



A Great Way to Meet Your Neighbors

By Charlotte Tyson

Several members of the Morehead City Chapter of the Antique Automobile Club of America call Brandywine Bay home. A few of them got together to take a photo of their cars and share a little bit about themselves for Sounds Waves.

Jim and Karyl Kraft moved to Morehead City 43 years ago and to Reserve Green six years ago. They now own two antique cars, a 1967 MGB Roadster and their third Model A, a 1930 Ford Model A Delux Coupe. The MGB was a delayed graduation gift approximately 40 years late!! They were engaged when Jim graduated from Annapolis in June 1964. Young Naval Officers were fairly poor in those days! MG had just introduced the MGB but it was too expensive for a soon-to-be married couple. So a VW Beetle was their first car. Finally the substitution for a '64, the '67 MGB was purchased, sight unseen, from an E Bay offering because it was identical to the '64 except for a few mechanical upgrades. They have participated in many shows, parades, and other antique auto events. One highlight was the Morehead Christmas Parade a number of years ago. Tibby Roberts, a grand Morehead City lady, was Grand Marshall and rode in the rumble seat of the Model A they owned at that time. She was getting along in years but

(Continued on page 6)



From Left to Right: Jim Kraft 1967 MGB Roadster, Charlotte and Pat Tyson 1960 Triumph TR3A, Cathy and Bill Thomas 1966 Mustang Coupe, Karyl Kraft 1930 Ford Model A Delux Coupe



Look inside for a special Veterans Day “Meet Your Neighbor” story, featuring Jere Geurin.



2021 Community Directory

We are preparing the updated 2021 Community Directory and wanted to give residents the opportunity to update or correct their contact information before we submit the list to the printers.

If you have any corrections or updates to make, or if you want to confirm your information is correct, please contact Andy at ahainesnd@gmail.com before Thanksgiving. He will make sure that your correct contacts are included on the list.

We also need a picture for the cover of the 2021 directory. If you'd like to submit photos for consideration, send them to Andy.



BOA Community meeting Nov. 21st at 3:00 at the playground (Rain date: Nov. 22nd). Please bring a chair. We believe by holding the meeting outside it will help us follow state guidelines and safety precautions.



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Duke Energy 844-388-7425

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Carolina Water 800-525-7990

Animal Control 252-728-8585

NC Highway Patrol 800-411-6127

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Pet Corner



PetDocks Winter Safety Tips

By Dr. Todd Worrell

Pets that spend time outdoors are exposed to various environmental and physical dangers that change with the seasons. Here are some basic precautions that you can take to help keep your pet safe and healthy during the winter months.

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

If you have a shelter in your yard (for dogs or cats), insulate the interior. A thick layer of straw makes good insulation. Heated pet mats are also helpful. Use only heated products that are approved for pets. Pets should not be left outside for long periods of time in the winter and should always have the option of coming inside.

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

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

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

Be Aware of Heating Hazards

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

Carbon monoxide poisoning can be a threat to pets as well as people.

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

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

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

Watch Out for Winter Toxins

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

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

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



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As flu season and Covid-19 continue to impact our community, we're employing stringent safety protocols to ensure the well-being of our patients, their families and our staff.

Each staff member is screened daily upon entry, masks are worn in all public and patient areas and we practice physical distancing. It is required that patients and visitors also don a mask. Hand hygiene is of utmost importance and implemented in all tasks throughout the day. We are vigilantly taking precautions in everything we do, to provide the safest care to our patients and our community.

For the latest updates and resources visit CarteretHealth.org



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NOVEMBER 2020 Sound Waves | 5

they were able to get her into the rumble seat without a problem. At the reviewing stand, her family came out with bouquets and lifted her right out of the seat!

Cathy and Bill Thomas bought their home in Brandywine Bay in May 2004 when they retired from the Raleigh area. In December 2016 on a return visit to Raleigh, they found their 1966 red Mustang Coupe. Kathy had always had a soft spot for early mustangs since she borrowed her cousin's 1965 to get her first driver's license. Even though the '66 looked good, it needed some major repairs. Now after many costly improvements they, sometimes with their 17 year old granddaughter along for the ride, love to take a leisurely Sunday afternoon drive. They also have had a lot of fun taking part in local car shows and parades with the other members of the Morehead City AACCA.

