



Youth Summer Contest Winner Teen Division



Back to School.....End of Summer
By: *Leilanie Torres* Age 13, daughter of *Anneliese Curet and Fernando Torres*

My time with Summer is ending
With school coming fashion is trending
Here comes work and more drama
Be ready to call my mama

New students and different teachers
A transformation starts for the young creatures
Learning something in class five days a week
Getting pop quizzes are not my favorite treat
But patient I'll be because summer will soon come again
Until then I have to go to school ready with my pen

Congratulations

to our 2 student creative summer winners, Madeline and Leilanie



Youth Summer Contest Winner Children's Division

Madeline Haines (Age 5), daughter of Andy and Rebecca Haines, snapped this photo while her family was exploring Rocky Mountain National Park on July 2016. This marmot was running around on the tundra along Trail Ridge Road. (marmot photo edited to best show the marmot)



Brandywine Owner's Association Gate System Entry Card/Microcllic Audit - Third Notice

It has been quite a while since our last entry card audit and there have been many changes in residents and renters. In the interests of community security and updating our records, we are asking you to list the cards/Microcllics currently in your possession. This audit is an important undertaking and we would appreciate a reply by September 30, 2016.

To date there are still 180 households who have not responded.

If you are a new resident please contact Doris Ullman about your gate cards and/or Microcllics.

Your cooperation is essential in this important audit. If we receive no response, we will consider the cards/clics lost and will cancel their validity. In other words, they will no longer be useful for gate entry. Please help us to accomplish this task in a timely manner. Your cooperation is appreciated. You may either fill out the form below and drop it in the mailbox behind the guardhouse at the Hwy 70 gate or email Doris Ullman at boagateupdate@gmail.com. If you have any questions, please contact Doris Ullman at 240-1436. Thank you

Jerry Levesque, President
BOA Board of Directors

Name(s) _____ Phone _____
Address _____
City _____ State _____ Zip Code _____

Gate Card Numbers:

Microcllic Numbers:

NEXT BOA QUARTERLY MEETING
September 26 at 7pm
At the Cedarwood Clubhouse

ART WALK

Attention:
All Brandywine Artists
(BBA and BOA)
Show off your ARTWORK
at the
Second Annual Art Walk
Saturday, October 15
from 11 to 3
To sign-up or get more information call

Tim Bradford 240-1699

Dixie Leibert 726-4369

Please Respond by October 1, 2016
Drawing, Painting, Sculpture, Mixed Media,
Photography, Print Making, & Pottery



Pet of the Month

By Kathy Bass

Kathy and John Bass would like to honor their dog Penny as the September Pet of the Month. Penny has been with Kathy since 2002 when she was adopted from the Wake County SPCA. John Bass joined their family 10 years ago which made Penny (and Kathy) about as happy as they could be.

Penny is a Daddy's girl. She and Dad are both retired and spend their days together. She has a sweet disposition and likes to think of herself as the goodwill Dog Ambassador for Hammock Place in Brandywine. Many of the neighbors may not know Kathy and John, but more often than not, know Penny. She loves her walks down Carefree Lane, after of course, she bumps heads with Milo, the black lab, on the corner. Penny greets other dogs walking or playing in the neighborhood.

By the way, Dick and Carol Corbin are Penny's godparents. She makes a point to go by their driveway to try and see them. Penny is always happy when they are home and usually gets an invitation to come in for water and a treat. Ms. Elizabeth, who lives on the corner, left Penny a Christmas Bag on the door last Christmas which Penny really appreciated.

Penny's two Scottie friends, Brodie and Molly come over every morning to her backyard and if Penny is out, Molly always gives her kisses. All in all, Penny Bass is enjoying her retirement and living in Brandywine.



Brandywine Yard Sale Oct15th

The BOA and BBA Yard Sale Day is approaching! October 15, 2016, is the day when we welcome merchants and scavengers. The sale starts at 8 a.m. and continues until 12pm. Rain-out date for the community yard sale is October 22nd. Advertisements for this awaited event will be in the October 12 and 14 editions of the Carteret County News Times. Sellers are reminded to place a balloon on their street signs as well as at their homes as shoppers will be advised to look for them. This year one yard sale sign may be placed at an intersection to indicate to shoppers to head down your street (ex: on the corner of Lord Granville and Oakmont Dr.). Coordinate with your neighbors to get your sign at your intersection if needed. All signs and balloons must be removed by 1pm the day of the sale. Thanks to the BOA and BBA for covering advertising fees this year.

Last year we had fifty homes participating and anticipate at least that many this year. Please be aware that traffic will be heavy in the early morning hours so walkers, bikers and parents of young children should be alert.

To assess the number of sales and to plan for the future - or for any questions - participants are asked to call Angela Zieleck (BOA) at 726-7767 or Anne Swindell (BBA) at 252-247-5214.



Pet Corner



By Todd & Allison Worrell, DVM's, Pet Docks Animal Hospital

House-Soiling Problems in Cats

Resolving house-soiling problems may require making changes to several aspects of a cat's home environment and care. These can provide the optimal litter box/tray and decrease stress by meeting the cat's other social and environmental needs. They may also include medical treatments and diet suggestions. In this article we will outline some environmental changes that you can make to assist your cat in curbing this behavior. Next month, we will outline some behavioral tips and cleaning practices that can minimize inappropriate soiling

- 1. Number, location and design of litter boxes:** Provide one litter box more than the number of cats in the home. Offer some large (1 1/2 times the cat's length from nose to base of tail) deep, open boxes. Storage containers, sweater boxes and concrete mixing trays are examples. If necessary, cut a door in one end and cover edge with duct tape to avoid sharp edges. Your cat may prefer a hooded litter box if it is kept scrupulously clean. If your cat often urinates over the edge of the litter box, put plastic covered by newspaper around the litter box to absorb the urine. A rigid sheet of plastic cut so that it can be positioned vertically inside the box can protect adjacent surfaces. Put the litter boxes in separate locations around the house, ideally in quiet private places that are easy for a cat to access. Locate litter boxes where the cat needs them, such as in previously soiled sites, and in areas separate from other pets' locations. Avoid high traffic or remote areas.
- 2. Types of litter:** Offer a variety of litter types and allow your cat to choose its favorite. Cats most commonly prefer fine-textured unscented clumping litters. Examples of alternative litters include play sand, potting soil or peat moss, or a piece of carpet or other soft material used as a temporary measure only and in select cases.
- 3. Scooping and changing litter:** Scoop the litter box daily and replenish litter. Wash the box every 2-4 weeks and replace the litter. Use soap and hot water only; avoid strong chemicals or any ammonia-based products.
- 4. Litter attractants:** Herbal products for this use are available in the US. An alternative is to sprinkle a small amount of the cat's urine-soiled litter on top of the clean litter.
- 5. Synthetic pheromone sprays or plug-ins:** Use a spray or plug-in diffuser in areas near the litter box(es) or in areas where the cat frequents. Spray vertical surfaces 1-2 feet (up to 0.5 m) from the floor three times daily; use the diffuser 24 hours a day. Replace diffuser refill unit monthly, or sooner if the top of the brown wick becomes pale tan in color.
- 6. Ensure vertical spaces for resting or hiding places are available to cats.** Use shelves, cat condos or trees to increase separation among cats. The more perceived space, the less stress cats undergo. Provide cardboard boxes and other cozy containers for resting places.
- 7. For cats needing increased opportunities for play and predatory behavior,** increase window access by using cat trees and shelves.

