at Cypress Landing on this day with eight attending and three winners: Second flight winner with second low net: Mickey Friend. In the third flight, Brenda Leinthall took third low gross, with Lori Wilson capturing second low net. Way to go!

MGA Happenings

By Vince Moreno

August Results

August 7: We had six threesomes today. The game was a scramble; Ken Ghelli announced the winners. Eighteen players, and all had a good time, making it another good day for the MGA.



First: First place winners were Nick Viglianese / Charlie Sabathe / James Whitfield with a score of 65.



Second place and closest to the pin were Bob Colbourne / Lyle Vogel / Bob Mantho

September Results

September 4: We had 18 players today and the game was team low gross / low net, two flights. After the tournament, we all went home to prepare for the storm.



First flight low gross winners were Joe Kirk, Nick Viglianese and Chuck Muller with a score of 158.



Second flight low gross winners, with a score of 161, were Coasty Cornwall, Tom Normyle and John Miller. They were also the Closest to the pin winners.



First flight low net winners were Guy Rouse, Ed Easter and Vince Moreno, with a score of 127.



Second flight low net winners were Gordon Wall, Lyle Vogel and Bob Michaelis with a score of 129.



Carteret County Senior Games
Mission Statement

"To promote healthy living and active lifestyles with community participation by setting and achieving goals in sports and arts competitions."

October Results

Today's game was a little different; the gold tee players teed off from the 200 yard marker and the silver players teed off from the 150 marker. And we all hit from the regular tees on the par threes. It was a fun day. Ken Ghelli, our tournament chairman, came up with this game and got all 21 of us out in time. Steve Sewell did all of the scoring (thanks Steve), and a good day was had by all.



The Low Gross winners were Ed Easter, Coasty Cornwall, and Chuck Muller.



The Low Net winners were Gordon Wall, Joe Rudder, and Guy Rouse.



Shot of the Day

Tom Normyle makes a very difficult shot. This was the shot of the day on September 16, 2019.

Carteret County Senior Games

The Carteret County Senior Games is open to every senior (age 55+), regardless of your skill level. Now is the time to get started – choose your events and start practicing! Local events run from April 1, 2020 through April 24, 2020 at various locations throughout the county. The 2020 schedule has not yet been finalized, but registration will begin January 27, 2020 for the local games. Visit the website, ccpr.recdesk.com (click the Senior Games link at the top), to get the entry packet when registration is open. You can also see what types of events you can enter by viewing the results from previous years posted on this site. The Carteret County Senior Games Facebook page is also updated with information regularly.

A number of Brandywine residents are regular participants in the Senior Games. I asked Charlie Sabathe about his experience, and here's what he had to say:

I have been playing in the Senior Games for about the last 4 years. I started with just golf and cornhole (I had never played cornhole before), and each year I try to add 1 or 2 new activities. This is the first time I am going to play at the next level. You first have to qualify at the county level, and you can go to the state level games to compete against all the other country qualifiers. If it is a qualifying year (every other year) and you qualify at the state level, you can move on to the national level against the other state qualifiers.

Chuck Muller and Ed Easter have been going to the state level for golf over the years and are going again this year. Chuck Muller has actually advanced and played at the national level as well.

The program for Carteret County is coordinated by Darlene Austin, Recreation Program Supervisor for Carteret County Parks & Recreation. She and her staff do a great job of pulling all the activities together. At a recent lunch for participants, Darlene commented on how much the participation in the Senior Games has grown, and she hopes that more people will join in next year.

The Senior Games is not only sports, but they also have contests in categories, like Performing Arts, Painting, and Writing as well.

It is something I look forward to every year. I have made friends within my age group, and we just enjoy competing against each other every year.



Photo from April 2019 of Senior Games golfers at the BBGC. This photo is from the Carteret County Senior Games Facebook page.



What's Your Retirement Picture?

Presented by Greg Patterson and James Allen Canady

As people retire healthier and better educated than ever before, the traditional picture of retirement is changing. Today, many retirees aren't ready to settle for an unstructured life full of Sundays. Instead, they're busy pursuing their passions, going back to school, joining the Peace Corps, starting new businesses, traveling to exotic places, reconnecting with far-flung friends and family, tackling athletic challenges, and sharing their talents and skills with others.