Charlotte and Pat Tyson relocated to Morehead City permanently in late August 2018, just before hurricane Florence hit. They had spent 3 years commuting back and forth to Raleigh on weekends to renovate the house they had purchased in Brandywine Bay. They have owned their 1960 TR3A for over 20 years. You will see them riding around the neighborhood from time to time often on their way for after dinner ice cream. As members of the Morehead City Chapter of the AACCA, they have greatly enjoyed participating in local cars shows and the many great holiday parades in the area. AACCA members give out really good parade candy! Over the past winter, the Triumph was on exhibit at the NC Transportation Museum in Spencer, NC along with many other very interesting antique sports cars during their Christmas Polar Express Event.

If you have an antique automobile, or have an interest in finding out more about the Local Chapter of the Antique Automobile Club of America or upcoming events, you can visit our Facebook page (if you use Facebook) <https://www.facebook.com/Morehead-City-Chapter-Antique-Automobile-Club-AACA-241331622997719/> or you can contact the club by e-mail at jules4524@yahoo.com or tyson.pat@gmail.com - please put "Info on AACCA" in your subject line so the e-mail can be directed to the appropriate person for response.

Brandywine Book Club News

By Melinda Brown

The Book Club has been meeting during these unusual times, but finding appropriate venues has been "interesting" and sometimes challenging. We are quite cognizant of Covid guidelines and strive to make our meetings safe for everyone. Hopefully, this pandemic will be over soon and we can return to normal. Since everyone is spending more time at home, we all are also reading more. We look forward to discussing our books and visiting with each other as we social-distance. Our book selection for November was *Dear Edward* by Ann Napolitano. It is the story of a young boy who is the only survivor of a plane crash.

In December, we usually do not have a book discussion due to our holiday luncheon. However, this is also the time when we collect books to donate to Toys for Tots. In January, we will be discussing the book, *A Gentleman in Moscow*, by Amor Towles. It is a Russian historical fiction novel that takes place during the time of the Bolshevik revolution.

We meet the second Tuesday of each month at 1 PM. We'd love to have you join us!!! Please contact Melinda Brown at 349-5800 for more information and directions.



Changes to the 2020 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.

NOVEMBER DIRECTORY CHANGES

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1301 Cedarwood Village.....	Donald Johnson.....	622-7804
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107 Fairway Drive West.....	Liz Morton.....	703/282-4313
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205 Tree Fern Drive.....	Andy Le.....	857-294-2688
211 Tree Fern Drive.....	Steve & Angie Powell.....	919/521-0949
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Digging in the Dirt

By Sue Bohlen

It's November already! What a crazy year it has been. Fortunately, one thing many people did at the beginning of all the disruption was work in the garden. Weeding, cleaning out debris, trimming up, planting new things and adding hardscaping were just some of the tasks we jumped into. Now we must get to the normal late fall chores and maintenance of all the new things.

Although you might be tempted to prune heavily now, this is not the time to do so. In many cases, you would be removing the new buds for springtime flowers. Those need to be pruned right after bloom time. Pruning promotes new growth and new leaves can perish in winter weather. Major tree or woody perennial shaping should wait until late February to mid-March. Should you have broken, diseased or rubbing branches, however, clean them up when you notice them.

It is best to clean out and throw away the piles of leaves around your plants as they are subject to leaf spot, fungi and bacteria that will carry into the plants for next year. Use fresh mulch to protect the roots during winter, leaving a little space adjacent to the trunks to avoid rot and hiding places for insects.

Pansies, violas, snap dragons and the like are great plants to give some color through the winter. Remember that vegetables can be grown throughout the year. There are charts available on the NCSU Extension website. Peruse the whole gardening and landscaping sections for your concerns.

Visit carteret.ces.ncsu.edu or call the Cooperative Extension and ask master gardener volunteers questions at 252-222-6352.



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MONICA SELLARS

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Please email submissions by the 20th of each month.