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Carolina Water	800-348-2383
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5 Ways to Spend Quality Time

By Hannah Nielsen

It can be hard in our, often self-focused, fast-paced society to remember to make the time to love other people. But people matter quite a lot, and quality time is essential to building and



maintaining all relationships. So whether you're trying to plan an outing with your child, a friend, or you've been married to your spouse for 40 years and are looking for something new to do together, here is a list of 5 easy, yet meaningful ideas.

1) Volunteer

Instead of spending money on an expensive outing, spend your time and energy on benefitting your community. Just a few of the many worthwhile organizations in our area would include The Boys and Girls Club, Family Promise, Hope Mission or RCS (Religious Community Services). Call or pick up an information packet from any of these fine establishments to learn more about getting involved.

2) Go on a picnic

We have such lovely picnic spots here on the Crystal Coast, many of which include waterfront views. It's such a charming and peaceful way to be out enjoying nature. Just be sure that you leave your picnic location as beautiful as you found it by cleaning up after yourself and not leaving any litter behind.

3) Try something new/educational

Experience the excitement of new discoveries together. Kayak on Bogue Sound or schedule a technical tree climbing excursion at Camp Albemarle. Or if you prefer a tamer outing, you could try a new restaurant or take a tour of a local attraction like Fort Macon, the Maritime Museum, or the NC Aquarium at Pine Knoll Shores. Take it to the next level of edutainment by taking a class. Carteret Community College offers a variety of classes to broaden both your occupational and recreational horizons. Check out their digital or print course catalogues for more information.

4) Get physical

There are a number of good walking trails in the area, including our very own neighborhood! Long walks carry the bonus of being a great catalyst for conversation. However, if you and your companion are looking for something a little more active, consider taking an exercise class together or using some of Ft. Benjamin's free athletic facilities and on-site equipment, which is available to rent at no cost.

5) Accomplish a task

Work on a low-cost DIY or home improvement project together. Cook a new recipe. Make a scrap book or photo album. There's a special sweetness which comes with accomplishing a task with someone dear. Even if the project is somewhat of a disaster, you'll come out the other side with some pretty comical memories and stories to tell.

Independence is a wonderful thing, but while we rush after our own goals, we mustn't lose sight of the world around us. Our careers will end, our accolades will fade, and even our days will come to a close eventually. But "there are three things that will endure- faith, hope, and love- the greatest of these is love." So however you do it, make the time to love the people you've been blessed to share time with. It matters.



ALL ABOARD!

By Jerry Levesque

Tar, Water and Tax Assessments

We have contracted with Onslow Paving to do pavement repairs/replacement in The Reserve, Reserve Green and Lord Granville. The repairs should be completed by publication time. As I mentioned in the past, road repairs are our single highest expense item. Last year, a year of high activity, we spent, on road repairs, the equivalent of all other expenditures combined. Thankfully, we have a road fund that we have been building up to minimize heavy impacts on our annual operating expenses. We set aside money into the fund, on an annual basis. Our roads are getting older and the main roads, especially (LG and BB) are seeing lots of traffic, so we need to be aware of the breakdown of pavement and address it before it becomes a series of potholes. In the coming years, we may have to "skim coat", or add 1.5 inches of pavement on LG. This will be a major budget event, similar to last year's.

The Drainage Committee, Gordon and Janiece Wall and Scott Carpenter, are continuing to clear drainage ditches and improving flow to mitigate flooding during major storms. Thankfully, we have not had a major storm during this hurricane season and we hope that our luck holds out. One area where you can help is keeping any ditches and drainage pipes in front of your homes clear of debris. It doesn't take much time for these critical flow paths to clog up. For the record, it is the responsibility of all homeowners to keep ditches and pipes, in front of their homes, clear. Please help us in this critical endeavor.

You probably have received your Carteret County Tax bills. Itemized in the bill is a special assessment that includes \$155 for the use of CC waste and recycle facilities. It also includes another special assessment of \$15 per household. If you contract with a third party for trash pickup, you can be reimbursed by the county tax office for the \$155 charge. Subsequent bills should not include this charge. To get reimbursement, you need to send a copy of your waste removal contract to the CC tax office, along with a cover letter. For more information, you can call them on the number listed on your tax bill.

Jerry Levesque, President
BOA

Pet Corner

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8. If outside cats seem to be the stimulus for marking behavior, minimize exposure to them. Block the view through windows by applying something your cat cannot see through or prevent access to the window. Options include opaque glass decorating sprays, static film, or taping on paper or translucent window coverings. Put rough surface mats outside sliding doors to discourage other animals from resting there. If your cat lives indoors or does not leave the premises, use motion-activated water sprinklers at the perimeter of the yard to deter animals from entering the area.
9. Put clothing away rather than leaving it on the floor or accessible to your cat.
10. Place shoes, backpacks and luggage with unfamiliar odors off the floor and out of your cat's reach.
11. Clean outside doors and walls where outdoor cats are spraying. Block drafts to prevent odors from penetrating indoors.
12. Deny access to affected areas if possible or place an item in the affected area that may discourage house soiling. For example, food and water bowls placed in the soiled areas may discourage soiling; battery-operated motion-activated lights may illuminate dark private areas that a cat previously soiled.

BUSINESS SPOTLIGHT

OFFICE FUSION SOLUTIONS

By Barbara Johnson



Debbie and Jeff Fisher

the Crystal Coast. Jeff and Debbie want to make your life as stress free as possible and ensure that your time and effort are used effectively for business success.

Debbie says it best, "Our mission is to add value to your life, one step at a time." Professional and trained to give the finest in office services, the staff at Office Fusion Solutions can meet with you and develop a package of support that suits your individual small business needs. Breathe a sigh of relief, your efficient and organized business is just a phone call away.

Conveniently located just outside the Hwy 70 gate of Brandywine at 5309 Hwy 70W in Morehead City, Office Fusion Solutions can be reached at 252-247-9548 or 252-646-3869. Give Debbie and Jeff a call and find out what a difference they can make for you and your small business.

Out and about in Brandywine it is immediately evident that this is a vibrant community with a wealth of entrepreneurs. Small business grows strong in Brandywine. From appliance repair to painters, Mary Kay consultants to home care, lawn services to dog groomers and many more, we have a lot of hard-working small business people in our neighborhood. That is why Office Fusion Solutions is so important.

Founded by Debbie and Jeff Fisher over 10 years ago when they needed help with bookkeeping for their small businesses, Office Fusion Solutions handles all the tedious administrative chores that are part of owning a business like monthly financials, taxes, payroll and billing. They handle the nagging details so you can do what you do best....meet and work with your customers. Tired of hiring and training new assistants who don't work out or who disappear or get sick right when you need them? Leave the back room functions to the experts at Office Fusion Solutions and relax...the business of your business is in good hands.

"But I can't afford to have someone do all that" you say. "I do it myself at night or on weekends after I've finished with all my clients." As if that's your favorite way to spend what should be leisure time. Wake up and face the truth. Is that really the best use of your valuable time and talents? Are you really saving money?

For as low as \$50 a month Office Fusion Solutions can free your time to serve more customers, have fun with your family and enjoy life on

Impressed by the AeroGarden

By Monica Sellars

Have you seen the AeroGarden kits and wondered if they really work? The answer is yes! We have been growing herbs in an AeroGarden for several years, and we have been very impressed with the results. The AeroGarden is easy to set up in your home and requires very little maintenance. You can order everything you need from aerogarden.com.

