

Brandywine Congratulates Our Graduates!

Greyson Reel

Emily Bell



Emily graduated from West Carteret High School in June 2023. She is an active member of the National Honor Society, an accomplished pianist, and volunteers at the Humane Society. She will be starting her undergraduate studies at North Carolina State University in the fall where she hopes to be a veterinarian. Her parents, J. Scott and Elizabeth Bell, and her grandmother Connie Bell, are so proud of her accomplishments and wish her the very best with her future endeavors.



Greyson Reel, son of Danny and Lisa Pharo, graduated from East Carolina University, College of Business in May 2023 with a Bachelor of Science degree in Business. Greyson is currently employed at Overton's in Greenville, NC as an Online Merchandiser.

Millie Reel



Millie Reel, daughter of Danny and Lisa Pharo, graduated from the Eastern North Carolina RIBN Nursing program which is a partnership between Pitt Community College and East Carolina University in May 2023. She is currently working with ECU Health as a Registered Nurse in Cardiovascular ICU. Millie is scheduled to complete her Bachelor of Science in Nursing Degree from ECU this spring.

Annual Reserve Green Picnic

By Mariana Goldstein



Enjoy these photos from the annual Reserve Green picnic, held on May 20th at our pavilion.

(More photos on page 4)
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Shenk Family Farm

By Monica Sellars

I had the pleasure of meeting Rachel Shenk at the Shenk Family Farm mobile farm store in Morehead City recently. Rachel tells me that there are a number of Brandywine residents who are happy customers of Shenk Family Farm, a local family-owned farm in Newport. Count me in!

The Shenks want their customers to have an easy and convenient shopping experience when purchasing their pork and chicken products. There are a number of ways to purchase and pick up your order. The nearest locations to Brandywine are in Newport at their self-service freezer, and Morehead City at their mobile farm store. You can place your order in advance online or make your choices in person at the mobile farm store. In Morehead City, the mobile farm store is parked at Social Q Smokehouse, 4047 Arendell St., Thursdays, 3-6 pm. You can pay by cash or card. There are also options for pick-ups in Cedar Point, Beaufort, and New Bern.



"We get it. Life can be full & chaotic at times, yet feeding your family good food is still important to you. Our hope for our new mobile farm store is that it would be convenient for you to stock up on your weekly meats & eggs while never even having to get out of your car. Easy peasy! Our family farm offers pasture raised chicken, pork & eggs, plus grass fed beef from our partner farm - food you can be confident in feeding your family. It would be an honor for our family farm to be a part of your family's meals.

We set up our new mobile farm store weekly on Thursdays from 3-6pm at the Social Q Smokehouse in Morehead City. You can learn more about our other pick-up locations and receive your free recipe book from our family at shenkfamilyfarm.com." -- **Rachel Shenk** No matter how you pick up your order, you'll be pleased by the quality products. And may I suggest that you really should go to the mobile farm store at least once -- maybe for your first purchase – because you are going to so enjoy meeting Rachel and experiencing her kindness and enthusiasm in person. Please let her know you live in Brandywine!

The pigs and chickens for the products that the Shenks sell are raised on their farmland in Newport and are processed at local processing facilities. The meat that is packaged at these facilities is guaranteed to be Shenk



Family Farm meat, not mixed with products from any other farm. You can purchase a wide range of products; the full list of choices is impressive, even including packages of meat for pets. And don't forget the eggs! They are delicious for scrambled eggs and great for baking.

The Shenks are starting to raise beef cattle, but it will be a few years before their beef is ready for sale. Meanwhile, they sell beef products from Piney Woods Farm in Burgaw, NC.

They also sell old fashioned lard soap, made by Kristi at Logan Farms, Atlantic Beach Sea Salt, gift certificates, and t-shirts!

For full information check out the website, shenkfamilyfarm.com, and visit their Facebook site. You can also read the recent *Carteret County News-Times* article about the farm: "Shenk Family Farm brings quality food to the table" on https://www.carolinacoastonline.com/.



All Brandywine Yard Sale October 14 Watch for an email with details.

