

Birthday Celebration for Anne Lynes

By Myra Roche



On January 16, 2025, long time LGA member, Anne Lynes, was guest of honor at a party commemorating her 90th birthday! Anne was joined by twenty-eight of her closest friends at No Name Pizza, at a celebration hosted by Myra Roche, Loretta Beaulieu, and Lori Wilson.

Anne was entertained by many funny birthday cards, amused by numerous pictures and a slide show of good times and good friends at Brandywine, suffered through a good natured "roasting," and was moved by video

messages from old friends who have moved away. Attendees ranged in age from 50 to 98 years old....proving that age is only a number!!

We should all be so lucky to age as well as Anne, to be so loved, to have as many friends, and to have at least two holes-in-one before we die!!

Cheers to you, Anne Lynes!

Brandywine Owners Association BOD Members Needed

Our recruiting efforts for BOD candidates so far have yielded no candidates. With 638 residences in Brandywine, we expect enough residents would step up and be willing to serve. If we cannot maintain a viable board to manage the community, we will have no choice but to hire a professional management company.

Three board members' terms expire May 1, 2025 and we need candidates to fill those positions. If you are interested in serving your community, please write a brief bio about yourself. It will be sent out along with ballots and dues notices in March.

Please reply to any board member or to Brandywineowners70@gmail.com.

Celebrating Christmas 2024

By Gail Connell

Some of the ladies of English Turn got together in December for lunch at Longhorn restaurant. They celebrated their neighborhood friendships over lunch and lively conversations.

HAPPY NEW YEAR from all of your English Turn neighbors! May 2025 richly bless all of us!!



In front, left to right: Mary Lou Kay, Lanette Garner, and Diane Duval
Back row, left to right: Connie Bradshaw, Vicki Carroll, Debbie Sparshott, Jean Lessner, Rosa Haithcock, and Gail Connell

Since Brandywine was first developed, the neighborhood has relied upon the services of community volunteers to carry out most of our day to day operations. The board is responsible for the management of our community budget, arranging the upkeep of our common areas and infrastructure, maintaining compliance with community by-laws and covenants, representing Brandywine to the town, county and state, and serving the community in many other ways.

By relying on community volunteers, we have been able to keep our annual dues significantly lower than many surrounding communities

(Continued on page 5)

Physical Therapy Direct Access in North Carolina

What is Direct Access? Direct access allows patients to seek physical therapy services without needing a physician's referral

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jcanady4@gmail.com

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www.brandywineowners.org

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Spectacular Decorations This Year, Neighbors

Contest Results

The BOA board would like to thank all participants of the Christmas decorating contest this holiday season! Judges worked hard to name the winners and it was not an easy task!



Photo by Mariana Goldstein

Well done, Brandywine – our community’s holiday decorations were superb! Congratulations to everyone who put up lights and decorations and inspired a festive spirit for the neighborhood. It’s so much fun to see the creative displays.



First place goes to The Grinch Who Stole Christmas display at 307 Emerywood Drive.



Second place is awarded to the home of the Dancing Santa at 218 Brandywine Boulevard.



Third place goes out to the beautiful house of lights at 106 Rattan Lane.



Our much needed additional category, honorable mention, goes out to the Whoville display at 310 Emerywood Drive.

Walkers: Be Bright in the Dark

Be bright when you are out in Brandywine while it’s dark so that drivers can easily spot you!



Wear light-colored clothes

Wear reflective gear

Use reflective gear on your dog

Point a flashlight at your feet

BOD Members Needed

Continued from page 1

who rely instead on property management services. With property management services, you would likely find yourself working with a faceless person over the phone who may not represent your best interests. A volunteer board comprised of community members is much more familiar with the community's needs and desires, and will keep the communities best interests at the forefront.



ALL ABOARD!

By Scott Mason

The board, along with your various committees, have been busy keeping Brandywine a nice place to live. A big shout out to Amy and her volunteers for decorating the entrances for the Christmas season. They looked great. Thanks to all who participated in the Christmas decorating contest -- many wonderful displays throughout the neighborhood. The contest judges had a difficult time, as many of you deserve special recognition for your efforts.