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Abundant Jars

By Laura Price

One of my earliest memories of my paternal grandmother, was “helping” her prepare fruits and vegetables from the garden for canning. I recall that the jars were stored under beds, in closets, safely tucked away for lean months. I was always in awe of the wonderful colors and goodies those jars held and how abundant the jars would be at each meal.

She passed when I was seven, and I remember my Dad and his siblings dividing up the treasures as they closed the house. My Dad, a dentist, starting canning the next season, and I could “help” him prep, too. It was just a part of our summer to make jams, jellies, and pickled vegetables. Although



he knew how to pressure can, my mother did not and was terribly afraid of it. He happily was limited to canning using the water bath method.

My husband also came from a canning family. When his grandmother passed in the early 80's, he picked every ripe hard pear on her tree and brought home paper sacks full of crisp, delicious pears and her recipe for pickled pears, pear butter, and pear tarts. We literally spent two weekends, pound after pound of sugar, and untold jars “putting up” those pears. I still use her recipe but have added to it. Each season afterward, we would can several things like pickled beets, jams, relishes and fruits.

I still can each season. I give/share most of what I can with others or trade it for goods and services. I still can the basics like strawberry jam, pickled beets, squash relish, Cowboy candy, and watermelon rind pickles; but, I have greatly expanded my list. This year I have canned a delightful peach ginger honey-bourbon jam, a similar BBQ sauce, and a Cayenne pepper sauce.

I decided three years ago to learn how to pressure can. I ordered my canner from Amazon and then it sat in its box for over a year as I was too chicken to use it. Finally, I took a class through the Agricultural Extension and learned I, too, could safely use it. This summer, I pressure canned ground beef, chicken, stock, and other low acid foods. After Florence, I lost so much from my freezer, I knew I could make these items shelf stable. I am quite pleased with the outcome.

Yes I've had some failures, such as an occasional broken jar or recipes that sound good but were awful. Last year, frog balls (pickled Brussels sprouts) was the “must can item” in my canning groups. Nasty little



boogers! I also made a Middle Eastern eggplant jam/relish which got tossed as well!

Biggest challenge this year has been due to COVID, many of the canning jar companies have been making medical supplies instead of jars. Additionally, canning has become more popular due to uncertainties, distribution, and bare food shelves. Jars and lids are almost nonexistent. You can order from Amazon or eBay but the prices are outrageous and unaffordable. So if you have jars you need to get rid of, call me and I'll gladly come get them. Or drop off at my door.

I follow all USDA rules and approved recipes. I had someone refuse a jar of home canned goodness once because they didn't trust home canned goods. I tried not to be upset about that. There is a science and lots of data for safe home canning, of which I use.

Lastly, if someone gifts you a jar, please return the jar and the ring. The lid you can toss, as it cannot be reused. Most canners will refill the jar and gift it again if their jars are returned.

A great tip to make Strawberry Basil Jam: Using the recipe and directions on the SureGel Pectin box (I use the pink low-sugar type) for strawberry jam, add 1/2 cup chopped FRESH basil to the jam right before you jar it up. Water bath as directed. Delightful!



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MGA Happenings

By Vince Moreno

August Tournament



Winners First Flight: Joe Kirk / Nick Viglianese / Bob Warren



Winners Second Flight: Gordon Wall / Lyle Vogel / Tom Grady



Closest to the pin winners: Joe Kirk / Ken Ghelli / John Miller / Ed Easter

September Tournament



Winners! First flight: John Miller / Ken Ghelli
Second flight: Tom Normyle / Lyle Vogel
Third flight: Vince Moreno / Bob Mantho

October Tournament



First Place Winners: Pat Daly / Vince Moreno / Coasty Cornwall / Lyle Vogel



Second Place Winners: Ed Easter / John Zimmerman / Joe Kirk / James Whitfield



Closest To the Pin Winners: Mark Roche / James Whitfield

In Memoriam

Linda Gilbo July 31, 2020

Richard "Mat" Madsen August 4, 2020

SOLHEIM

By Susie Garland



Take me out to play Solheim
Two teams compete for the win
We play best ball, superbball, and then match play
On the beautiful course at Brandywine Bay