BRANDYWINE BAY ASSOCIATION Board of Directors

President - Jack Ashley (BAY HARBOR VILLAGE) 252-717-6347 • jlashley@ec.rr.com

Vice President - Clark Johnson (BOGUE VILLAGE) 252-622-9401 • encdds@yahoo.com

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Landscape - Belinda Ethridge

Nominating Committee – Belinda Etheridge

Boat Yard (BBA-Owned Spaces Only) - Jack Ashley

Pool Reservations - J.A. Canady 919-618-5906 jcanady4@gmail.com

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BRANDYWINE BAY

ASSOCIATION

919-922-5010

OAK BLUFF

Lorenda Overman

THE VILLAS 919-943-8834 Barbara Parker bhp@bellsouth.net

BOA Gates

Gates open daily at 5:30 am Monday-Thursday, gates close at 8 pm Friday-Sunday, gates close at 9 pm

Blocked Numbers: If you have a blanket "block all UNKNOWN numbers" with your phone provider, enter the following gate phone numbers in your contacts so that the gate system can connect to your phone. 24 Gate phone number is 252-726-1778 70 Gate phone number is 252-240-0669

BOA BOARD OF DIRECTORS

230 Brandywine Blvd. www.brandywineowners.org

President – Scott Mason Vice President – Patsy Fulcher Secretary – Lisa Pharo Treasurer – Mike Pulley 203-623-1968 • sjmas411@gmail.com 252-723-9540 • fulcher.asv@gmail.com 252-916-7372 • lisapharo13@gmail.com 252-326-1370 • mtp422@charter.net

Director at Large – Jennifer Figueredo 440-503-1202 • hyper42677@gmail.com

COMMITTEE CHAIRPERSONS

Architectural Control – **Pat Tyson** Beautification – **Sue Pike** Camera – **Ted Beszterczei** Christmas Lighting – **Amy Schulte** Database Manager – **Andy Haines** Drainage – **Scott Carpenter** Facebook Administrator – **Alex Russell** Neighborhood Reps – **Bob Rose** Recreational Area – **Paul Johnson** Welcome and New Gate Devices

- Elizabeth Sheeks

Security Gates (Breakage) – **Mark Roche** Security Gates (Breakage and Gate Device Problems) – **Ted Beszterczei** Storage Area – **Jerry Garner** Webmaster – **Will Gainey** Website Volunteer – **Terry Alger** 919-413-2138 • Tyson.pat@gmail.com 252-622-4768 • susanpike84@gmail.com 252-269-0179 • tbeszterczei@gmail.com 231-420-1883 • aschulte0217@yahoo.com 919-451-9080 • ahainesnd@gmail.com 252-247-3152 919-495-3233 • alexmhc@gmail.com 252-885-2440 • brose@nccumc.org 252-725-9904 • pauljohnson4123@gmail.com brandywinewelcome@gmail.com

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BRANDYWINE SUBDIVISION PRESIDENTS

CEDARWOOD VILLAGE ENGLISH TURN HAMMOCK PLACE RESERVE GREEN THE RESERVE VILLAGE GREEN Gary LaBelle • 413-504-9121 Johnny Coffee • 336-260-5584 hammockplace@yahoo.com Frank DeBernardo • 203-200-8407 Janet Stout • 252-726-0452 Patricia Boone • 231-464-3067

Reserve Green picnic cont.





Tomato Season Recipe

By Monica Sellars

Now is the time of year when I'm looking for creative ways to use tomatoes. I enjoy this tomato vinaigrette every summer. It is good on so many things – green salad, pasta, vegetables, chicken. You get the idea. Now go get some tomatoes!

Smokey Tomato Vinaigrette

Makes approximately 2 cups of dressing

3/4 cup olive oil

1/4 cup red wine vinegar

1-2 cloves garlic

3 Roma tomatoes (or about a

cup of any type of tomato chunks

or canned crushed tomatoes)

1 1/2 teaspoons liquid smoke (or less for a milder flavor)

1 tablespoon Dijon mustard

1 teaspoon dried basil (or 2 tablespoons fresh)

salt and pepper, to taste

Cut the tomatoes in half, remove the stems and seeds, and chop the tomatoes into chunks. Add all of the ingredients to a blender and blend until smooth and creamy. Season with salt and pepper to taste. Refrigerate until ready to use.

This recipe is from https://tasty-yummies.com/smokey-tomato-vinaigrette-gluten-free-vegan/

Did you know? Officially, Smokey is a proper name, as in the wildfire prevention bear. Smoky (without the e) is an adjective referring to something that is filled with, smells like, or looks like smoke. So yes, the website probably used the wrong spelling; but I can overlook it this time, and I hope you can too. The dressing is delicious.





