



Brandywine's Movie Night in the Park

Join us for an evening of family fun as we gather under the stars for Brandywine's Movie Night in the Park on Sunday, August 16 at 7:30 PM in the community park on Brandywine Blvd.

The feature presentation is "Shark Tale"—a fun-filled animated adventure that's perfect for all ages. Bring your blankets or lawn chairs and then settle in for a relaxing evening with neighbors and friends.

Whether you're coming with the whole family, meeting up with friends, or simply looking for a fun night outdoors, everyone is welcome!

There's no better way to celebrate the last days of summer before the back-to-school season begins. We hope you'll join us for a memorable evening of laughter, community and a great movie under the stars!

MOVIE NIGHT IN THE PARK

Bring your blankets and lawn chairs for a night of family fun!

★ **FEATURING: SHARK TALE** ★

AUGUST 16TH

- 🕒 Movie begins at **7:30 PM**
- 🪑 Lawn opens at **7:00 PM** for seating
- 📍 Brandywine Bay Park

In case of rain, the event will be rescheduled

 POPCORN CANDY (while supplies last)	 WATER, DRINKS AND JUICE WILL BE AVAILABLE	FUN WITH FAMILY AND FRIENDS!
--	--	-------------------------------------

THIS EVENT BROUGHT TO YOU BY **DANNY PHARO & LIVE CRYSTAL COAST**

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Brandywine Ladies' Bunco

A Ladies' Bunco group is getting back together in September, and Brandywine neighbors are invited to join!

Games are held in the evening on the second Tuesday of the month. The fun starts with snacks and socializing. Each player contributes \$5, and the pot is split among the winners.

Bunco is a quick-paced, but simple dice game. Twelve players is the typical number for a game, but the group needs a larger pool of players. So, if you would like to play but can't be there every month, that's ok! The group changes each time depending on who is available to play, so you end up meeting lots of different neighbors!

No experience is required – it's an easy game to learn. If you are interested in reading about it, here's a website with the rules: <https://www.dicegamedepot.com/bunco-rules/>

Please contact Nella to learn more or join the September game! Call or text 919-215-5603.



Meet Your Neighbor: Q&A with Regi Bolen

The Brandywine Bay community has a variety of committees that are coordinated by neighborhood volunteers. Our neighbors are generous to donate their time and talents, and we appreciate the contributions! Please meet Regi Bolen, our new volunteer for the Recreational Area committee.

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

I am originally from the Appalachian Mountains of Southwest Virginia. I moved to Morehead City in 2008 while working in the Carteret County school system.

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

Since retiring from East Carolina University, I've had more time for boating, camping, and traveling with my family. I'm also an avid reader.

(Continued on page 3)



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August 3, 2026



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IMPORTANT DETAILS:

- OUR PHONE NUMBERS AND EMAIL ADDRESSES **WILL REMAIN THE SAME**
- LAST DAY AT OUR CURRENT LOCATION: FRIDAY, JULY 31, 2026
- OPENING DAY AT NEW LOCATION: MONDAY, AUGUST 3, 2026
- HOURS OF OPERATION: MONDAY-THURSDAY 7:15 AM-5 PM • FRIDAY 7:15 AM-12:30 PM

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Committee Chairs

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Finance Committee - Ray Gann & Jack Ashley

Storm Water - Jack Ashley & Terry Barbour

Landscape - Jennifer Shearin

Nominating Committee - The Board of Directors

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

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In Memoriam

Tim Bradford, May 23, 2026

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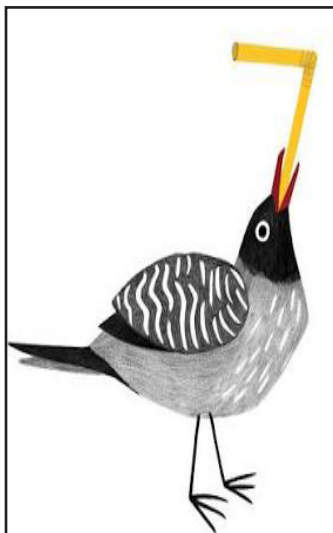
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ALL ABOARD!