On September 10, fourteen players participated in the game of Solheim, divided by two teams: the blue team and the yellow team, each competing in the format described in the above poem. The blue team: Honorary Captain Pat Ludwig (absent), Angela Zieleck, Myra Roche, Jean Hunsinger, Brenda Leinthall, Susie Garland, Janice Ghelli, and Pat Barber defeated the yellow team: Captain Rosie Angel, Nancy Bullett, Christine Bryk, Alisa Burr, Lori Wilson, Nelda Kessler, and Bernie Moreno with a score of 9 to 7. With inclement weather, we improvised with a large putting mat set up at the pro shop (as shown in the picture) to play the three matches as a putting contest, the objective to putt the ball in the least amount of strokes into the middle slot. After the competition, we ordered lunch from the menu offered and were treated to a colorful and delicious cake for dessert as depicted in the collage. Wait! There's more. There were gifts, thoughtfully provided by the hostesses, for each player: A towel, sunglasses, and different flavored bottles of Gatorade.

A very special thanks to Rosie and Angela for putting it all together this year in arranging this very special day. Pat Ludwig and Rosie have been closely associated with this event as long-time Solheim chairs and we want to recognize them for their contributions in this event. Even though we didn't get to play on the course, the hard work and dedication put forth from the hostesses with the mostess made it just as enjoyable. Kudos and more for your dedication and to make this a truly outstanding day of fun, laughs, camaraderie, and fellowship.



8th Annual Gingerbread Festival to benefit SECU Crystal Coast Hospice House

Over the last 7 years, the Gingerbread Festival has grown into a "sweet" holiday tradition for our community and we are working hard to make this year no exception. Due to the COVID-19 pandemic, and the public safety measures surrounding it, we are moving the Gingerbread Festival from the Crystal Coast Civic Center to SECU Crystal Coast Hospice House located in Newport NC!

Our vision for this year's Festival is a drive-through Gingerbread Festival of Lights. This attraction will be & 6 from 5:00-8:00 route will begin Avenue and to-go" at Ft. Park, various displays including Crab Pot Christmas holiday goodies to each car, and Rock Weigh with a display at SECU Crystal Coast Hospice House.



free, family-friendly open December 5 pm. The display on McQueen include "food-Benjamin holiday ing Santa, mas Trees, distributed end at Big spectacular light tal Coast Hospice

In addition to the Festival of Lights, we will also continue the tradition of the Gingerbread Competition & Display. It will be open to the public for viewing and voting December 8th - 12th at The Intersection Church located on Hwy 70. Refer to the website for times.

We welcome you to support the Crystal Coast Hospice House and help provide a fun holiday event for our community during these unique times. There are a lot of ways to support the Gingerbread Festival and the CCHH; become a sponsor, volunteer to be a Festival helper, attend the festival, and 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 Crystal Coast Hospice House has served over 1500 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, <https://www.crystalcoasthospicehouse.org/gingerbread-festival-2020/> or like us on FB, search gingerbread festival.

Meet Your Neighbor: Jere Geurin

By Monica Sellars



Veteran's Day is Wednesday, November 11. When I contacted my neighbor, Jere Geurin, I already knew that he is a veteran and an engaging storyteller. I'm honored that he shared some of his memories and experiences with me, and now I'll share some of them with you.

Jere began his story by telling me that he enlisted in the Navy in 1952. He served over two years in Japan and another year in San Francisco. He was a Radioman 2nd Class when he left the Navy in 1956, a position that required him

to operate teletypes and copy Morse code.

In 1957, Jere joined the Air Force, and he served until 1974, when he retired from military service. At that time, he was a Master Sergeant with a specialty in guided missiles. Many years of his career were spent gaining expertise on aircraft-launched missiles: Falcon Series and Sidewinder air-to-air missiles, Sparrow radar-guided missiles, and Maverick air-to-ground missiles. Toward the end of his career, he spent four years as an Instructor on the topic, creating lesson plans, scheduling classes, and traveling around the US and Germany to teach. He said that this was his favorite assignment because he was self-directed and independent. He enjoyed working with the students, collaborating with other experts to develop training standards for new programs, and ensuring documentation was accurate and useful.