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A word from Carteret Health Care RIP CURRENT what you need to know

WHAT IS A RIP CURRENT?

Rip currents are channeled currents of water flowing away from shore at surf beaches. They typically extend from near the shoreline, through the surf zone and past the line of breaking waves. (The surf zone is the area between the high tide level on the beach to the seaward side of breaking waves.)

What does a rip current look like?

Signs that a rip current is present are very subtle and difficult for the average beach-goer to identify. Look for differences in the water color, water motion, incoming wave shape or breaking point compared to adjacent conditions. Look for any of these clues:

- Channel of churning, choppy water
- Area having a notable difference in water color
- Line of foam, seaweed, or debris moving steadily seaward
- Break in the incoming wave pattern
- One, all or none the clues may be visible.

Learn to float on your back.

- Never swim alone.
- Bring a float.
- Swim near a lifeguard.
- Look for posted signs and warning flags, which may indicate higher than usual hazards.
- Obey all instructions provided by lifeguards.
- Be cautious. Always assume rip currents are present even if you don't see them.
- If in doubt, don't go out!

IF CAUGHT IN A RIP CURRENT

- Don't fight the current
- Swim out of the current, then to shore
- ◆ If you can't escape, float or tread water
- If you need help, call or wave for assistance

RIP CURRENTS Break the Grip of the Rip!







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Building a new home or remodeling?



Don't forget the water!

Kinetico[®] products have the Mike Holmes seal of approval



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Riding Out

By Bill Dickens

Eastern North Carolina, and especially Carteret County, offers residents a variety of choices to go exploring. We can easily travel to areas loaded with maritime sights, traditions and tasty food. Points of historical interest abound in all directions from south side Virginia to the North Carolina foothills and into the Palmetto state of SouthCarolina. With a little planning, any of these areas can become a day trip, or longer, if time permits. This is "riding out" from Brandywine!

Recently, my wife, Willa and another couple made a day trip to visit the Sylvan Heights Bird Park in Scotland Neck, N.C., which is located in Halifax County, our prior home area. The bird park sits in a rural area and features waterfowl and birds from all seven continents. The park is the brainchild of Mike and Ally Lubbock who moved here from England. Their fascinating story is set out in a book entitled, "The Waterfowl Man of Sylvan Heights" and includes Mike's journal notes and adventures while collecting eggs and birds from around the world. A great review is set out in the park website of Sylvan Heights Bird Park, www.shwpark.com.

Frequent visitors and supporters of the park include international students, photographers, ornithologists and local groups interested in bird study. At the park, every area is fascinating! The flamingos are numerous and easy to spot close up with their colorful plumage. Now, parakeets intermingle with the park visitors in a net enclosure and can be fed up close using a popsicle stick covered in bird seed!

It is not surprising to learn that the popularity of Sylvan Heights has resulted in it becoming a part of the North Carolina Zoo network. The trip makes a great ride out!

Other enjoyable ride outs to us include the ferry to Oriental and Ocracoke. Of course, planning where to arrive at mealtime is an added attraction!

Day Trip to Sylvan Heights Bird Park

By Monica Sellars

I happened to have visited Sylvan Heights Bird Park this spring as well, and I fully agree with Bill and Willa – it's a wonderful place to visit for a day trip! I'll just add a few additional observations.

I met my parents at Sylvan Heights for a visit to see the birds and have a tasty lunch. It's about an equal drive time from their home near Raleigh and ours here in Brandywine – about 2.5 hours. If you look up driving directions online, I recommend the Hwy. 17 route to avoid Greenville. I tried both routes, and the Hwy 17 was by far the easier way. You'll find yourself on a scenic drive to Scotland Neck, NC.

When we arrived, we purchased tickets at the window, along with some bags of bird treats to help us make friends with the birds. There are interesting displays inside the welcome center, and the rest of the attractions are outside. The wide walking paths are a combination of pavement and gravel, as I recall, and there are some hills. We spent over 2 hours strolling around and stopping to view and learn about the birds -- and we could have easily stayed 2 hours more! The flamingoes really are impressive.