By Lisa Pharo

Happy 250th Birthday, America!

We hope everyone had a wonderful Independence Day. Brandywine looked especially beautiful this year with so many homes proudly displaying red, white and blue. Thank you to everyone who helped make our community shine with such patriotic spirit!

We would like to extend a warm welcome to our newly elected Board members, Jennifer Figueredo and Ernie Brame. We are excited to have them join the Board of Directors and look forward to working together as we continue serving the Brandywine community. Their willingness to volunteer their time and talents is greatly appreciated.

Your Board recently had the opportunity to meet with four representatives from the North Carolina Department of Transportation (NCDOT) to discuss the ongoing safety concerns at our Highway 24 entrance and exit. We had a productive conversation about the challenges our community faces, as well as potential solutions to improve safety for everyone traveling in and out of Brandywine. Maintaining open communication with NCDOT remains one of the Board's highest priorities and we are committed to advocating for our community every step of the way. Stay tuned; we look forward to sharing updates as progress continues.

We are excited to announce an important upgrade to our boat storage facility! An automated gate system is being installed, allowing homeowners to conveniently access the facility using a smartphone app. Not only will this modernize access to the storage yard, but it will also reduce the need for vehicles to stop along Highway 24 while entering the facility, which is a welcome improvement as we continue working to address safety concerns in that area.

Our community park is looking great! Thanks to several recent improvements, it has become an even more enjoyable place for families to gather. The next exciting addition will be a tetherball set, providing another fun way for children of all ages to stay active, build friendships and enjoy the outdoors.

Speaking of fun, be sure to mark your calendars for our Movie in the Park on Sunday, August 16, at 7:30 pm. Bring your lawn chairs or blankets, gather the family and join your neighbors for a relaxing evening under the stars as we watch *Shark Tale*. It's the perfect way to wrap up summer before the new school year begins. We hope to see you there!

Thank you for your continued support, involvement and pride in our community. Together, we're making Brandywine a wonderful place to call home!

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Attorney at Law

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Our Community Newspaper

MONICA SELLARS

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Please email submissions by the 20th of each month.

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What is a Vessel Safety Check?



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A Vessel Safety Check is a free, courtesy examination of your boat, PWC, kayak, canoe, sailboat, paddleboard, (Vessel) to verify the presence and condition of certain Safety Equipment required by State and the Federal regulations. The Vessel Examiner is a trained specialist and is a member of the United States Power Squadrons or the US

Coast Guard Auxiliary. They will also make certain recommendations and discuss certain safety issues that will make you a safer boater.

This is not boarding or a law enforcement issue. No citations will be given as a result of this encounter. We will supply you with a copy of our evaluation so that you may follow some of the suggestions given. Vessels that pass will be able to display our distinctive VSC decal. This does not exempt you from law enforcement boarding, but you can be prepared to make this a positive encounter.

A VSC (Vessel Safety Check) can be done wherever your boat, PWC, kayak, sailboat, canoe or paddleboard is docked or stored.

The main requirements to pass a VSC include verifying that you have the following safety items on board and in working order:

- **Life Jackets:** Properly fitted, U.S. Coast Guard-approved PFDs for everyone onboard, plus a throwable device (e.g., a cushion or ring) for boats over 16 feet.
- **Visual Distress Signals:** Required on coastal waters, large lakes, and territorial seas. Examples include day/night flares or electronic distress lights.
- **Fire Extinguishers:** USCG-approved, fully charged, and mounted extinguishers, depending on the boat's size and propulsion.
- **Sound & Light Devices:** An efficient sound-producing device (horn, whistle, or bell) and navigation lights properly displayed and operational.

(Continued on page 7)

Donate Items to Misplaced Mutts & Help Dogs

Now you can drop off your donations at the Brandywine Bay Golf Club Office!