He also told me about the extreme locations where he served. He was stationed in Greenland at Thule Air Base, where in the winter it was dark all day and 35 degrees below zero. He said they walked from the barracks, to the chow hall, and to work, but otherwise they stayed indoors. Anyone working outside had to be careful about frostbite, which can happen quickly, especially when it is windy. At the other extreme was his 1 year tour in Vietnam. There, it was 95 degrees and sticky. He was stationed at Da Nang Air Base, supporting missions flying over North Vietnam. He said they "dodged a lot of rockets over there" and that it was "mostly boring, plus a few moments of sheer terror." Finally, he said that his best tour was in Spain, where he lived in downtown Madrid for a year. He enjoyed making friends and learning the language.

During his time in the Air Force, Jere married and had four children. Now his family is expanded to four grandchildren and two great-grandchildren. After the Air Force, Jere completed his degree at Campbell Col-

lege. He moved to Raleigh and worked in salary administration at CP&L, where he met his wife Donna. I assume they met on the elevator; he said that she worked on the 19th floor, and he worked on the 18th floor. He later worked for FCX, a farm supply company, and Colorcraft (which became Qualex), a wholesale photofinishing business. After retirement, he and Donna moved to Carteret County in 2000, and they have lived in Brandywine since 2004. He remembers their moving day, July 30, as the hottest day of the year!

When I asked Jere about what Veterans Day means to him, he shared that on Veterans Day especially, and most every day really, he thinks about his father and his friends from the military. Jere says that his father is his hero, and he still misses him, since he passed away in 1977. He served as a Staff Sergeant in the Army from 1940-1945 and was in Patton's 3rd US Army in Europe. He survived the worst of the WWII fighting and spent time in Berlin at the end of the war.

After all the world travel Jere experienced in his military career, he and Donna say they are content to stay close to home now. Many mornings, you can find Jere taking a walk in Brandywine. The Geurins also enjoy spending time on their screened porch, playing card games and visiting with friends and family. Jere is a kind and caring neighbor who is always happy to help – a trait that I speculate may have led him into a military career in the first place. I'll ask him about it the next time we talk! To Jere and all Brandywine veterans, thank you for your service to our country!



BOA Christmas Lights Committee

Do you enjoy spreading cheer? Volunteer!

Contact Ryan and Rachel Adrick
rlove.adrick@gmail.com



Would you like to volunteer to help raise and lower the flags at the Brandywine entrances?

Contact Alex Russell
alexmhc@me.com

Year-End Financial Planning

10 Suggestions to Help You Stay on Track



Presented by
Greg Patterson and James Allen Canady

Although 2020 has been a year of unexpected changes, one routine has remained consistent: the fourth quarter means it's time to begin organizing your finances for the new year. To help you get started, here's a checklist of key topics to think about, including new tax and retirement considerations related to the COVID-19 pandemic.

1) Max out retirement contributions. Are you taking full advantage of your employer's match to your workplace retirement account? If not, it's a great time to consider increasing your contribution. If you're already maxing out your match or your employer doesn't offer one, boosting your contribution to an IRA could still offer tax advantages. Keep in mind that the SECURE Act repealed the maximum age for contributions to a traditional IRA, effective January 1, 2020. As long as you've earned income in 2020, you can contribute to a traditional IRA after age 70½—and, depending on your modified adjusted gross income (MAGI), you may be able to deduct the contribution.

2) Refocus on your goals. Did you set savings goals for 2020? Evaluate how you did and set realistic goals for next year. If you're off track, we'd be happy to help you develop a financial plan.

3) Spend flexible spending account (FSA) dollars. If you have an FSA, note that the Internal Revenue Service (IRS) relaxed certain "use or lose" rules this year because of the pandemic. Employers can modify plans through the end of this year to allow employees to "spend down" unused FSA funds on any health care expense incurred in 2020—and let you carry over \$550 to the 2021 plan year. If you don't have an FSA, you may want to calculate your qualifying health care costs to see if establishing one for 2021 makes sense.