But a full, rewarding retirement life doesn't happen overnight or without some thought. As you plan for retirement financially, it's also important to visualize your next stage of life. The following questions and exercises will help you get started.

Imagine what your retirement will look like, or if already retired, how you'd like it to look

Consider essential questions such as:

- What does a typical day consist of? How do you spend your time? What do you and your spouse or partner do together?
- Where are you living? Do you stay where you are now or move to another location?
- What's on your bucket list? Are there things you've always wanted to do but haven't had the time for? How can you make them happen? What small, manageable steps can you take toward checking those items off your list?
- Would you like to give back? Do you have professional skills that could benefit others outside of your working life? Would you like to share your expertise? Is there a charitable organization that interests you? How might you contribute to its mission?
- Would you like to keep working . . . for yourself? Have you ever wanted to turn a hobby into a business? What would your new venture be?
- How would your spouse or partner answer these questions? Are you on the same page when it comes to retirement? Do you have a plan to balance any conflicting needs or visions?

Take a "practice retirement" vacation

Before you retire, it can be helpful to take a temporary break from work and go for a retirement test-drive. Take as much time off for this break as you can. (If possible, it should be at least three weeks; optimally, take a three- or four-month sabbatical or leave of absence.) Use this time to try out the retirement lifestyle you've envisioned and see how it feels.

After the novelty wears off, ask yourself if there's anything you miss about your work life—for example, the camaraderie and teamwork, the challenge of new projects, or maybe the feeling of being valued. How will you replace these intangible benefits once you're retired?

Make a plan to get there

Once you have a clear vision for your retirement, it's time to start working toward it. As you move forward, consider these questions:

- What steps have you taken to transfer your job responsibilities to others? What

else needs to be done? Have you shared your plan with your boss, coworkers, friends, and family?

- What is left to do from a financial planning standpoint to prepare for retirement?
- What, if any, skills or degrees would be useful to you in this next phase of life? Does it make more sense to get them now or after you retire?
- Are there any roadblocks that might prevent you from achieving your vision? Are you concerned about taking care of elderly parents or other family members? Do you have any medical problems or hereditary health conditions that might affect your retirement?

Remember, making a plan to achieve your goals is the key to enjoying the productive, fulfilling retirement you've envisioned!

###

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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Canned Food Drive November 9

Brandywine has such a giving heart and so many need our help.

A neighborhood canned food drive is planned, including the sound side and golf side. Please put your canned food donations at the end of your driveway by 9AM on Saturday, November 9. Volunteers will pick up donations throughout the neighborhood.

All Saints Anglican Church has organized the food drive and will deliver the donations to local food pantries. Every can of food helps those in need in our area!

If you would like to volunteer to help collect cans on the 9th, please contact Loretta Guthrie at 252-241-2065. Volunteers will meet at the playground parking lot at 9AM and then split up to collect the donations.

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Advanced tonal painting

By Mat Madsen

As in my previous art articles, I will highlight in **bold print** those subjects that I have presented.

No single medium or technique will be a substitute for a good **composition**. The composition will always come first. Control the simple and large masses before you work on the details for a good composition that will create **mood** and a meaning.

Establish your **shapes** and **values** first, and express the feeling and mood of your composition. Then you can concentrate on any of the details you wish to add.

Always work on the entire composition instead of any portion of it, to achieve the effect that you want.

You can also work the background composition with water color paints for its quick drying capability, have lunch or take a walk, and then continue the details with oil paints if you care to.

Concentrate on the light and shadow you plan to introduce into the composition. Know where the light is coming from, and keep this light effect consistent.

There are two reasons for the differences in **tone**. The local color of the object, as the object maybe darker or lighter than what is around it, and also the light or shadow on the object.

There is also the control of the edges which can be soft or hard to any degree of both. A hard edge will focus the attention to the subject. A soft edge has contrasting values blending together, and accents the objects.

I invite all interested artists who read these art articles to call me at 252-414-2545, or visit my home Art Studio and Gallery of over 50 paintings, with your interest and questions. www.artbymat.com | 204 Lord Granville Drive.