Wish list for the clinic:

- Clean, soft blankets (no comforters)
- Flat sheets (no pillow cases)
- Clean towels and wash cloths
- A few plastic dish pans for scrubbing instruments
- Paper towels
- Cleaning supplies
- Hand soap
- Scotch tape for dispenser
- Colorful Post-it notes
- Good pens and Sharpies
- Pee pads (the larger, the better)
- Masking tape

Wish list for fosters:

- ProPlan dry and canned food for puppies and adults
- Fromm Solid Gold puppy food
- Pee pads (the larger, the better)
- Clorox wipes
- Paper towels
- Benebone chew toys and other sturdy dog toys
- Martingale collars
- Capstar flea & tick treatment
- Pill Pockets
- Canned spray cheese

Learn more about the clinic and foster programs here:
<https://www.misplacedmutts.com/>

Meet Your Neighbor

Continued from page 1

Would you like to tell us about your family?

My partner and I have lived in Hammock Place since 2012 with our dog Feebee! I have 3 adult children, and 2 wonderful grandchildren.

What do you like about Brandywine Bay?

Since moving to Brandywine Bay, my family and I have met so many kind, caring neighbors, and formed lasting friendships. It's a beautiful, well-maintained community with an abundance of wildlife visitations!

What motivated you to volunteer to be a committee member?

My grandchildren are 2 and 4 years old (with another on the way!). We spend a lot of time at the playground when they visit. It's also a favorite spot to walk our dog. This gave me the incentive to respond to the request for a playground/park volunteer. I also believe that the presence and upkeep of a playground tells a lot about the community in which it is located.

What else would you like to tell the neighbors about yourself or the Recreational Area committee?

It has been awesome to see families and their children using the swings, people eating lunch at the benches and picnic tables, and neighbors walking their dogs in our playground area. In order to keep it a safe and appealing place to be, please don't hesitate to reach out to me if you notice anything in disrepair, or have ideas for improvement. Thanks!

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LGA Updates

By Lori Wilson

April

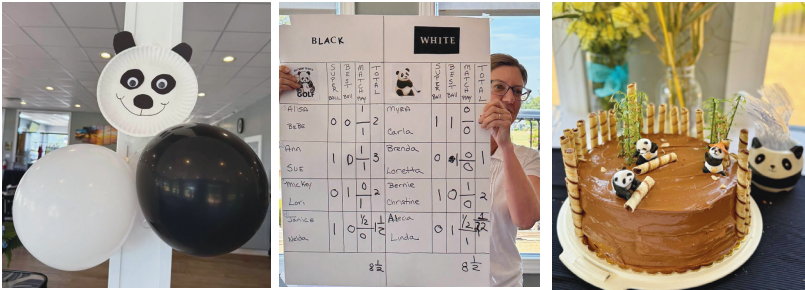


April brought a lot of fun and games to Brandywine LGA. On April 9th, our creative Tournament Chairs, Alisa Burr and Myra Roche, produced a little Easter Magic of their own and delivered some surprises that adjusted everyone's score by a few strokes! Eggcellent idea!

On the 16th, PANDEMONIUM hit! Team Black vs Team White competed in Solheim

Pandemonium 2026, and we were treated to a day of "friendly" competition, very cool decor, great food, and a very creative and delicious dessert made by Angela Zieleck! In the end, both teams finished in an unbelievable tie... Proving, once again, sometimes you just have to see it in black-and-white to believe it!!

On April 20th, Taberna Country Club hosted the Home & Home Tournament and only five Brandywine ladies participated, but that didn't stop us from having a fun day! Our



Brandywine winners were Lori Wilson (1st Place) with a +9, Nelda Kessler (2nd Place) with a +8, and Christine Bryk (3rd Place) with +3. The coveted trophy was won by Morehead City CC this time, but...Hope springs eternal...there's always next month!!