AeroGarden is a hydroponic growing system that uses pods filled with peat and seeds planted inside. As the seeds grow, the roots reach into the water basin on the bottom of the AeroGarden. You add nutrients to the water, and the water circulates through the tank. Timers control when the

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SOUND WAVES

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Have an interesting friend or neighbor in Brandywine that we can profile in Meet Your Neighbors? Drop us a line at editor: soundwaves@gmail.com

An Evening of Dance

By Hannah Nielsen

Last month there was an Evening of Dance at Fort Benjamin Park Recreation Center open to the public. There are bi-monthly dances held at the Leon Mann Jr. Senior Enrichment Center for those over 50, but this event at Ft. Benjamin was for anyone older than 18. Numerous age groups were represented, and everyone seemed to have a great time. My date and I (both in our early twenties) were undoubtedly the youngest couple there, but we thoroughly enjoyed watching the more experienced dancers, and they seemed to enjoy watching us learn.



The event space was dimly lit and beautifully decorated in shades of purple, black and white. Temporary chandeliers cloaked the ceiling. Each table had a ceramic lantern and tea candle centerpiece, and the beverage dispensers and food table were also illuminated. The whole design seemed to create the illusion of a starry evening for a very classy and romantic feel. Guests were generally dressed quite nicely, without looking overly formal. There was a variety of delicious hors d'oeuvres available including sweet and sour meatballs, fresh vegetables with dips and homemade cheesecake rounds. Iced tea and water were also alongside a delightful punch.

After everyone had a chance to arrive, mingle and snack, an announcement was made that the dancing portion of the evening was about to commence! Music was tastefully provided by DJ Tom Bone. The styles of music included Waltz, Tango, Viennese Waltz, Hustle, Polka, Salsa, Swing and Nightclub Two Step, with a few modern line dances thrown in. It was fun to see each couple putting their own unique spin on every style of dance. The dance floor fit just enough people so that the event felt as well attended as it was, without feeling too crowded.

The skill level of the dancers was as varied as our ages. I personally had little to no ballroom experience, but it was easy to learn the basics by observing the other couples and by listening to my- much more experienced- date's patient instruction. There was also an impressive Waltz demonstration, about halfway through the event, which was performed by members of Patti Freeman's community ballroom class which meets in Beaufort.

All in all it was a lovely evening, and I hope it is not the last time there is an Evening of Dance at Fort Benjamin.

Picture Perfect

By Hannah Nielsen

Thankfully, the same internet that makes it so easy and fun to document our lives can also be used to transition our digital memories into physical copies to keep and to frame. Not too far from Brandywine you will find three stores with on-site and online photo centers: Walmart, Walgreens and CVS.

The online photo centers are perfect for uploading photos, ordering prints and designing your own photo products. For whichever site you chose to use, you'll need to start by making an account. Having an account will make it easier to store and manage your photo orders. All of these websites will let you upload pictures from your computer, and they should also have an option to upload pictures straight from Facebook. If you have any trouble using Facebook, just click and drag the pictures from onto your computer desktop and upload the pictures from that location instead.

Once you've uploaded your pictures, you can use them in a lot of different ways. All three stores offer a variety of interesting gifts and products which can be made online with the personal photos of your choice. These products range from canvas prints and photo books, to mugs and blankets. Each store offers relatively the same selection of photo products with comparable prices.

But if you don't feel like ordering blanket-sized photos of your sister's graduation, don't fret. You can still order run-of-the-mill prints. The Walmart, Walgreens and CVS photo centers all offer free in-store pickup for prints, and the price for prints doesn't change based on the photo finish (matte or glossy). Walmart and Walgreens also offer the option to have prints shipped right to your house (standard USPS shipping rates apply).

The price per print does vary store-to-store. I will be comparing prices based on 4X6 prints, since that is the most commonly used photo size in photo albums.

Check out these photo centers for yourself by visiting their stores or websites. Then log on and start working on a photo project of your own. The process is easy and affordable, and it's just plain fun to transform digital memories into keepsakes.

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Hearing Loss & Vision Problems Go Together as We Age

By Dr. Jackie Jaloszynski

Sensory impairments are some of the most chronic conditions associated with aging. The prevalence of vision and hearing impairments both increase with age, as does the prevalence of dual sensory impairment (vision and hearing loss combined).

According to studies by the Smith-Kettlewell Eye Research Institute in San Francisco, visual impairment alone affects approximately 18% of older adults and hearing loss alone affects up to 33% of older adults with a significant portion of the population (up to 21%) suffering from both hearing and vision difficulties by the age of 70.

Visual impairment impacts both physical and social functioning, whereas hearing impairment largely affects our social functioning. A combination of both visual impairment and hearing loss, and we find ourselves becoming both physically and socially isolated from those we love.

As hearing declines, we have a reliance on our vision for tasks such as understanding speech. A decline in vision limits the information that we can glean from the environment, rendering our daily lives more difficult and thereby imposing limits on our ability to function, impacting our quality of life.

As vision declines, especially low contrast visual sensitivity, our ability to speech read/lip read is greatly compromised. Low visual contrast sensitivity inhibits our ability to see everything distinctly, scenes are not crisp, clear or distinct. When we are unable to see a persons' face clearly we lose many of the visual clues which aide in our understanding and help to fill in the blanks when we don't hear clearly.

A dual sensory impairment of both hearing and vision, compromises our 2 primary modes of communication, listening/hearing and speech reading/lip-

reading. This compromise can severely limit our ability to interact with the people in our environment leading to social isolation, depression, cognitive decline and quality of life issues.

Be pro-active, have your hearing and vision check this Fall!

AeroGarden

(Continued from page 5)

LED grow lights turn on an off, and an indicator light tells you when you need to add more water or nutrients to keep your garden growing.

We have not tried it yet, but you can also grow flowers, vegetables, and salad greens in the AeroGarden. If you plan to have an outdoor vegetable garden in the spring, the AeroGarden can be used to germinate your seeds.

Our primary purpose for our AeroGarden is for growing herbs. We have enjoyed tasting the different flavors of fresh herbs and learning new ways to use herbs in our cooking. If you like to use thyme and sage in your fall recipes, for example, growing your own herbs is a great idea. Since your AeroGarden is inside, you do not need to worry about insects or bad weather harming your plants. You can easily snip just as much as you need for your recipes, and add fantastic flavor to your meals. Herbs are great for drinks, sauces, marinades, soups, and much more. We have especially enjoyed growing basil and making pesto.

If you have more herbs than you can use at once, you can dry them or freeze them. To freeze herbs, just chop them and put them into an ice cube tray. Fill the cubes with a liquid to bind the herbs, like water, oil, wine, or broth. When you are ready to add some herbs to your cooking, just pull out a cube and toss it in the pan.

Once you try your own AeroGarden, I think you will be impressed as well. AeroGardens make great gifts too!

Untreated hearing loss affects brain structure and function. When a person is affected by untreated hearing loss, their auditory cortex becomes "atrophied" due to the lack of sound stimulation. Treating hearing loss in a timely matter, however, can help offset this.



Did you know?

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Doctor of Audiology

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CHORAL SOCIETY SEEKS NEW MEMBERS

By Marilyn Zmoda



Do you sing? Have you ever sung? Is vocal expression your thing? Well hear this!

Finley Woolston, Music Director and the Crystal Coast Choral Society will resume regular Tuesday rehearsals at 7pm on September 6, 2016. They will begin preparations for two mid-December concerts of Handel's sacred Christmas Oratorio, "Messiah". With a full professional orchestra and soloists, this promises to be a highlight of the Christmas season on the Crystal Coast.

Rehearsals are held each Tuesday in the Fellowship Hall of the Swansboro United Methodist Church, 665 W Corbett Ave (Hwy 24) in Swansboro, beginning at 7 pm and ending promptly at 9pm. New members will be accepted until September 20.