We wrapped up our visit with the birds when we got hungry for lunch. We drove a few minutes to downtown Scotland Neck to eat at La Casetta Italian Restaurant, at the recommendation of my mom's friend. It was a cozy, friendly place with tasty food.









Hello Brandywine neighbors. While summer is certainly upon us, your new BOD has been hard at work settling into their new positions. I am your new president, Patsy Fulcher your VP, Mike Pulley your Treasurer, Lisa Pharo your Secretary and Jenn Figueredo your At Large member.

I would like to thank Susan Pike, your past President, and her board for passing on a community in pretty good shape. And thank you to several past presidents and our committee chairs whom I have relied upon to learn the ropes. There is a lot of "local knowledge" to learn!

A special thanks to Charlie Sabathe. After many years as your Architectural Control Committee Chair, Charlie is stepping down. We wish him well. Pat Tyson will assume the Chairman's position. We wish him well also!

From reviewing minutes from prior boards, I realize many things do not change. Major, and expensive ongoing issues continue to be road maintenance, grounds maintenance (including tree removal), drainage and beautification. We have several new projects including more tree removal along Brandywine Blvd from the pool area to rte 24, repaving Hammock Place (which will be done in phases) and rebuilding road edges along Brandywine Blvd.

Still trying to get a handle on Carolina Water System's construction project, but seems they have not been able to secure permanent access to their site from Horton Dr., so we continue to have construction traffic through our 70 gate. Dues collections are going well. To those few of you have not paid, please do so. Believe me, we do not want to be bill collectors, but we will! Brandywine fall yard sale is planned, tentative date is Oct 14. Next HOA meeting will also be in October, date TBD. Please feel free to contact me, or any of the board members with any

questions or concerns that affect the neighborhood.

Introducing the Updated BOA Board Members!

Scott Mason, President Patsy Fulcher, Vice President Mike Pulley, Treasurer Lisa Pharo, Secretary Jennifer Figueredo, Director at Large



Your neighbors appreciate you volunteering your time for Brandywine!



New to the neighborhood? Contact brandywinewelcome@gmail.com to get your welcome packet and set up your

gate access code with your phone number. Need a new gate entry device?

Welcome and new gate device: Welcome and new gate devices committee – Elizabeth Sheeks brandywinewelcome@gmail.com

Moving away? Please give your gate cards to the next owner.

DIRECTORY CHANGES

103 Pine Circle	Brandon and Rebecca Jordon	
1304 Cedarwood Village	Bryan Sellers	
704 Cedarwood Village	David and ValerieCheeks	
402 Hillcrest Drive	Phyllis Wronko	
204 Lord Granville Drive	Chimene Booty	
204 Lord Granville Drive	ChrisBooty	
814 Lord Granville Drive		
814 Lord Granville Drive	DenaWhite	
901 Lord Granville Drive	Jerry and Shirlyn LePage	
203 Westchester Drive	Mary Todd	
209 Westchester Drive	Mike and Rebecca Oliver	

Brandywine Book Club News

The Book Club ladies are excited to begin another year of reading and discussing interesting books! In August we enjoyed catching up with each other's summer adventures and discussing the book, *Lessons in Chemistry*, by Bonnie Garmus. It takes place in the early 1960s at the beginning of the women's equality movement. The main character is a woman chemist who eventually becomes a popular cooking show host where she encourages women to rethink the status quo in their lives.

We haven't chosen books for future months yet. Since books are chosen by the members, we read a variety of genres. Our meetings are held on the second Tuesday of each month. Members also take turns hosting the meetings. We look forward to a new year of reading, discussion, and friendship!!! New members are always welcome. If you would like more information, contact Melinda Brown at 252 349-5800.

LGA News

By Myra Roche

Welcome to the 2023 LGA season! There are 21 members signed up to play from March – November. The Officers for the year are as follows:

President – Lori Wilson

Vice President - Mickey Friend

Secretary – Ann O'Connor

Treasurer – Nelda Kessler

Tournament Chairs - Bernie Moreno & Loretta Beaulieu

Our season started on March 2 with Ace of the Month. Janice Ghelli won with a net 64. On March 17, the LGA & MGA got together for our annual St. Patrick's Tournament. It was well participated with 24 members. The team of Mark Roche, Nick Viglianese, Brenda Leinthall & Anne Lynes had the Irish luck and won the tournament. The month of April brought in some showers, but not 'til Christine Bryk won the April Ace with a 65 net. Our Solheim tournament's team this year was a Garden Party theme, with Team Yellow and Team Pink. Eighteen ladies battled with 6 holes superball, 6 holes best ball and 6 holes match play. In the end, the Team Pink was victorious with a score of 14.5 over Team Yellow's 6.5.