Thank you Susan and your helpers; the landscaping at the entrances look great. Deb is keeping busy with all the real estate transfers and welcoming new neighbors to the community. Jim and the ACC are always busy assuring compliance with building restrictions and covenants. Paul is getting the playground ready for spring. Gary is getting the boatyard registrations updated. Bob is working on updating and revamping the street rep program. Alex and Will quietly keep up with Facebook and web stuff.

Ted, Mark and John have been busier than usual trying to get the gates repaired from the damages sustained by two separate vehicle incidents at the 24 entrance, and the entrance gate at 70 being somewhat temperamental. Hopefully, by the time you read this, everything will be repaired and we will once again be a gated community!

Scott has been busy dealing with multiple culvert failures within Brandywine and ensuring maintenance is ongoing throughout the neighborhood's drainage system. He has also been coordinating with various NC and Carteret County officials to troubleshoot the drainage problem near the Hwy 70 entrance, which is outside of Brandywine's control. Currently, the Carteret County Soil & Water Conservation office is working on clearing the most urgent areas of blockage that are affecting drainage in this area. A larger effort, requiring special County funding, may be necessary to further clear debris.

Anyone interested in working on any of our committees? Please contact the committee chairperson.



Our Community Newspaper

MONICA SELLARS

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editor.soundwaves@gmail.com

Please email submissions by the 20th of each month.

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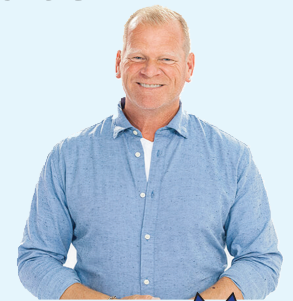
DIANA VIGLIANESE

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Adventure Awaits

By Lorri Balch

Destination Highlight: Dreaming of Tuscany

What do you think of when you think of Tuscany? Do you think of the famous movie, “Under the Tuscan Sun,” where a woman (Diane Lane) moves to Tuscany after a divorce and restores an old home and her broken heart? Do you think of a rich, robust glass of Chianti wine paired with homemade pasta and Tiramisu? Did you know that Tuscany is actually known for - yes, its wine - but also, its fabulous steak and meat dishes? Tuscany is a region rich in culture, heritage, history, and natural beauty.

Florence, known as a true Renaissance City, is a “must see” medieval city, especially for exploring the museums and monuments. Southern Tuscany is a true gem and often what you see in postcards. Small villages and the charming communities of Siena, San Gimignano, and Montepulciano are beautiful in every respect and provide the old-world thrill of going back



My husband and daughter sharing a meal at our borrowed Tuscan home.



Our daughters enjoying local hospitality in the village of Vico.

a culinary adventure, or a pleasant mix of activities, sifting through all the highlights can be daunting. Using a professional travel planner can help you curate the perfect itinerary for you and your travel companions.

Learn These Tuscan Phrases



Caio: Hello/Goodbye

Grazie: Thank you

Grazie mille: Thank you very much

Per favore: Please

Prego: You're welcome

Tips for visiting Tuscany:

- Visit April-May and September-October, when it's not only less crowded, but also temperatures are pleasing.
- Dedicate time in both cosmopolitan Florence and the beautiful Tuscan countryside.
- Explore the local Cucina Enoteca's (Italian Wine Bar/Kitchens) in each city. These are owned by small families who take great pride in their food, wine and restaurant ambience.
- Learn the local pleasantries.
- Sit in a local café with a coffee or wine and take it all in.
- Smile and interact with the locals. I assure you they will treat you like family.
- Slow down, take in the sights, sounds, and smells for a richer, memorable lifetime experience.