Anyone who enjoys singing is welcome to attend. No audition is required and membership is open to women and men of all ages. Chorus members come from Craven, Onslow and Carteret Counties. No formal music training is required, just a pleasant singing voice, and the ability to match a pitch. Attendance at weekly rehearsals is required and individual practice at home is strongly encouraged.

Concerts are scheduled for 7pm Saturday, December 17 at Cape Carteret Presbyterian Church and 3pm on Sunday, December 18 at the Brookwood Baptist Church in Jacksonville. Tickets will be required, and further information will be available in September.

Brandywine members since 1993 are Doris Ullman and Marilyn Zmoda. The chorus was formed in 1986, making this the 30th anniversary year. Mr. Woolston has been Music Director since 1992.

Please check our website www.crystalcoastchoralsociety.org or Facebook page. For more information please call Marilyn Zmoda at 252 247-5929.



We want your talent. If you like to write and would like to be a Sound Waves reporter contact us at editor.soundwaves@gmail.com



Visit our Sound Waves Facebook page and LIKE the page to share information and get great updates about our community between publication dates.
<https://www.facebook.com/soundwavesbrandywine>

Steep Canyon Rangers in Concert Carteret Community Theatre September 21

A bluegrass band at their core, the Steep Canyon Rangers effortlessly walk the line between festival favorite and sophisticated string orchestra. They're as danceable as the most progressive, party-oriented string band, and equally comfortable translating their songs for accompaniment by a full symphony.



It's that mix of serious chops and good-natured fun that earned the Steep Canyon Rangers the Grammy Award for Best Bluegrass Album Grammy in 2013 (for Nobody Knows You), and that drew celebrated comedian/banjoist Steve Martin to them when he needed a backing band. The Rangers are world-class musicians who are just as at home taking the stage at Carnegie Hall as they are knee-deep in a mountain brook, fly rod in hand.

See this iconic band in concert on September 21st at Carteret Community Theatre. Purchase tickets online at www.carteretcommunitytheatre.com.



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Tax Benefits of Home Ownership

By Greg Patterson, Financial Advisor, Atlantic Wealth Management

In tax lingo, your principal residence is the place where you legally reside. It's typically the place where you spend most of your time, but several other factors are also relevant in determining your principal residence. Many of the tax benefits associated with home ownership apply mainly to your principal residence--different rules apply to second homes and investment properties. Here's what you need to know to make owning a home really pay off at tax time.

Deducting mortgage interest

One of the most important tax benefits that comes with owning a home is the fact that you may be able to deduct any mortgage interest that you pay. If you itemize deductions on Schedule A of your federal income tax return, you can generally deduct the interest that you pay on debt resulting from a loan used to buy, build, or improve your home, provided that the loan is secured by your home. In tax terms, this is referred to as "home acquisition debt." You're able to deduct home acquisition debt on a second home as well as your main home (note, however, that when it comes to second homes, special rules apply if you rent the home out for part of the year). The interest that you pay on a qualifying home equity loan or line of credit is generally deductible regardless of how you use the loan proceeds. For more information, see IRS Publication 936.

Mortgage insurance

You can generally treat amounts you paid during 2016 for qualified mortgage insurance as home mortgage interest, provided that the insurance was associated with home acquisition debt, and was being paid on an insurance contract issued after 2006. The deduction is phased out, though, if your adjusted gross income was more than \$100,000 (\$50,000 if married filing separately).

Deducting real estate property taxes

If you itemize deductions on Schedule A, you can also generally deduct real estate taxes that you've paid on your property in the year that they're paid to the taxing authority. Only the legal property owner can deduct real estate taxes. You cannot deduct homeowner association assessments, since they are not imposed by a state or local government.

AMT considerations

If you're subject to the alternative minimum tax (AMT) in a given year, your ability to deduct mortgage interest and real estate taxes may be limited. That's because, under the AMT calculation, no deduction is allowed for state and local taxes, including real estate tax. And, under the AMT rules, only interest on mortgage and home equity debt used to buy, build, or improve your home is deductible. So, if you use a home equity loan to purchase a car, the interest on the loan may be deductible for regular income tax purposes, but not for AMT.

Deducting points and closing costs

When you take out a loan to buy a home, or when you refinance an existing loan on your home, you'll probably be charged closing costs. These may include points, as well as attorney's fees, recording fees, title search fees, appraisal fees, and loan or document preparation and processing fees. You'll need to know whether you can deduct these fees (in part or in full) on your federal income tax return, or whether they're simply added to the cost basis of your home. For more information, see IRS Publication 530.

Tax treatment of home improvements and repairs

Home improvements and repairs are generally nondeductible. Improvements, though, can increase the tax basis of your home (which in turn can lower your tax bite when you sell your home). Improvements add value to your home, prolong its life, or adapt it to a new use. In contrast, a repair simply keeps your home in good operating condition.

Energy tax credit

You might be entitled to a tax credit if you made certain energy-efficient improvements to

your home in 2016. The credit is generally equal to 10% of the amount paid for qualified improvements including roofs, windows, exterior doors, skylights, and insulation materials. There is a \$500 lifetime limit for the credit (and a \$200 lifetime cap on the credit for windows)--meaning you won't be able to claim the credit if you claimed the maximum credit in one or more prior tax years. See IRS Form 5695, Residential Energy Credits, for more information.

Exclusion of capital gain when your house is sold

If you sell your principal residence at a loss, you generally can't deduct the loss on your tax return. If you sell your principal residence at a gain you may be able to exclude some or all of the gain from federal income tax. If you meet all requirements, you can exclude from federal income tax up to \$250,000 (\$500,000 if you're married and file a joint return) of any capital gain that results from the sale of your principal residence. To qualify for the exclusion, you must have owned and used the home as your principal residence for a total of two out of the five years before the sale.

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.

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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 Advisor. Fixed insurance products and services are offered by Atlantic Wealth Management, LLC & CES Insurance Agency. He can be reached at 252-515-7800 or at greg@myatlanticwealth.com.

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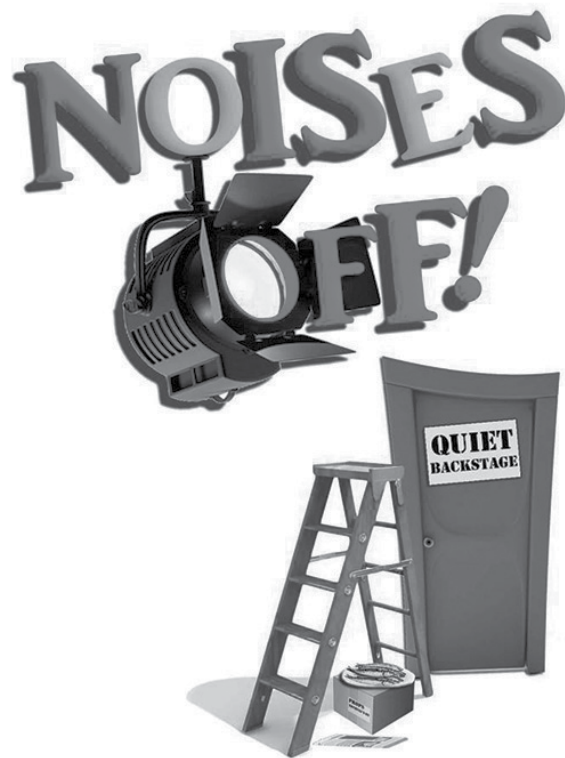
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Noises Off Carteret Community Theatre

By Kim Murdoch



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Director Katie Dixon brings her bucket list production to life! What is this thing called "Noises Off!" you ask? Well...here. These folks had a few things to say:

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Day Trippin' to Kinston, NC

By Monica Sellars



Kinston, NC is about a 90-minute drive from Brandywine Bay. For many of us, it is just a town on the highway between here and where we're going. However, downtown Kinston is reinventing itself and becoming a hub in Eastern NC for good food and craft beer. There are plenty of shops, cafes, museums, restaurants, and special events to experience in Kinston. I'll just tell you about the places we have visited so far, which are all within walking distance of each other.