May arrived with Brenda Leinthall winning Ace with a net score of 63. Our Memorial Tournament was held on May 11, where we remember and honor deceased members of our LGA. The day started with Jean Hunsinger getting a hole in one on hole 5. Way to go Jean! Mickey Friend won the tournament with a net 72. On June 1 Angela Zieleck won Ace with a net 70. Chairman's cup (in honor of our Tournament Chairs) was held on June 15. Mickey Friend again is our winner! Hot weather brought in July and our July Ace is Alisa Burr with a net 73.

A reminder that the LGA is open to any Lady who is a member of the Brandywine Bay Golf Club. We play for fun on Tuesday and league play on Thursday. Contact the Pro-shop for more information.



March Ace -Janice Ghelli



St. Patrick's day Tournament- group photo





Luck of the Irish winners Mark Roche, Brenda Leinthall, Nick Viglianese and Anne Lynes





Solheim - group photo



Hole in one - Jean Hunsinger



May Ace - Brenda Leinthall



Memorial tournament winner - Mickey Friend



June Ace - Angela Zieleck



Chairman's cup - Mickey Friend, Bernie Moreno & Loretta Beaulieu



July Ace - Alisa Burr

MGA Happenings

By Vince Moreno

July Tournament



2nd place winners Miller/ Lewis/ Mantho



First place winners Viglianese / Rouse / Easter



Closest to the pin Lewis / Rouse

LOBSTERFEST Returns To St. Francis Episcopal, Salter Path

After several years hiatus, St. Francis By The Sea Episcopal Church in Salter Path is bringing back its popular Lobsterfest in early October. This year's event will be held at the church on Saturday, October 14 from

11:00-4:00. Ticket sales begin Tuesday, August 1 and will end on Monday, October 9. At the event,

1½ pound live Maine lobsters for \$22, cooked at \$24, and complete meals (dine in or take out) for \$30 will be featured.

After August 1, please call the Lobsterfest dedicated phone line at 252-515-0820 or email at sflobsterfest2023@gmail. com for tickets and more information. Thanks for not contacting the church about Lobsterfest in any other way than the above! Updated information will be posted on the St. Francis Facebook page leading up to the event. Cash, check and Visa/Mastercard accepted, with a 4% credit card processing fee added.



St Francis By The Sea looks forward to seeing you again at Lobsterfest in October!



P.E.O. Pecans

By Debbie Laughinghouse

It's that time of year again! P.E.O.'s (Philanthropic Educational Organization) annual pecan drive has begun. Proceeds from the sale of fresh pecans (never frozen or cold stored) go toward providing grants, loans, and scholarships to support the education of young women at all levels, from high school to the



doctoral level and everything Image by Joshua_Willson from Pixabay in between. Over \$45,000 has been given to students in Carteret County in six years.

Please submit your order and check as shown below. Contact Debbie Laughinghouse at 252-646-3677 or Ruth Ann Edwards at 252-646-2141 if you need more information.

Perfect Pecan Halves (1 lb.): \$15.00 Pecan Caramel Clusters (8 oz.) \$11:00 Glazed Pecans (8 oz.): \$11.00 Cinnamon Glazed Pecans (10 oz.): \$11.00 Chocolate Covered Pecans (12 oz.): \$11.00

Order by October 15 for pre-Thanksgiving delivery.

Make checks payable to Debbie Laughinghouse and send to 162 Camp Morehead Drive, Morehead City, NC 28557 or to Ruth Ann Edwards, 207 Brandywine Place, Morehead City, NC 28557.

Pecan Halves @ \$15.00 = \$	
Clusters @ \$11.00 = \$	_
Glazed @ \$11.00 = \$	
Cinnamon @ \$11.00 = \$	
Chocolate @ \$11.00 = \$	
Order Total.	

Order Total: \$_____

Name: _____

Phone: _____

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Gate Clicker Not Working?? Try Changing Your Battery!!

Probably the most common reason your Brandywine gate clicker or key fob is not working (besides dropping it into your morning coffee) is a weak or dead battery.