4) Manage your marginal tax rate. If you're on the threshold of a tax bracket, you may be able to put yourself in the lower bracket by deferring some of your income to 2021. Accelerating deductions such as medical expenses or charitable donations into 2020 (rather than paying for deductible items in 2021) may have the same effect.

5) Rebalance your portfolio. Reviewing your capital gains and losses may reveal tax planning opportunities; for example, you may be able to harvest losses to offset capital gains.

6) Make charitable gifts. Donating to charity is another good strategy worth exploring to reduce taxable income—and help a worthy cause. Take a look at various gifting alternatives, including donor-advised funds.

7) Form a strategy for stock options. If you hold stock options, be sure to develop a strategy for managing current and future income. Consider the timing of a nonqualified stock option exercise based on your estimated tax picture. Does it make sense to avoid accelerating income into the current tax year or to defer income to future years? If you're considering exercising incentive stock options before year-end, don't forget to have your tax advisor prepare an alternative minimum tax projection to see if there's any tax benefit to waiting until January.

8) Plan for estimated taxes and required minimum distributions (RMDs). Both the SECURE and CARES acts affect 2020 tax planning and RMDs. Under the SECURE Act, if you reached age 70½ after January 1, 2020, you can now wait until you turn 72 to start taking RMDs—and the CARES Act waived RMDs for 2020. If you took a coronavirus-related distribution (CRD) from a retirement plan in 2020, you'll need to elect on your 2020 income tax return how you plan to pay taxes associated with the CRD. You can choose to repay the CRD, pay income tax related to the CRD in 2020, or pay the tax liability over a three-year period. But remember: once you elect a strategy, you can't change it. Also, if you took a 401(k) loan after March 27, 2020, you'll need to establish a repayment plan and confirm the amount of accrued interest.

9) Adjust your withholding. If you think you may be subject to an estimated tax penalty, consider asking your employer (via Form W-4) to increase your withholding for the remainder of the year to cover the shortfall. The biggest advantage of this is that withholding is considered to be paid evenly throughout the year instead of when the dollars are actually taken from your paycheck. You can also use this strategy to make up for low or missing quarterly estimated tax payments. If you collected unemployment in 2020, remember that any benefits you received are subject to federal income tax. Taxes at the state level vary, and not all states tax unemployment benefits. If you received unemployment benefits and did not have taxes withheld, you may need to plan for owing taxes when you file your 2020 return.

10) Review your estate documents. Review and update your estate plan on an ongoing basis to make sure it stays in tune with your goals and accounts for any life changes or other circumstances. Take time to:

- Check trust funding
- Update beneficiary designations
- Take a fresh look at trustee and agent appointments
- Review provisions of powers of attorney and health care directives
- Ensure that you fully understand all of your documents

Be Proactive and Get Professional Advice

Remember to get a jump on planning now so you don't find yourself scrambling at year-end. Although this list offers a good starting point, you may have unique planning concerns. As you get ready for the year ahead, please feel free to reach out to us to talk through the issues and deadlines that are most relevant to you.

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 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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Hammock Place 2020

By Jay Bohlen

Welcome to Hammock Place. We are the subdivision across from the Brandywine Bay Golf Course entrance. The development began about 20 years ago with 70 single-family lots and a community Club House. The street names are Breezy, Carefree, Lazy, Sleepy and Slow Lane projecting its laid-back atmosphere. Recently there has been a lot of interest in our subdivision. This year, five home sales occurred in only a few days. The latest sale sparked a fast bidding war that resulted in a contract over the asking price.



Locally, homeowners are experiencing a 13% increase in home prices over 2019. Many residents are investing in home improvements for their pride of ownership and comfort for years to come. We are seeing deck and screen room additions, kitchen remodels, whole house generators, new roofs and HVAC replacements.

I learned the average homeowner in Hammock Place is 65 years old, coincidentally developing a “50 and older” community of great neighbors. Superb lawn service once a week, slow 20 mph streets and welcoming front porches contribute to the inherent tranquility of the neighborhood.

Prior to COVID-19 restrictions, our neighbors reserved the clubhouse for sales campaigns, First Friday Happy Hours, Bunco, fellowship, picnics and other celebrations. I miss those days and cannot wait to return to the normal that we shared before the virus.