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R. Mat Madsen

7th Annual Gingerbread Festival ...

Continued from page 7

Crystal Coast Hospice House has served over 1200 patients and their families. With your support, we continue to fill this great need for our friends, families and neighbors within our 5 county region.

For more information, call 252.808.2244, visit the website, www.cchhnc.org or like us on FB, search gingerbread festival.



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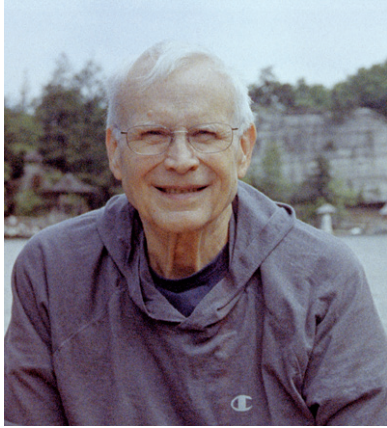
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Committee Volunteer Spotlight: Pat Tyson



The Brandywine Bay community has a variety of committees that are coordinated by neighborhood volunteers. Our neighbors are generous to donate their time and talents, and we appreciate the contributions! Please meet Pat Tyson, a new Architectural Control Committee (ACC) volunteer.

1. Where are you from and what brought you to Morehead City?

My wife and I grew up in Richmond, Virginia. But we left Richmond in 1983, and spent time in Parkersburg, WV,

Pittsburgh, Pa. and Washington, DC before finally moving to Raleigh. We lived in Raleigh for thirty years before finally moving permanently to Morehead last year.

In the 1980's I made a business contact whose father was a member of the old Core Banks Club, located on South Core Banks. He invited me to spend a week at the club one summer, and we returned for many more. Sadly, the club lease ended in 1999 and the clubhouse was returned to the National Park Service. But both Charlotte and I fell in love with Morehead City and the Down East area because of our wonderful times on the Core Banks.

2. What are your hobbies, interests, and/or occupation?

I own a classic car, a Triumph TR3. Anyone who has owned a vintage car will tell you that they require a lot of TLC to keep them on the road. My other hobby is photography, particularly film photography. I have a collection of 35mm and medium format cameras, and develop my own film. I have a small LLC in which I hold a number of rental properties, and my formal education is an MBA from UNC Chapel Hill with concentrations in entrepreneurship and commercial real estate finance. But at this point I would say I'm semi-retired.

3. Would you like to tell us about your family?

My mother was French. Dad met her while serving overseas in World War II. Growing up in a bilingual family was quite interesting. I have one sister who lives now in the UK, and I married my lovely wife Charlotte in 1973. We have no children, but we do have two cats.

4. How long have you lived in Brandywine Bay?

We bought our house in Brandywine in 2015, and spent three years doing repairs and upgrades. We would be down every other weekend, and for every vacation. We moved in permanently on August 26, 2018, about two weeks before Hurricane Florence.

5. What do you like about Brandywine Bay?

I enjoy the general atmosphere. It's very peaceful. There is also a strong sense of community here.

6. What motivated you to volunteer to be a committee member?

The way everyone pulled together after Hurricane Florence really impressed me. So many people gave so freely of their time that I felt I owed it to the community to try and give something back.

7. What else would you like to tell the neighbors about yourself, the committee you are on, or your role on the committee?

If you see a bicyclist riding the neighborhood loop on weekday mornings and trying (but failing) to keep up with car traffic, that would be me! Just getting in some exercise, folks.

My role on the ACC is to help Charlie Sabathe and continue his good work. In my opinion, the ACC is not about saying no to requests for changes/improvements/additions, but rather finding a way to get to yes that benefits everyone - the homeowner and the community.

Brandywine Residents Participate in CLC Spelling Bee

The Carteret Literacy Council hosts an annual Spelling Bee Fundraiser. On Oct. 25, 2019, Brandywine residents Mariana Goldstein and Monica Sellars, along with Audrey Rodriguez, brought home a second place finish for the team sponsored by Williams Hardware. The Williams Hardware cheering section, Jimmy Blanton, John Sellars, and Tim Rodriguez, earned the Sprit Stick award for most enthusiastic cheering. More information about CLC is available at www.carteretliteracy.org.