This is an easy problem to address as well as to check on your success afterward.

There are many more gate clickers out there than key fobs, so in this article we will describe the process using the clicker as the example.**

Gate clickers are held together by one small Phillips head screw that is easy to remove. DO THIS CAREFULLY taking care not to let the clicker open too quickly allowing the battery and circuit board to pop out before you are ready. Then, after noting which way is positive and negative just remove the battery from its location. You will note that it is an A23 (or 23A) which is an unusual size, but we have seen these for sale at Wal-Mart, Batteries Plus, and some local grocers, if you're lucky.

Pop the replacement battery in place taking care to orient its positive and negative correctly. Then, CAREFULLY get the circuit board back in place, put the cover of the clicker back into place, and reinstall the screw.

You should be good to go! Test the clicker first by pressing the button and you should get a bright red light which indicates proper function.





Clicker open showing battery in place. Positve is to the right.

A good bright red light after replacing the battery.

NOTE: A weak battery will enable the light to function but it may not activate the gate! When in doubt just replace the battery!!

Now, for the road trip – I would encourage you now to go to one of the gates and test the clicker function. You DO NOT need to wait until night when the gates are closed to do this. Go to one of the gates anytime, walk or drive up to the gate system pedestal, and press the clicker button. Even in the daytime a properly functioning clicker will cause the gate display to change and you might even hear a "clang" sound if it's not too noisy around you at the time.

That's it! Changing your clicker batter is easy to do and it should power the device for a year or more - if you don't drop it in your morning coffee!!

**Key Fobs use a round battery CR2016 3 volt, otherwise the process is similar



PUBLIC ANNOUNCEMENT - July 18, 2023

ADDITIONAL PRESENTATIONS INTERNET SAFETY AWARENESS FOR PARENTS

Presented by: Carteret County Sheriff's Office Internet Crimes Against Children (ICAC) Unit

Summary: The Sheriff's Office ICAC Unit will be holding a series of presentations to discuss the dangers of the internet in an effort to combat internet crimes against children (ICAC). ICAC crimes include online solicitation/grooming, child sexual abuse materials commonly referred to as child pornography, sextortion, and other related offenses that sexually exploit our children through the internet. These crimes are increasing at an alarming rate due to many factors-education and awareness can help prevent your child from becoming victimized.

When/Where:

- 1. Newport Town Hall, located at 200 Howard Blvd, Newport NC, in the Board Room. This presentation will take place on Monday, July 31, 2023, starting at 7pm. It is estimated to last around 1 hour.
- 2. East Carteret High School, located at 3263 Hwy 70 East, Beaufort NC, in the Library. This presentation will take place on Tuesday, August 8, 2023, starting at 7pm. It is estimated to last around 1 hour.

Who should attend: This presentation is geared toward parents, specifically those whose children use electronic devices capable of connecting to the internet (no certain age range, as this varies from family to family).

For questions about these presentations please contact Detective Bishop at 252-728-8400, ext. 8849, or by email at joseph.bishop@carteretcountync.gov.

Help Your Kids Get a Head Start on Saving with a Roth IRA



Presented by Greg Patterson and James Allen Canady

Contributing to a Roth IRA is an extremely efficient way to save for retirement. The earlier contributions are made, the more time savings have to grow tax free. Wouldn't it be great if your children could take advantage of a Roth IRA and start saving in their teenage years? Good news! They can. Your child may be eligible to open a minor-owned Roth IRA to start saving for retirement, as well as other future expenses.

Minors may also be eligible to open traditional and inherited IRAs, but this article focuses only on the benefits of a Roth IRA.

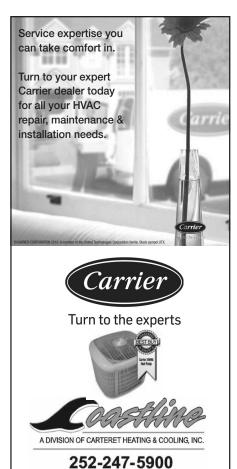
Opening a Minor-Owned Roth IRA

The registration process varies from provider to provider, but the account is typically opened as a custodial Roth IRA. The child is the account owner, with an adult serving as the custodian. Contributions are reported to the IRS under the minor's social security number, but the

custodian completes the new account paperwork and is the individual authorized to act on the account. The custodian is usually (but not always) a parent. Providers may have additional requirements if someone other than a parent serves as the custodian.