This travel advice is provided by LiveWell Travel, a full-service travel agency located at 351 Salter Path Road in Pine Knoll Shores, that provides unbiased research, detailed planning and reservation services. LiveWell does not charge fees and is not under contract with any suppliers. A travel advisor can ease the stress of travel planning and save time, money, and aggravation. Visit livewell-travel.com or contact Lorri Balch at 252-917-1520 or lorri@livewell-travel.com for more information.

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Brandywine Book Club News



The Brandywine Book Club ladies met in December at Beaufort Grocery for a relaxing lunch meeting. As per tradition, everyone brought books to donate to Toys for Tots.

In January the discussion was on the book *The Heaven and Earth Grocery Store* by James McBride. The story begins in 1972 in Pottstown, PA where a human skeleton is found at the local water reservoir and then flashes back to explore its connection to the town's immigrant history. The February book is *The Widow of the South* by Robert

Hicks. It is a true story about a Southern plantation woman who transformed her home into a field hospital and cemetery during the Civil War's Battle of Franklin, Tennessee.

After 23 years of coordinating the Brandywine Book Club, Melinda Brown has retired and moved to the Apex area. We wish Melinda the best at this exciting phase in her life and thank her for making the Brandywine Book Club a success.

The Book Club meets the second Tuesday of each month at 1 PM. Guests are always welcome! Please contact Diana Viglianese at (252) 726-0676 if you would like more information.



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Ladies Golf Association Awards Dinner

By Myra Roche

Twelve ladies played a team game on Halloween with some tricks and treats on the course. The team of Mickey Friend, Ann O'Connor and Sue Pike played "boo-tiful" and won.



Our last official play date is our Ace of the Year. President Angela Zieleck won among the other Aces. Congratulations, Angela!



Our Awards dinner was again held at Amos Mosquito's restaurant. Twenty eight ladies attended. The food was fabulous. They were also entertained by Mrs. Claus with some help from Dominick the Donkey and the Elves. Award prizes were handed out.



The major winners were:

- Chairman's Cup - Mickey Friend
- Memorial Tournament - Mickey Friend
- President's Cup - Bernie Moreno
- Ace of the Year - Angela Zieleck
- LGA Champion - Myra Roche
- Most Improved - Sue Pike





Misplaced Mutts is Fundraising to Start a Local Spay and Neuter Clinic

Misplaced Mutts has some BIG news!! As you may know, there are very few options for low-cost dog and cat spay and neuter services for our area, and we have a large pet overpopulation problem. There are some amazing local vets who collaborate with us to help as much as possible, and a few other vets that participate in a voucher program, which is able to help some pet owners as well.

While this is both amazing and essential, the appointments are still not enough to keep up with the high demand that would keep our animal shelters from becoming horribly overcrowded. We are now working with a vet and others to bring a low-cost spay and neuter clinic right here to Carteret County.

How long this takes depends upon fundraising, but we have an anonymous donor who is willing to match up to \$100,000 in donations to get this ball rolling!

Any dollar amount will be matched, so if you wish to help us enact real and permanent change to help the dog and cat overpopulation problem right here at home, consider helping our campaign.

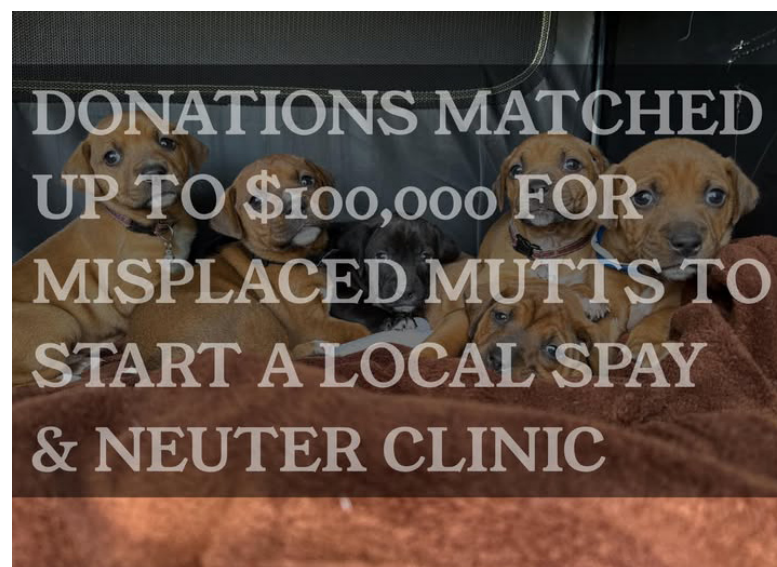
If you are a potential donor and want to hear more about our plan, send us an email (misplacedmutts@gmail.com) with your contact information. In addition, posts on Facebook have links and details for all the ways you can support Misplaced Mutts and the clinic campaign: <https://www.facebook.com/Misplacedmutts/>.