Lovick's Cafe – This is a casual, family-friendly breakfast and lunch cafe, established in 1941. They serve home-style food, like BBQ, burgers, and salads, but their claim to fame is the Dough Burger. Although it was new to me, apparently the Dough Burger is a famous thing – so, we had to try one. It is a fried patty made of ground beef, onions, flour, and other secret seasonings, served in a hamburger bun. It was first served during World War II, when the restaurant had to adapt its menu due to meat and food rationing. Apparently it became a favorite of the patrons and has been on the menu at Lovick's Cafe ever since.

Mother Earth Brewing – The Mother Earth Brewery is located in an historic building in downtown Kinston that was once a drive-through pharmacy. The 30-minute brewery tours are offered Tuesday-Saturday, and you can enjoy a glass of their delicious beer, before or after your tour, in the tap room. The brewery does not serve food, but it is ok to bring some take-out with you to eat with your Mother Earth beer, either in the tap room or on the patio. It's true; you can purchase their beer at the grocery store here, but seeing how and where it is made may enhance your appreciation of the tasty brew.

The Boiler Room Oyster Bar – This place has great food – I mean, really great! If you go on the weekend, you should get there when it opens because the seats fill up fast. They specialize in serving delicious NC oysters and amazing hamburgers, but truly everything we ate was outstanding.

CSS Neuse II - The CSS Neuse Ironclad gunboat was used by the Confederate States Navy in the American Civil War. During the war, the ship was scuttled, or deliberately sunk, to avoid capture by the Union Army forces. The lower hull of the ship was discovered and raised in 1963, and a large number of artifacts were recovered and are now on display in Kinston at the CSS Neuse State Historic Site and Governor Caswell Memorial. The CSS Neuse II is a full-size replica of the original ship, built by volunteers from 2002-2009. Visitors can tour the replica ship, which is located on the corner of Herritage and Gordon Streets.

If you are looking for a day trip destination, Kinston is a great choice. It is also a good halfway-ish point for a rendezvous with friends and family from the Raleigh area. Just take that right turn, you know the one – on Hwy 70W, at the Fuel Warehouse—and check out downtown Kinston for yourself!



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18-hole LGA news

By Susie Garland

July 21: Hoo-boy, another hot and scorching day out on the links. Only eight players showed up; the others, I'm confident, were sitting in their air-conditioned homes while we roasted in the sun, at the same time trying to hit the dang ball. The game: Score even holes with low putts. Using one-half handicap, here are the results. In the putting category, Brenda Leinthall and Diane Mantho shared second place with 32 putts. Margie Bailey had low putts with 30 to take the win. For low net, Sue King had a net 33 for third place. Pat Barber came in second with a net 31. With a net 30, Margie Bailey was the first place winner—a good day for Margie. I'm typing this with the air conditioner on full blast. The girls were treated to Farmer Nelson's delicious tomatoes from his garden. If you want a sample, just show up on play days and there will be some for you, too.

July 28: Yet another hot and humid day. No walking in the blistering heat. The smart ones stayed home. The numbers are reducing with just six brave players competing in today's game: Nassau: front/back/overall. Using one-half handicap, the front 9 was scored for net; the same for the back 9; then the net scores were totaled for overall. Rosie Angel and Susie Garland (that would be me) tied for first on the front with a net score of 37. Sue King won the back 9 with a net score of 31. Overall score: Susie came in third with a 73; Rosie was second with a 72. Sue King took the win with a score of 69.

August 4: Ace of the Month tournament (with low putts) had seven players competing. In the low putts category, Susie (that's me) tied with Pudgy Groben with 32. In the low net competition, it was a close race to



the finish line. Here are the results. In third place, with a net 69: Ann O'Connor. Ginny Reinhardt was close behind with a net 67 for second place. Ra-ta-ta-ra-ta-ta-ta-ta to the winner with a net 65: Susie Garland (that's me). Ann's name was drawn in the 50-50 for a pocketful of bucks.

August 11: Low Net/Low Putts was the game of the day with ten players, and four conking out after 9 holes. That's how hot it was. Those finishing the round came in like wet dish rags, hot, sweaty, and just about brain dead from the heat and humidity. Will it ever end! Here are the results for the remaining six players. In the low putts category: 1. Ann O'Connor (33); 2. Angela Zieleck (34); 3. Rosie Angel (36). Rosie took first place with a net 69, followed by Susie (that's me) with a net 72 for second place. Ann came in third with a net 74.

August 16: Home & Home tournament at Morehead City Country Club. Eight Brandywine players participated in this blitz point format. Recognition is given to the following players for their outstanding accomplishment: A tie for second place with 10 points on the plus side: Pat Barber and Bernie Moreno. First place tie with 11 points: Sue King and Brenda Leinthall. And here I thought my +7 was good. Congrats, ladies on your fine achievement. Who said this was a game for high handicappers? Sue had to achieve umpteen points with her low handicap to get on the plus side and shot a gross 79! Yowsa! You really done good! With five area clubs participating, Brandywine Bay came in third. Yeah, team! Kudos to us!

August 18: Yet another hot and humid day out on the links with 9 players. With this in mind, the person who scored closest to the heat index (100) would be the winner, and that would be Pudgy Groben. We also played low gross/low net. The "Yowsa" player scored an 88 for low gross. Congrats, Sue. Myra

Roche scored a 70 for low net. Kudos, Myra.

9-Hole LGA Sound Waves Report

By Lenna Easter

Awhile back, Ella Fitzgerald had a hit song called, "It's Too Darn Hot!". Well... golfers just don't seem to have that kind of common sense: we just keep on playing. It helps to start early and play 9 holes. On July 26 we played "Tee To Green" on the back nine. For the purposes of the game, we counted only the strokes we took to get to the green. To even the playing field, half the handicap was taken from the total. Lee Hayes came in first with a score of 30. Marilyn Ryder and Anne Gilbert completed the threesome that day. The rest of the 9-hole ladies probably thought it was "too darn hot!"

On August 2, we again had a threesome play "Par Fours Only" with half the handicap subtracted from the total. Unfortunately, we had to play the front nine which only has 2 par fours! Marilyn Ryder won first place for the day. To be honest, we would have had more participating, but some of our ladies were traveling and could not play the past few weeks.

The heat continued on August 9 as we had a foursome play "6 Blind Holes". Staff in the clubhouse determine which holes will count. 2/3 of the handicap was deducted to determine a winner. Lenna Easter won with a 20 followed closely by Lee Hayes coming in second with a 24.

Will it ever cool down!! Five nine-holers braved the heat and humidity to play "odd holes only". We played on the back nine with only four holes contributing to the score. After half the handicaps were deducted, the winner was Lee Hayes with a low of 13. Anne Gilbert and Marilyn Ryder tied for second with a 17.

The weather will cool down and more of our members will be playing every Tuesday morning. Come and join us!. Tee off is at 9:00 a.m. We gather at 8:30 to discuss the game and other news.

Will and Guy's Helpful Guide to Female Golfing Terms guy-sports.com

Caddy: 2 women talking about a 3rd, who isn't there to defend herself.

Chip: Time to get our nails done again.

Double Bogie: 'Casablanca' followed by 'African Queen'.

Fairway: Splitting the bill when the girls go to lunch.

Good lie: Weight on our driver's license.