Brandywine Bay Market Report (Year to Date) 2019 vs. 2020

Provided by: Amy M. Hahn, Pine Knoll Shores Realty

When comparing closed residential listings for **Brandywine Bay**, 2019 (65 units) vs. 2020 (66 units), number of sales are up 1.5%. There were 78 new listings added to the inventory for 2019 compared to 2020 with only 61 new listings.

The median **Sales Price** in 2020 was \$260,000 (up 4% from \$250,000 in 2019). The median **List Price** in 2020 was \$269,900 (down just 0.2% from \$270,000 in 2019).

There are currently 7 condos available on the market in Brandywine Bay with 4 under contract, and 7 single family homes with 3 of those being under contract. Three lots are available with none under contract.

Average Days on the Market for 2020 are 70 days vs. 139 days in 2019.

Information was found on NCRMLS on 10/15/2020 and is deemed to be reliable, but is not guaranteed.

**Cedarwood
Village has
a new sign.
Check it
out!**



Meet Your BOA Volunteer: Melonie Edwards

Melonie Edwards recently volunteered to serve on the BOA Board as Secretary. Thank you, Melonie! Now, meet your neighbor...

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

From St. Paul, Virginia and Raleigh, NC. I have been coming to Morehead City for at least 50 years and when I decided to move to the coast, Morehead and Beaufort were among my first choices.

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

I have been retired for 14 years. I make jewelry, and I love to cook and bake.

Would you like to tell us about your family?

I am the custodian of my special needs brother, who is now in Crystal Coast Hospice. I have a 38 year old son who lives in Chapel Hill with his wife and my 5 year old granddaughter and twin 3 year old grandsons.

How long have you lived in Brandywine Bay?

I bought my house in Hammock Place last October. I love being close to town, while being out of the hustle and bustle of the traffic.

What motivated you to volunteer?

My son, for some reason, has always thought I had something to offer an HOA and I always seem to volunteer for worthy causes. I look forward to helping our community grow and serving all our residents. I know everyone has an opinion and that opinion needs to be heard.



Thank you for your generous donations to the food drive in October! Thanks to the collection volunteers! Two carloads of donations went to Lighthouse Community Church Pantry in Stacy, NC. It's Carteret helping Carteret!



How Can You Help the Carteret County Domestic Violence Program?



The SHOP, SAVOR AND SIP NO SHOW fundraiser began in August and ends on November 15, 2020. This event is replacing the traditional annual Luncheon and Fashion Show fundraiser this year. To support this event and the agency's programs, please consider making a donation through the website or by mail. Contributions in any amount will be gratefully accepted. <https://www.carteretdomesticviolence.com/>

The agency's website provides the following information.

We hope you will join us in making our SHOP, SAVOR AND SIP NO SHOW fundraiser a success for our agency this year. Individuals and businesses that choose to contribute will be displayed in the Carteret County News-Times on November 22, 2020 as our way of saying thank you for your support. Contributors will be shared on our Facebook page as well.

The Carteret County Domestic Violence Program helps support happy, healthy, safe, and strong families here in Carteret County, North Carolina by helping women, men, and children rebuild their lives. Domestic Violence affects people from all walks of life and you can help stop the cycle.

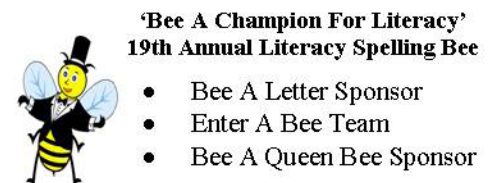
Carteret Literacy Council Fundraising

The Carteret Literacy Council's 19th Annual Literacy Spelling Bee fundraising is underway.

Please join us in supporting literacy in our community. "Bee" a champion for literacy today by becoming a sponsor.

We are a nonprofit founded in 1984 with an all-volunteer tutoring staff. We provide free tutoring in reading, writing, math, English As a Second Language, citizenship, and basic life skills to any adult in Carteret County.

For more information call 252-808-2020, visit carteretliteracy.org, or email carteretliteracy@carteretliteracy.org



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