Donations are tax deductible.

Ways to donate:

- Checks, mail to: Misplaced Mutts, PO Box 58, Beaufort, NC 28516
- PayPal: misplacedmutts@gmail.com
- Venmo: @misplacedmutts

NOTE: The correct Misplaced Mutts Venmo profile does not have a dash after it. It is under the "Charities" category, not "people."



The Agony and the Ecstasy
By: Susie Garland

Now that I have your attention
Let's move on with my poem
It's all about that little sphere
Often causing us to sigh and moan

If golf balls could laugh while they're talking
What do you think they would say?
Let's follow some of our players
While they swing their clubs and pray

First on the tee is **Loretta**
She takes her stance, then swings
Hoping that that little sphere
Will fly like a bird with its wings

Kathy's turn as she approaches the tee
As confident as she can be
But, oh, that ball had a mind of its own
And decided to travel to places unknown

Nelda's turn and her pink ball shouts,
"Yoo-Hoo, it's me; I'm here in the trap"
"You have no concept aiming"
"By God, you need a map!"

Next on the tee is **Alisa**
Now here's a girl that can hit
But sometimes the ball just doesn't behave
And she mutters to herself, "Oh, shit"

Now it's **Anne** with an E to show off her stuff
She slams at that little round sphere
Then watches it go right into the lake
And yells, "Ah, I really don't care"

Christine uses her iron to drive
The ball asks, "why not use a wood?"
"I could travel so much farther"
"You should try it; you really should"

Bernie, the putter, begins to mutter
"Sucker, get into that hole"
Why chip when you can putt?
That is always Bernie's goal

So, now, a foursome is on the fairway
Mickey, Janice, Linda, and Jean
Out comes their trusty 3-wood
But their balls become ever so mean

Two of them land in the woods far away
Another one goes out of bounds
Kerplash goes the 4th ball and says "ta ta"
While the girls are hunting like blood hounds

The balls are laughing and snickering
As they land in the water with a splat
Sue and **Lori** watch from behind
And agree: yup: been there, done that

Ann O is just short of the green
So she takes out her trusty chipper
But the ball flies way over the green
Flipping and flopping like the dolphin Flipper

Angela and Myra are competing once more
Get in the hole, they both shout with chagrin
Begging the golf gods with desperate calls
It's me, it's me, and I want to win

Lenna and Pat are in the cart
Finally getting to the green
They both putt within an inch of the cup
And let out one big scream

Brenda and Susie are puffing away
Not a care in the world, don't cha think?
Both of them now hitting their third shot
Yup, right into the drink

Nella and Ruthie are smartest of all
Watching is easier than hitting the ball
But here we all are, and that is the reason
To celebrate this holiday season



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Brandywine Owners Association Dues 2025

When	Dues notices will be sent in March, and dues should be paid by May 1, 2025.
By-Laws	For the majority of you that pay on time, thank you. For those that don't, please read the Brandywine by-laws, Article 8, section 8.4 (a) and (b).
Late	Dues received after May 31, 2025 will be assessed a late fee of 10% of the outstanding balance each month payment is outstanding.
	Dues not paid by June 1, 2025 will have interest charges assessed at 18% per year in addition to the late fees, and legal procedures will commence.
	If dues are not paid by July 1, 2025, liens will be placed on your property.
	Any collection charges, including legal fees and court costs incurred by the Brandywine Owners Association, are the responsibility of the homeowner as permitted by North Carolina laws.