Greens: Lunch we eat when you'd really prefer a cheeseburger.

Iron: What guys need to learn to do to their own shirts.

Rough: Getting a guy to understand, well, pretty much anything.

Slice: No thanks ... just a small portion.

Par: The children's grandfather.

Birdie: Another attractive female golfer.

Wood: Where you can find a ball.

MGA Happenings

By Vince Moreno

Our MGA August Tournament was a scramble. Twenty-four of us played and our tournament director Chuck Muller got us all out in time. After he announced the rules for the game we had six 4 man teams.

Soon after golf we had lunch at the KClub and as usual lunch was good. The prizes were given out after lunch.

First place was won with a total of 54.2 by Tom Neal, James Whitfield, Lyle Vogel and Tom Normyle. Second place winners with a total of 54.8 were Chuck Muller, John Miller, John Rennwald and Leon Clay. Third place winners with a total of 55 were Bob Warren, Steve Reinhardt, Ed Easter and Steve Kirwan. Two winners for the closest to the pin were John Rennwald and Gordon Wall.

Again I repeat, it was another good day for the MGA.



First Place Team Tom Neal, Lyle Vogel, Tom Normyle, and James Whitfield



Closest to the Pin were Gordon Wall and John Rennwald



Second Place John Rennwald, Leon Clay, John Miller and Chuck Miller

Do you have the cutest, craziest, most interesting or unique pet in Brandywine? Submit a photo of you with your pet for the chance to be featured as Pet of the Month. Include your contact info, pet name and age and a little about yourself. editor. soundwaves@gmail.com



Third Place Ed Easter, Bob Warren, Steve Kirwan, Steve Reinhardt



Meet Your Neighbor

The Figueredos

By Barbara Johnson

its convenient location, beautiful tree lined streets, community amenities, effective homeowner's association and security system, Brandywine has become a favorite neighborhood for the cutter crews and staff at Ft. Macon.

When military personnel receive orders for their next duty station, they quickly turn to their friends who have been there to find out all about that location. Where do you live, what are the schools like, is it a safe community, what is there to do in the area, where is the shopping and is there a large base nearby with medical facilities, commissary and exchange? Unlike the Marine Corps with a few large bases around the country, the Coast Guard has small installations scattered all around the coast of the United States from Alaska to California on the west coast, Gulf coast communities, and from Florida to Maine on the east coast. These stations can be large, in the middle of busy cities or tiny outposts located in remote spots like Sitka, Alaska or Buxton on the Outer Banks. There are joys and challenges in each location and members of the Coast Guard take care of their own as thousands of families prepare to uproot and move on during the summer. Brandywine has a part in that process. The word among Coast Guard families is that we are a great place to live.

One Coast Guard family that chose to move to Brandywine is the Figueredos. Dad Josh has 13 years in the CG and since his transfer here serves as the Comptroller of Sector North Carolina which encompasses all units on the NC seaboard. Wife of 10 years, Jennifer or "Jen" enjoys the Coast Guard life and her days are filled with caring for sons Julian age 7 and Josh age 9. Last year she was named "Volunteer of the Year" for the boys' school in Petaluma, CA for her daily service to the staff, teachers and students there. I am sure that Morehead Primary and Morehead Elementary are going to love having the Figueredo's and their mom as part of their school families.

The Coast Guard has taken Josh and Jen from Ohio where they met, married and had son Josh

to Maryland, Florida where they had Julian, California and now to NC. Jen's Dad was in the Marine Corps so she grew up moving and the duty transfers with the Coast Guard suit her well. The whole family looks forward to meeting new friends, exploring different area of the country through their love of camping and enjoying unique experiences. Their Coast Guard stations and transfers have taken them to Yellowstone, the Grand Canyon, Zion National Park, horseback riding, whitewater rafting and boating. The boys each have a book of imprinted pennies that they have collected from all the parks and venues they have visited in their travels. They are going to need new ones soon because the ones they have are just about full.

The journey to Brandywine was a long one from California for the family. They found their Brandywine house online and purchased it sight unseen after looking at everything available and seeing a video sent by their Realtor. On the drive cross-country the boys entertained themselves with movies, work books and games of "War" with a pack of cards.

The family loves the house even more than they thought they would and treasure how safe they feel in our gated community. In their initial drive into Brandywine they felt like they were entering a park with the gently curving road and canopy of trees. In their first few weeks here Jen has found friendly neighbors, the children have established good friendships and are on the Morehead Panthers football team and Josh is happy with the boat they bought to go out on each weekend. They are all looking forward to finding new parks and campgrounds to visit with their camper.

Jen has one request of the board...please put in a bike path. Our roads are narrow and too many cars drive over the speed limit and are dangerous to people who like to ride...great comment Jen.

Happy trails to the Figueredos. Enjoy every minute of your time here in Brandywine. We're glad to have you here with us.





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August 18, 2016

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Cary, Emilie	403 Hillcrest Dr.	336-987-0476
Cole, Matt	1103 Cedarwood Village	342-6108
Dyer, Bud & Nancy	809 Broadmoor Court	919-706-8839
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Figueredo, Joshua	106 Rattan Lane	440-503-1202
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TAKE OFF POUNDS SENSIBLY (TOPS)

By Barbara Johnson

I've been fighting my waist line and the scale since my baby was a year old. I'm not even going to let you guess at how long ago that was, but my baby is an adult now. The battle has led me down many dead ends and I never found a shortcut despite years of looking. I did have some success with an amazing young and good-looking male trainer at the gym (oh yeah) coupled with a nationally known weight loss program but even that expensive path ended up with every pound lost finding its way back to my chubby 5'3" frame.

Given my track record I was getting rather desperate when faced with my daughter's wedding in November and the thought of all those photos I'd try to avoid or throw away. Being the largest person in a group photo is not my idea of a way to enjoy nuptial memories enshrined in the wedding album.

Imagine my surprise to discover that a weight loss program I never tried before met every Tuesday at a convenient time and place. Take Off Pounds Sensibly meets for an hour on Tuesdays at 4:45pm at First Presbyterian Church at 1604 Arendell St. And this program is affordable. Your cost is \$32 dollars for a year of membership plus \$5 a month and a couple of quarters and dimes if you fall off the wagon during the week.

Your first meeting is free and the welcome is warm and positive. No scale until you make the commitment to join. The meeting opens with a group recitation of the TOPS pledge and a KOPS pledge for those who have met their weight goal. You see TOPS is a forever way of life and when you climb that mountain you stay to reach back down and help others join you.

This motivational opening is followed by a soul-baring reality check. Everyone is weighed in privately when they arrive, but at the meeting it's time to stand up for what you have done all week. You announce to everyone how much you have lost...or gained. There is nothing but encouragement...cheers and congratulations for a loss or a "turtle" (maintained) or a quiet "we understand" if you've gained. No excuses here folks, no drama, just a room full of people who are treading the same path as you are. The biggest loser is crowned and serenaded each week for their accomplishment.

Someone in the group usually makes a presentation. It can be a motivational reading, a recipe or a concept related to weight loss or healthy eating; nothing preachy, just guidance and good information for this journey. There is no "diet" in TOPS. There is an exchange plan for eating that will be a guide for a lifetime. You get to pick the combinations that fit your lifestyle, habits and taste buds. Nothing special to buy and no branded foods to get your wallet.

The meeting closes with a song and lots of happy chatter as everyone heads home. For the next 7 days it's up to you to make the choices that will bring you slowly to the weight goal established by a health professional. It's not easy folks. I fall off the wagon all the time and if back sliding were dangerous I'd be in constant trouble. But it is life threatening. It's not just my appearance, it is my health. My progress may be slow, but I know that I have a terrific groups of TOPS friends who will be with me every step of the way until I meet my goal and establish an eating pattern that I control and does not control me.