L to R: Doug McCullough, Retired NC Court of Appeals Judge and the Spelling Bee Judge; Jimmy Blanton; Mariana Goldstein; Monica Sellars; John Sellars; Audrey Rodriguez; Tim Rodriguez; and Les Still, Meteorologist WCTI-TV 12 and the Spelling Bee Master of Ceremonies.

Meet Your Neighbor: Tommy Ramirez



Tommy and Sara Ramirez moved to Brandywine earlier this year, and they have both already jumped in to volunteer for the Brandywine Owners Association. Tommy currently serves as the Director at Large on the BOA Board, and Sara is the volunteer coordinator for the neighborhood playground. Tommy was instrumental in making sure the neighborhood was prepared for storm cleanup, and when Dorian came though, he reports

that the cleanup went smoothly. A good group of neighbors have volunteered for the hurricane response team – thank you!

Tommy and Sarah were both raised in NC. Sara's family lived in Bath, and Tommy's family lived in the nearby community of Pinetown, about 10 minutes away from Bath. They actually met in kindergarten, where Tommy admits to being the troublemaker in class. As they grew up, they attended different high schools, and reconnected several years after graduation. They married in 2014 and have a young son, Jameson.

They chose to move to Morehead City about 2 years ago because both of them were familiar with this area from coming to the beach when they were kids. Tommy says that Morehead City feels like a big city, and they appreciate the conveniences here. They specifically chose Brandywine because they like the safety and sense of comfort they found here. In addition, Sara's parents now live in the area, so they appreciate having nearby family support, babysitting help, and plenty of quality time together.

Tommy grew up in a farming family, so he had experience working with farm equipment as he grew up. He uses that experience in his career at Hyster Yale Group, which designs and manufactures lift trucks. His first position with the company was assembling fork lifts. He was promoted through several different positions and is now a technical trainer. His role includes travel in North and South America, from Canada to Argentina. (Yes, he speaks both English and Spanish fluently!) He travels to equipment dealerships to train and certify local technicians to maintain and repair his company's equipment. He also goes to Pineville, NC (near Charlotte), as there is a customer and training facility there where he conducts customer demos and dealer training sessions.

Tommy has a particular interest in automation and robotics. He says that in today's job market, technical jobs are hard to fill; skilled workers are retiring and few young people are entering the field. He sees that automation helps to fill this gap. He is also passionate about working on a program for high school students to encourage them to choose a career as a technician. He believes there is great opportunity for young people who choose this path.

Closer to home, Tommy enjoys spending time at the beach with his family, duck hunting, and classic cars. Actually, he admits that he's a classic car fanatic. He had a 1967 Chevrolet C-10 pickup truck that he enjoyed working on. He restored it by rebuilding the engine and carburetor and doing other mechanical and body work. Even though he has sold his truck – that was a sad day – he still enjoys seeing and talking about classic cars.

Tommy says that he enjoys meeting neighbors and helping the community through his position on the BOA board. He assured me that neighbors are welcome to call him with questions about the neighborhood – or to talk about cars! So if you want to meet your neighbor, now you know what to do!



Letter to the Editor

This note is to alert my fellow neighbors about a policy of Waste Industries if they use that service. A couple of weeks ago, we decided to cancel the garbage pick up service. They were very polite and told me to leave

the barrel outside the house, but not at the curb and it would be picked up. I cancelled the service two weeks ago and the ugly barrel still has not been picked up. Today I called Waste Industries to report this problem. The customer service rep told me that she would contact the manger for our area. Since I was in the middle of the three month advanced payment billing cycle when I cancelled, I also asked when I would receive a refund for the unused service. She replied "Waste Industries does not provide refunds". I was shocked and asked her suppose I was moving. She said it is the same policy. She said that I should read the contract (I moved here seven years ago). I asked why wasn't I informed of this policy when I called to cancel the service. She said the information is in the contract. My opinion is that this is an unethical business practice and nothing more than a rip off.

Regards,
Bill Hayes

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