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- By calling 800-419-6356

You can also send an email to brandywineowners70@gmail.com and we will do it for you.

If you believe a streetlight is covered by overgrowth and needs clearing, send an email to brandywineowners70@gmail.com.

In any case, you must identify the street light by address and the pole number, which is on a label on the pole.

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5 Financial Habits for Long-Term Success



Presented by Greg Patterson and James Allen Canady

In the world of personal finance, it's not just about how much you earn; it's about how you manage what you have. Whether you're fresh out of college, eyeing retirement, or somewhere in between, developing strong financial habits is critical for long-term success. This article will explore five key moves that can help you build wealth, reduce financial stress, and achieve your long-term goals. Although they aren't quick fixes, you'll be amazed at how they can positively affect your financial future if you stick with them.

1. Put Savings and Investments on Autopilot

You've heard this before, but don't dismiss it as a cliché: pay yourself first. This means setting up automatic transfers from your checking account to your savings and investment accounts as soon as you get your paycheck. Begin by logging into your online banking platform and setting up recurring transfers. You can start small—even 5 percent is worthwhile—and gradually increase the percentage over time. If your employer offers a 401(k) match, ensure that you're contributing enough to take full advantage of this free money. Remember, even small, consistent contributions can grow significantly over time due to compound interest.

2. Cut Back on Impulse Purchases

That late-night online shopping scroll that somehow ends with a cart full of stuff you didn't know you "needed" isn't helping you reach your money goals. To reel in impulse purchases, try setting aside a cooling-off period for nonessential items you're considering buying. Instead of purchasing, add them to a wish list on your phone or to a Post-it Note—and keep it out of your online cart. Then, give it a day or two. That "must-have" item might seem unnecessary after 24 hours. You can also try the 30-day rule for larger purchases, giving yourself a full month to decide if it's worth the cost. You may realize you didn't need it that much.

3. Track Your Spending

To make informed money decisions, you need to know where your cash is going. Keeping track of spending helps you figure out where you can cut back and increase the funds you put toward your goals. Start by choosing a way to record your purchases, whether it's a budgeting app, a spreadsheet, or just an old-fashioned notebook. Record every expense, no matter how small, for one month. Then, go over your spending patterns and figure out where you can make cuts. You might find some surprises, like buying coffee, snacks, or a daily lunch salad add up to a vacation's worth of cash over time. Use this information to create a practical, goal-centered budget, and continue tracking to ensure that you're sticking to it.

4. Get Familiar with Your Credit Report

Your credit score affects everything from loan approval to interest rates, so it's a

major factor in your financial life. Make it a habit to check your credit report regularly to catch errors and find ways to improve your score.

Hot tip: Every 12 months, you're entitled to one free credit report by mail from each of the three major credit bureaus (Equifax, Experian, and TransUnion) through annualcreditreport.com. If you set a reminder to request one report every four months, you'll have a year-round overview of your credit. You can also receive free weekly online credit reports through the same site. What should you be on the lookout for? Any unfamiliar accounts, incorrect balances, or payments that mistakenly show they were late. If you find issues, file a dispute with the credit bureau as soon as possible. Regularly monitoring your credit can also help you discover identity theft early.

5. Stick to It

It's not always fun or easy to stick to a financial plan, but consistency is key when it comes to money matters. Developing discipline helps you stay on track, even when you spot a great sale or find a must-have collector's item. Start by setting clear, achievable goals. Write them down and keep them somewhere you'll see them often, like your fridge or as a phone background. Break larger goals into smaller, manageable steps. If you want to save \$5,000 for an emergency fund, for instance, set monthly or weekly savings targets. Create accountability by sharing your goals with a trusted friend or family member. When you're feeling discouraged or tempted, remind yourself that your long-term financial success is worth it.