The TOPS program is available in local meetings and online for members. Each membership offers the monthly TOPS magazine with interesting and inspirational articles. Everyone responds to something different when it comes to weight loss. If you're ready there's a fun, supportive local group waiting to help you along.

Brandywine Book Club Notes

By Melinda Brown

The Brandywine Book club resumed our monthly meetings on August 9. We enjoyed catching up with each other's summer activities and discussing our book, *The 100-Year- Old Man Who Climbed Out the Window and Disappeared*, by Jonas Jonasson. Members take turns hosting the meetings. Verna Harris graciously hosted the meeting this month. Books are chosen by the members; therefore we read a variety of genres. Our book for September is *Me Before You* by JoJo Moyes. Our next meeting is on September 13. We look forward to a new year of reading, discussion, and friendship!!! New members are always welcome. If you would like more information, call Melinda Brown at 247-1055.

Me
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You
JoJo
Moyes

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COMMUNITY FOCUS

By Barbara Johnson

Martha's Mission

Dear neighbors,

I volunteer at Martha's Mission Cupboard, Inc. in downtown Morehead City. Martha's Mission is a food pantry for folks in need and we are always in need of volunteers. Just a few hours of your time would be so appreciated.

The mission is located at 901 Bay Street in Morehead City. It's open Mondays, Wednesdays and Fridays from 10am to 3pm. The shifts are only 2 and a half hours long, 10am to 1230 and 1230 to 3pm, so you can choose the one that suits you and the day or days that work best for you. You will likely only be asked to work once or twice a month. The other volunteers are friendly and helpful. If you think you might help, please call our schedule maker Pat Barber at 240-1713.

Thank you,
Lee Hayes

In addition to volunteers, Martha's Mission Cupboard is always in need of several items: canned fruit, Jell-O, snacks for children, pasta and sauces, peanut
(Continued on page 18)



Martha's Mission

butter and jelly, canned chicken, toothbrushes, toiletry items and toilet paper. Items can be delivered to 901 Bay Street during open hours.

Martha's Mission is heading into its busiest season. October, November and December is a time of high demand due to the holidays, seasonal unemployment and extra strain on family budgets. Every family or individual receiving goods from Martha's Mission are screened by the Department of Social Services (DSS) and receive help based on the size of their family and their level of need.

Thanks to the generosity of local donors and cooperation with area supermarkets, Martha's Mission is able to offer a well-balanced selection of foods including fresh meat, dairy, fruits, vegetables, canned goods and packaged foods. Food Lion, Lowes and IGA ensure that nothing on their shelves goes out of date and is wasted. Their donation of fresh food is critical to the success of Martha's Mission.

While donations of canned goods and food are appreciated, your financial support can also go a long way in the hands of Martha's Mission. Thanks to their contacts all over the state, funds can be used to purchase large amounts of needed supplies. You may get several cans of food for \$5 at your local store, but that same \$5 donated to Martha's Mission can make possible the bulk purchase of dozens of canned food items at a cut rate price available only to food banks. Your cash donation can also be used for paper products that cannot be purchased with EBT cards.

Pat Barber of Brandywine has been a Martha's Mission volunteer for over a year. She works at the desk signing people in and in the back stocking shelves when food shipments arrive. "God wants me there," Pat says. "The people I speak with are very grateful for the help and I know that there is a real need being met by our work." Other Brandywine residents are regular volunteers at Martha's Mission. Lee Hayes who drew my attention to the need for volunteers, Pat Barber who allowed me to tour the Mission, Gail Vaughn, Peggy Tulevich, Daisy Casey, Jerry and Patty Tomlinson and Jack and Betty Yankey have all been involved in this critical service to the community. If you have the time to volunteer, Martha's Mission is the place.

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BOA Board Minutes: August 25, 2016 The K Club

The meeting was called to order at 7.00 PM by Jerry Levesque. Executive Board Members in attendance were Bob White, Noreen Barrett, Ed Myers, Nancy Bestercezi.

Jerry asked for a motion to accept the minutes as written by Noreen Barrett from the July meeting held on July 18, 2016. Ed made the motion, Nancy seconded and all Board members agreed.

Treasurer's Report: Bob reported that 636 out of 637 HOA dues were received to date. The Board will not be pursuing the outstanding homeowner as the home is in foreclosure and it would be more costly to hire an attorney to attach a lien. The accounts have a healthy bottom line with savings dispersed in CD's and money market accounts. All bills are paid and up to date.

Secretary report: None

Old Business:

Gate Card Audit: To date the Board has received close to 500 gate card audit forms. The Board has utilized all forms of communication to get the remaining 136 homes including the Soundwaves paper and the website. The new deadline is extended to September 30th.

Carolina Water Road Access: Time frame for completion of access road appears now to be Nov/Dec as permits and approval for the road have to be in hand before starting.

Reserve Road Sign: There is a new sign on order with a directional addition.

Road Repair. This year's projection for repairs is \$60,000. Last year was approx. \$200,000 with the retention walls along Lord Granville and other streets. The last 3 projects to be completed are at the Reserve and Reserve Green and Lord Granville near Pine Valley Drive. These funds were spent to repair crucial road issues which if not competed would end up costing the BOA much more in future paving costs. The white lines are working and there is not as much erosion on Brandywine Blvd.

New Business:

Nancy reported that the yard sale is set for October 15, 2016 between 8am-1 PM with a rain date of October 22nd. If participating, place balloons on mailboxes. Signs are allowed but must be removed within an hour after the event. The art walk is 11-3. More information will be in the Soundwaves. Soundside Brandywine Bay is also participating in their own yard sale at the pool area parking lot.

Phone Tree service: Noreen reported that the Board has investigated a program using a database system to alert BOA residents of any emergencies or relevant information. It is essential to have all residents primary contact phone number in order for this to be a success. Will Gainey and John Miller also coordinate databases. The board are moving forward with this type of service.

Scott Bell is handling the painting of the speed bumps and they should be completed soon.

Committee Reports:

Drainage: As reported by Scott Carpenter: Quarterly Drainage Report as following:* Coordinated the ditch cleaning out by Realtor office road* Cleaned out exit on the main ditch #3* Cleaned out ditch behind Reserved Lane subdivision to playground* Cleaned out approximately 13 culverts along Lord Granville Drive* Replaced 2 old drainage pipes with small rock by 70 gate

ACC: As received from Charlie Sabathe:

(Continued on page 19)



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Bill Johnson
Owner



Will Johnson
Service Coordinator

BOA Board Minutes

(Continued from page 18)

JULY APPROVED ALTERATIONS

208 Westchester Dr.	Remove Dead, Diseased Trees	1-Jul
	Replace Deck	"
208 Tree Fern Dr.	Install Light at End of Driveway	1-Jul
	Expand Parking Pad	"
107 Fairway Ct.	Expand Parking Pad	13-Jul
	Replace Front Walkway	"
114 Fairway Dr. East	Remove Trees	19-Jul
214 Lord Granville Dr.	Replace Gutters	27-Jul

Ed Myers mentioned that several residents had constructed parking pads on their property. We need to keep in mind that permits need to be sought from the county to adhere to impervious surface and run off guidelines. Each homeowner's lot has its own impervious surface. If a homeowner does not receive a permit and surpasses their lot's impervious surface allotment, the county may ask the homeowner to remove the parking pad.

Beautification: Some trimming has occurred to allow for RV's to turn onto certain streets.

Gate Cards: Doris Ulman reports that there are 500 returned gate card update forms and for those outstanding homeowners to please remit their information ASAP.