May

May 14th supplied us with beautiful weather for our Ace of the Month Tournament that produced some pretty impressive scores, including a tie for second

between Janice Ghelli and Lori Wilson, with each scoring a net 70, but not impressive enough to beat Mickey Friend's net 69!! Congratulations to Mickey! Great game!

On May 19th a number of our members joined Girlfriends Day at the Morehead City Country Club. Thank you, MCCC LGA... Beautiful day, beautiful course, great fun!



Clouds gave way to sunny skies on May 21st for our annual Memorial Tournament when we remember the deceased members of the BBLGA and honor our brave men and women of the US Military, who gave their lives to protect ours.



Twelve members competed for the win, and although there were some pretty good scores, including Bebe Wall's second place net 68, no one could beat Bernie Moreno's net 63! Great job, Bernie! We were all treated to a delicious lunch at the 19th Hole and a very patriotic dessert prepared by Myra Roche. It was a good day to have a good day!

June

June 4th revealed a perfect golf day! Thirteen members all hoping this would be their lucky day. Once again, there were some awesome eighty-something scores, and a second-place tie between Angela Zieleck and Lori Wilson with a net 71, but luck had nothing to do with Janice Ghelli's net 66! Nice going, Janice! Our ladies are making this game look easy!!



Our two-day Chairman's Cup competition started on June 17th, with seventeen members vying for the most desired award presented by our hard working "Tournament Chairpersons," Myra Roche and Alisa Burr. The second day of play, June 18, only 12 brave souls were left to battle the heat and each other! Once again, there were some great scores, including Sue Pike



with a net 144 for third place, and Myra Roche with a net 143 in second place. Our Chairman's Cup winner was Mickey Friend with an impressive net 137! Congratulations, Mickey! Well done!! We all celebrated with lunch at the 19th Hole and Sue Pike's awesome ice cream cake for dessert.

July

If we thought June was hot, our July 2nd Ace of the Month turned out to be quite

a challenge. Nine ladies started out, but only four brave souls completed a solid regulation 18 holes. Ann O'Connor placed second with a net 78, but the only thing hotter than the temperature that day was Alisa Burr, who shot an 81, with a net 75!! Congratulations, Alisa!! Hats off to you, girl!



A Bowl Of Golf Balls

By Cindy Bazemore

A bowl of golf balls is located in the corner on our kitchen counter bar. It is one of the first places our grandsons check out when they come to see us. They are welcome to take any they want. They also enjoy searching our front, back and side bushes! As we all know, golf balls can be found ANYWHERE!

Does anyone else have a bucket for golf balls that land in your yard?! Send a photo to Editor.Soundwaves@gmail.com.



Vessel Safety Checks

Continued from page 4

- **Ventilation & Backfire Control:** Functioning powered ventilation systems for enclosed engine compartments and backfire flame control on inboard engines.
- **Registration & Documentation:** Valid state registration numbers/documentation numbers permanently attached and clearly visible, plus current registration papers onboard.

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MGA Happenings

By Mark Roche

May

The MGA held their monthly tournament on Wednesday, May 6th. It was a scramble format consisting of two three-somes-1st flight and two foursomes-2nd flight. Two closest to the pin holes - 5 and 8.



1st flight winners - Scott MacIntyre, Ken Ghelli, Gordon Wall



2nd flight winners - Doug Goines, Chuck Muller, Nick Viglianese, Joe Kirk



Closest to the pin hole 5, 1st place-Mark Roche, 2nd place-Barry Moore



Closest to the pin hole 8, 1st place-Lyle Vogel, 2nd place-Gordon Wall

June

The MGA held their monthly tournament on Wednesday, June 10th. It consisted of 3 foursomes. The format was a scramble.



The winners were Tom Pike, Guy Rouse, Ken Ghelli and Gordon Wall.



Closest to the pin on number 5 was 1st - Guy Rouse and 2nd - Tom Pike.