There is no age requirement to make a Roth contribution—the same eligibility rules apply to both adults and minors. Once the child reaches the age of majority (either 18 or 21 depending on the state), the funds can be transferred into a Roth IRA in the adult child's name. Subsequently, the adult child is authorized to manage the account. Earned Income

The minor must have earned income to make a Roth contribution. A child with a part-time job after school or summer employment is a prime candidate.



Income Documentation

Ideally, your child's employer will issue a W-2 for the work performed. But what if your child isn't employed with a company but does neighborhood work, such as mowing lawns, shoveling snow, or babysitting? Is the money received considered earned income? The answer is, maybe. It's up to you to document that your child received earned income and that the amount is reasonable. For example, you could not pay your child \$1,000 for two hours' worth of babysitting. Consultation with a tax advisor or CPA is recommended if you're unsure whether your child's work can be substantiated as earned income and if the pay is reasonable.

Funding the Roth

The total amount minors can contribute for a year is \$6,500 (for 2023) or 100 percent of their earned income, whichever is less. A commonly asked question is, must the contribution be made with the income earned by the child, or can it be funded with a gift from a parent or family member? Either option works. Keep in mind that the IRS imposes limits on tax-free gifts. If a minor-owned Roth IRA is funded as a gift, we recommend consulting a tax advisor to ensure that IRS gift tax rules are followed.

Contribution Benefits

Five years after the first contribution is made to a Roth IRA, different options for withdrawing funds apply.

Retirement funding. Once the child reaches age 59½, all funds in the Roth IRA can be withdrawn tax and penalty free. For example, let's assume your 15-year-old son or daughter makes a \$6,000 contribution and never contributes again. Assuming a 6 percent rate of return compounded annually, that contribution will be worth \$110,520 when the child is 65 years old. That beats a normal savings account earning minimal interest. **Please note:** This scenario is hypothetical, and future rates of return can't be predicted with certainty.

First-time home purchase. Your child can withdraw the earnings in the account tax and penalty free to pay for costs associated with purchasing his or her first home. The amount not subject to tax and penalty is capped at \$10,000. (Consult IRS Publication 590-B for details on what expenses are deemed qualified home acquisition costs.)

Education expenses. Earnings may be withdrawn to pay for qualified education expenses, including college tuition, books, and supplies. Distributions of earnings will not be subject to the early-withdrawal penalty but will be subject to ordinary income taxes. (Consult IRS Publication 590-B for details on what expenses are deemed qualified education costs.)

Emergencies. If needed for an emergency, account contributions can be withdrawn tax and penalty free. In this case, the five-year waiting period after the account has been opened does not apply. The child's contributions can be withdrawn at any time and at any age.

The Value of Saving

It's unrealistic to expect children earning money to think about saving

(Continued on page 13)

Help Your Kids Get a Head Start

Continued from page 12

it for retirement rather than buying what they want now. But providing them with a Roth IRA is a good way to instill the practice of setting money aside for the future. Plus, if you agree to match the funds they contribute, you'll demonstrate the importance of putting money away for the long haul. All in all, a minor-owned Roth IRA is a great way to teach your children the value of saving—and to get them started!

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The Carolina East Singers of Carteret County will begin practicing for their Christmas Concert on Monday, August 21. Practices are each Monday night at the First Presbyterian Church in Morehead City from 6:30-8:00. There will be 2 concerts, both at 4:00 on Saturday, Dec. 2, and Sunday, Dec. 3. If you are interested in joining us, please contact Susan Bailey at <u>osgbtuck@aol.com</u>.



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https://www.ncseafoodfestival.org/p/get involved/volunteers



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PetDocks Heat Related Illness

By Dr. Todd Worrell

The time has arrived for pet owners, particularly those of us with dogs, to be concerned about the heat and its effect on our pups. Heat stroke (also known as heat prostration, or heat-related illness) can occur when body temperatures rise to 104-106 ° F. Heat stroke usually involves exposure to high environmental temperatures and can be precipitated by various medical conditions. In some cases, exertional heat stroke can occur in racing and sporting dogs. External factors that decrease heat dissipation include confinement in a poorly ventilated space, sudden exposure to high environmental temperatures, increased humidity, and limited access to water. Internal factors include obesity, heart and brain diseases, upper airway diseases, and thick hair coats or jackets.