Cameras: Dave Lessner reported that the DVR was repaired at 24 gate and a new router replaced recently after lightning strikes. Some of the cameras were hit by lightning. 2 of the 3 cameras still need some repair.

Recreational Area: Tom Snively reported that some vandalism had occurred and 3 swings need to be replaced. The low swings do not hold up and need more commercial swings. The playground is 5 years old and needs routine maintenance that may require a budget. The swing structure needs to be power washed and resealed. Chris Calling offered to bring wood chips for the playground.

Discussion was held with the attending homeowners regarding the gates being open until 9.00 each evening. It was noted that so much money was spent on security measures, allowing the gates to remain open that extra hour may jeopardize the security. The Board will review. There were 13 car break-ins recently and the Sheriff's dept. is urging all folks to lock their cars. Discussion was had regarding Street Reps. The Board is reviewing and updating to confirm Street Reps are current and active which will ensure all communication from the Board is being presented to each homeowner.

The meeting was adjourned at 8.20.

The next Executive Board meeting is September 26th, at 7.00 PM at the Cedarwood Clubhouse.

Respectfully submitted by Noreen Barrett, August 29, 2016.



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Picnic on Reserve Green Drive

Never too hot for some neighborhood fun under cover of the community shelter. Ken Magel, President of the Reserve Green Homeowners Association kicked off the festivities on August 14 at 4:00. He gave credit to Betty and Jack Yankey and Judy and Les Payne who were in charge of details. Nearly 50 residents enjoyed fried chicken and pork barbeque and the fixin's from Smithfields. Everyone brought yummy dishes for sides, appetizers and LOTS of desserts.



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E	R	N	E	T	A	G	S	L	I	S	L	E

2	8	7	6	9	4	3	1	5
3	5	1	7	8	2	6	9	4
4	6	9	1	3	5	8	2	7
6	4	2	5	7	8	1	3	9
7	1	5	9	6	3	2	4	8
8	9	3	2	4	1	5	7	6
9	2	8	4	1	6	7	5	3
1	3	4	8	5	7	9	6	2
5	7	6	3	2	9	4	8	1

ACROSS

1. Healed
6. Cocoyam
10. Rant
14. A kind of macaw
15. Marsh plant
16. Twin sister of Ares
17. Noteworthy
19. Aureate
20. Hyrax
21. "___ the season to be jolly"
22. Small island
23. Billiards bounce
25. Besmirch
26. Resorts
30. American songbird
32. Consume
35. A surveying instrument
39. Give in
40. Inveigle
41. Answer
43. Demesnes
44. Athletics
46. "___ we forget"
47. Extent
50. Coming up
53. Oceans
54. Reverence
55. Comparison
60. Sodium chloride
61. Instigator
63. If not
64. Ancient Peruvian
65. Tall woody plants
66. Russian emperor
67. Matured
68. Begin

DOWN

1. Credit or playing
2. Component of urine
3. Adult male sheep
4. Historical periods
5. A gold coin of ancient Persia
6. Historic period
7. Someone who owes

1	2	3	4	5	6	7	8	9	10	11	12	13		
14					15				16					
17					18				19					
20						21			22					
				23		24			25					
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39								40						
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53						54			55		56	57	58	59
60						61			62					
63						64					65			
66						67					68			

8. Delineate
9. Poems
10. Belonging to a regiment
11. Come up
12. Country house
13. A chemical compound
18. New Zealand parrot
24. Caviar
25. Tilt
26. Box
27. Rate
28. Circle fragments
29. Daughter of a step-parent
31. Mining finds
33. Take as one's own
34. Gambling game
36. Location

37. Frosts
38. Exam
42. Illustration
43. East southeast
45. Therefrom
47. Something of value
48. Breakfast and supper
49. Light wood
51. American Sign Language
52. Weight loss plans
54. Diva's solo
56. Shopping place
57. Bright thought
58. Lascivious look
59. At one time (archaic)
62. Wander aimlessly

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Cooking with Whole Grain Mustard

By Monica Sellars

So, how did your mustard turn out?! Ours was terrific – zesty and full of flavor. To expand my use of mustard beyond just sandwiches, I tried out this baked chicken recipe that uses parchment paper to create a little cooking packet. If you plan to cook these on the grill, use aluminum foil instead of parchment paper.

The step to fold the edges of the packet is probably the trickiest part, but you'll get better with practice. If you like this method of cooking, search online for other packet recipes – there are lots out there!

Chicken with Whole Grain Mustard and Zucchini in Packets

Ingredients

- 4 small boneless, skinless chicken breasts (pound flat, if needed, to ensure even cooking)
- 2 tablespoons whole-grain mustard
- 2 small zucchini, thinly sliced
- 2 sweet banana peppers or cubanelle peppers, cut into 1-inch pieces
- 2 shallots, thinly sliced
- 1 1/2 cups halved grape or cherry tomatoes
- 4 teaspoons extra-virgin olive oil
- 1 tablespoon chopped fresh thyme, or 1 teaspoon dried
- 1/2 teaspoon salt
- 1/4 teaspoon freshly ground pepper

Directions

1. Preheat oven to 400 °F.
2. To prepare packets, start with four 20- to 24-inch-long pieces of parchment paper or foil. Fold in half crosswise. With the parchment or foil folded, draw half a heart shape on one side as you would if you were making a Valentine. Use scissors to cut out the heart shape. Open the heart.
3. Place a chicken breast on one side of each open heart fairly close to the crease and leaving at least a 1-inch border around the edges for folding and spread with mustard.
4. Toss zucchini, peppers, shallots, tomatoes, oil, thyme, salt and pepper in a large bowl. Place about 1 1/4 cups of the vegetable mixture on top of each piece of chicken.
5. Close the packet to cover the ingredients. Starting at the top, seal the packet by folding the edges together in a series of small, tight folds. Twist the tip of the packet and tuck it underneath to help keep the packet closed. Place the packets on a large rimmed baking sheet (packets may overlap slightly). Bake until the vegetables are tender and an instant-read thermometer inserted into the thickest part of the chicken registers 165 °F, about 25 minutes. (Carefully open one package to check for doneness—be cautious of the steam.) Let the packets rest unopened for 5 minutes before serving.



September Sudoku

5	1				7	2		6
		3					1	
								4
					5			
6		2						
				8		9	5	3
	8		9				2	
		6	4					7
			2			5		

The Velvet Ant

By Monica Sellars

We have seen only two Velvet Ants in our lifetime. A few weeks ago we had our second sighting, right in our backyard! We took photos, but they came out a little blurry; so, the one included with this article is from the internet, courtesy Jason Wilcox, McDavid, Florida. But trust me – our backyard velvet ant looked exactly like this one. I also did some research and found out some interesting facts. Here's the website I used: http://wildflowers.jdcc.edu/Cow_Ant.html



These are neat insects! They go by a few different names, including velvet ant, red wasp, and cow killer ant. Don't be alarmed – they cannot actually kill cows, but apparently they have a very painful sting. The females, like the one pictured here, are wingless and move quickly on the ground; only the males have wings. They are very brightly colored with varying patterns. It is most common to see red velvet ants, but their colors vary and may also be orange, yellow, or other colors. They are usually 1/4 inch to 1 inch in length, and their bodies are similar in shape to ants, only larger and hairy.

Velvet ants do not want to invade your home. They prefer the outdoors, where they can eat other insects, drink nectar, and lay their eggs in the larva or cocoon of host insects. If you see one, we recommend you do as we did: take its picture from a safe distance, admire its vibrant color, and watch which way it walks so you can walk the other direction.

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