Developing strong financial habits is a marathon, not a sprint. It's about making small, smart choices each day. It requires patience, persistence, and a willingness to learn from both successes and setbacks. Start by choosing one or two habits to focus on, and gradually incorporate the others as you become more comfortable.

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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Final Report of Investigative Work by the Brandywine Bay Water Task Force

On November 13, 2023, at a BOA Meeting several homeowners voiced concerns about the water quality and the water price from Carolina Water Inc. (CWS). Scott Mason, President of BOA suggested that the homeowners get together and investigate a “fix” to the issues.

Nick Vighianese invited interested attendees to sign up and help with the investigation. A total of 19 homeowners signed up and shared their concern and desire to help fix the issues.

The Water Task Force was organized and began their work toward investigating a path toward cleaner, more affordable water. The task force to date has analyzed the cost of the water and analyzed bills for the neighborhood. We have challenged the price increases we have received and those that have already been approved for the future. We created a survey to determine the severity of complaints and to narrow down the

major complaints. The survey results have been shared with both CWS and Public Utilities (Utility Commission (UC))

We met with Carolina Water Services Inc on July 9, 2024, and voiced our concerns with them. They explained to us that the water rate will not be reduced, it will continue to be increased. Their reason for the high prices is because they are a state and locally taxed private water company and cannot receive Federal or State Grant Money to help offset their prices. CWS also explained the reason for the change in our water quality is because they are only concerned with Primary Water Quality i.e., bacteria and drinking safety. The color, smell and taste are secondary issues, and the state doesn't require them to meet specific criteria for secondary water quality nor does it allow

costs associated with these improvements to be included in their rate structure.

Note: CWSNC owns 300 water systems like BB's and 30 sewer systems. For the most part, these systems are all lumped together, and rates are determined in a “uniform rate.” CWS pointed out BB has a net rate benefit since the \$14 million for our new sewer plant is shared among CWS' 30 sewer operations.

The water system was purchased by CWS in 1986, and at that time, the system had a working water softener. Around 2012 the water softener stopped working and, because this is a secondary water issue, it was not fixed. We have argued the fact that if the original system had a working water softener they should have fixed the water softener to keep to our expected standards. They have offered to install a softener and pass the cost on to the homeowners as an assessment. We are waiting to hear authoritatively what that cost would be.

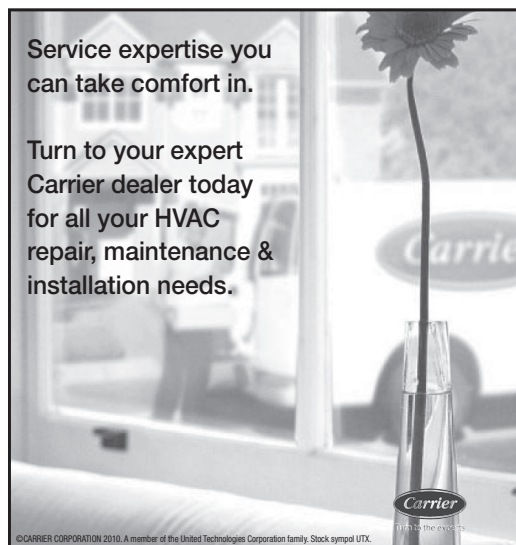
We have gotten our water tested at the bulkhead and at a residence to determine if the quality is due to the pipes coming into our home or the water that is coming out initially. We have determined there is not a problem with our pipes, just the lack of treatment by CWS.

We met with the Utility Commission Public Staff: Water, Sewer, Telephone Division in Raleigh on October 17, 2024. Our purpose of this meeting was to voice our concerns about our water quality and increasing costs. The Public Staff heard our concerns and will be following up to determine what can be done to bring the quality of water that is expected by Brandywine consumers.