Signs vary depending on the degree and duration of temperature elevation. Panting and elevated temperatures are the most common signs. The animal may seem depressed or unusually sluggish, weak and wobbly, collapsed, convulsing, or completely unresponsive. Respiratory and heart rates are usually high, and breathing is often quite noisy. Gums of the mouth may be bright red or blue. Vomiting and diarrhea may occur, and could be the first symptoms noticed.

Unexpected bleeding may be noted, with small hemorrhages (red splotches or "dots") on the gums or skin, as well as blood in the stool, urine, or vomitus. Delayed difficulties may develop 3-5 days after apparent recovery, such as kidney failure, liver failure, infection, severe respiratory distress, widespread bleeding, or sudden death from heart arrhythmias. Diagnosis is based on finding an extremely high body temperature, a history of exposure to heat, and compatible clinical signs. Laboratory tests and chest x-rays are often recommended to assess the effect of the hyperthermia on various body organs and to search for contributing causes.

Heat prostration is always an emergency! The goals of therapy are to lower body temperature, treat shock and other organ damage, and correct contributing factors, if any exist. Wrap them in a cool, wet towel and transport it to a veterinary hospital immediately. Cooling methods should not be extreme (e.g., ice baths), because the body temperature could fall

too low. Most animals with heat prostration require intensive monitoring throughout the initial therapy and for days after the emergency has resolved. In the hours and days after the crisis, laboratory tests and chest x-rays may be performed or repeated to detect problems that may arise in other organs from the effects of hyperthermia.

Prognosis depends on the severity and duration of hyperthermia and the presence of secondary organ failure. Survival is poor for comatose animals, those with kidney or liver failure, or those with unresponsive bleeding. Animals that survive heat stroke are prone to a recurrence if exposed to a similar situation in the future, so preventive measures are important.

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Contact us today for your complimentary copy of our "10 Common Retirement Mistakes" booklet. Call 252.515.7800 or visit us at 712 Bridges Street in Morehead City and online at www.myatlanticwealth.com

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Hammock Place Bulletin Board

By Jay Bohlen

Homeowners' associations are designed to protect owners' property values, manage common property, provide services to residents and develop a sense of community through social activities and amenities.

This is not solely for the board and associates to run; all residents have an important role and voice in a community's success. HOAs can ensure that residents keep their homes and properties to a certain standard. This improves the community's overall appearance.

Maintaining a house is not cheap and increasing property values is not always easy. Neither one is quick. As soon as we knew we were buying a house in Hammock Place, our lawnmower went up for sale. The overall nice looking neighborhood was our other draw. Additionally, the people are awesome!

I suspect the days of one-week home sales might be behind us. Rising interest rates, taxes, insurance, utility costs, dues, appearance, amenities and more could affect a homebuyer's decision to buy here or keep shopping.

What can we do? For the benefit of our 2024 Board and as a vested neighbor with no plan of running for the board, I'd like to begin collaborating on what you appreciate and what you would change to improve the neighborhood appearance or operations without increasing monthly dues. Watch for "Hammock Place 2024" emails. Unlike Facebook, your input will be shared while your identity will remain confidential. We can be that community other communities talk about in a positive way. Existing and new homeowners will benefit.

A well-organized, well-run HOA can make for a great experience. I'm looking forward to hearing your ideas or criticisms and producing our best collective curb appeal plans for the next Board of Directors.



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

August 18: The Powell Brothers September 14: The Band of Oz October 12: The Embers

https://www.downtownmoreheadcity.com/calendar



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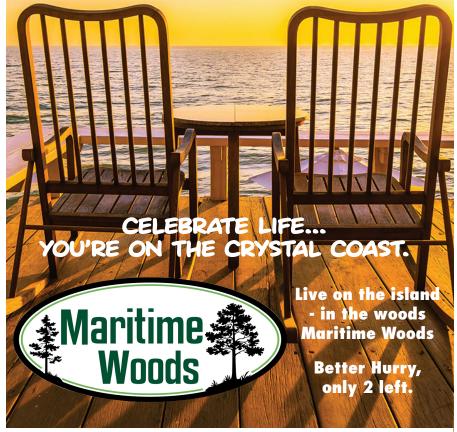
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