Overall, the Water Task Force has explored how to get the water quality that we deserve and how to reduce our overall costs. We have been digging deep and hard in search of facts to gain knowledge. We have searched for the most efficient, least costly and most practical strategy to resolve these issues. We are awaiting replies to follow up items from Carolina Water and the Utility Commission Public Staff, and those items will be tracked.

At this point, the Water Task Force has explored the options to improve water quality and cost. Because we have a monopolistic water provider

(Continued on page 15)



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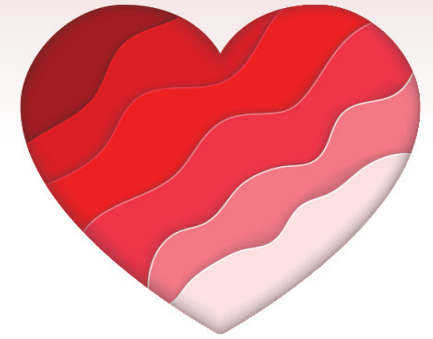
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Brandywine in the Snow!

Photos from Lisa Pharo



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Brandywine Email and Address Databases

The Brandywine Owners Association tries to maintain a list of email addresses for all residents. This list is used to disseminate important and useful information about Brandywine on a timely basis.

If you are not receiving regular emails from the Brandywine Owners Association, you are either not on the list, your address is incorrect or you have us blocked. Please be sure you do not have brandywineowners70@gmail.com blocked.

To be added to the list, please send a request to brandywineowners70@gmail.com. Your email address will be kept strictly confidential and only used for Brandywine Owners Association communications. Your email address will be hidden from all other addressees.

We also maintain a Telephone Directory with listings both by name and by address. Please check the current directory, both residential and the neighborhood listings. If your listings are correct, no action is required. If you are not listed or want to make changes, please contact Andy Haines at ahainesnd@gmail.com so we can update the next edition. This list is also used to update your information in our gate access system.

If you notice any listings that are incorrect, please let Andy know about that as well.

Thank you for your cooperation. Accurate information will benefit us all.



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Final Report, Water Task Force

Continued from page 13

we are at their mercy. We have made our concerns heard to both CWS and Utility Commission. Hopefully we will see some improvements in the near future. In the last 10 years our water quality has gone down, the average family water bill, using 4000 gallons of water per month, has increased from \$76.95 per month to \$194.83 per month...an increase of 253%... all approved by the UC. Their last increase was for a water cost increase of 18% and a wastewater increase of 37½% to be spread over 3 years...2023 through 2025. We can expect more to come as the system gets older.

We get charged for water we don't use, leaks that they cause, Meters that read in both directions, meter readers that constantly misread the meters and problems that they cause...we are at their mercy.

Conclusions/Recommendations:

1. BB is at a huge disadvantage trying to engage and negotiate cost and water quality issues given the vastness of the CWS enterprise and the bureaucratic nature of government oversight which is at a loss to exercise any meaningful advocacy on our behalf. Water Task Force investigative efforts conclude further routine action relating to Carolina Water or the Public Utilities Commission should be done by an official function within the HOA.

2. BB's options are:

A. Wait for the PS to respond with possible improvements to water quality and what those costs to us consumers might be.

B. Continue the efforts by Scott Carpenter and his neighbors in contact with CWS personnel to correct drainage and other issues associated with the sewage plant.

C. Engage in a long process of energizing our political representation in the NC Assembly to enhance oversight and change some legislative roadblocks to keeping cost down. We are disadvantaged by the requirement of our private company provider to pay various taxes which are simply passed on to us consumers while our neighbors who have municipal providers enjoy tax-free status service reducing their rates.

D. Additionally, again in a lengthy process, engage our Congressional representatives to allow us BB taxpayers to enjoy benefit from consumer cost reducing Federal grants allowed to our municipal friends.

E. The only other option: annex to a tax-exempt service provider of water and sewer which would overcome the above rate issues and put us closer to political decision makers giving us much improved opportunity to impact water quality and cost issues.



Changes to the Brandywine Directory

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 devices committee –Marc Atkins| brandywinewelcome@gmail.com

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