Closest to the pin on number 8 was 1st - Chuck Muller and 2nd - Nick Viglianese

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June

The MGA held its monthly tournament on Wednesday, July 1, 2026. It was a scramble format with 4 threesomes using red tees on par 5's, gray tees on par 4's and gold tees on par 3's. CTP on hole 5 and hole 8.



1st place - Doug Goines, Guy Rouse, Barry Moore



2nd place - Ken Ghelli, Terry Alger, Wayne Bryant. Also team closest to pin on hole 5.



Team closest to pin on hole 8 - Todd Padgett, Nick Vigil-anese, Gordon Wall

Title Wave Book Mobile

By Lisa Pharo

The Title Wave Book Mobile was recently in Brandywine on July 14, 2026. Children from our community were given the opportunity to choose books to take home and enjoy. Big thanks go out to Amanda McCall, Media Specialist at Morehead City Primary, and her volunteers for making this wonderful resource available for the children of Carteret County!

The Title Wave Book Mobile is a unique community literacy initiative dedicated to bringing the joy of reading to children throughout Carteret County. Launched in 2023, the mobile library travels to locations across the county each summer, providing free books for students of all ages. Children are encouraged to choose and keep up to two books each week, helping prevent the "summer slide" while fostering a lifelong love of reading.

Throughout the year, the Title Wave Book Mobile also participates in local parades, literacy nights, festivals and community events, making books and literacy accessible to families across the county.

To learn more, follow them on Facebook @Title Wave Book Mobile or visit the Title Wave website for more information: <https://sites.google.com/view/titlewavebookmobile/>



Amanda McCall



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Floaters in the Fridge Water

By Monica Sellars

We have a GE French door refrigerator with a water and ice dispenser on the door. If you don't, you could probably stop reading here.

But if you do, and you notice little floating bits in the water you are dispensing, I am here to share what we learned, and did, to try to fix this problem on our fridge.



We had stopped using our water dispenser because we could never clear the floating bits, but we continued to use the ice. We were frustrated about not being able to use the water, so we did some research and learned about what causes this problem with GE

refrigerators. As it turns out, we should have been avoiding the ice as well!

The system works by passing water through the refrigerator's filter and storing it in a reservoir, which is a coiled plastic tube. This filtered water is chilled in the tube and either dispensed as drinking water or used to make ice.

The problem is that the chloramines that are used in water treatment are not removed by the filter. The water components react with the plastic tube, causing the tube to break down over time and release the little plastic floaters into the drinking water and ice.

We read that the plastic tube is classified as food grade, but this still didn't seem like something we wanted to consume. And what a bummer to have this water/ice feature on the fridge and not use it!

Note: Other manufacturers use a different type of plastic that is not affected by water treated with chloramines.

After more research, we developed a plan.

- We purchased a filter that removes chloramines and installed it on the fridge's inbound water line.
- We purchased a new water reservoir tube and replaced the damaged, flaking tube. The filter in step 1 will protect the new tube from degradation.
- We replaced the filter inside the refrigerator.
- While we were at it, we also took off the inside back panel to melt the ice off the fan. This is another, separate issue that makes the fridge noisier than usual, but (we were told) does not affect its performance.

This project took several hours and some sweat. If you are experiencing this issue and would like to know more about how we did our repair, please feel free to reach out to me at editor.soundwaves@gmail.com. We would love to help you avoid some of the obstacles we encountered; AI did not always give us the right instructions.

Cheers to clear water from the fridge!

Lunch in La Grange, NC

By Monica Sellars



I've passed the sign for La Grange, NC for many years, but I have never taken the exit and visited the town. Until recently, that is, when I made plans with my parents to meet for lunch in La Grange.

I enjoy meeting my parents "halfway" in different locations between Carteret County and Wake County. We've visited Mother Earth Brewery and other res-

taurants in Kinston, Sylvan Heights Bird Park, and a Mexican restaurant in Mt. Olive, followed by a stop at the pickle factory gift shop.

We wanted to meet on a Monday, and several restaurants in the La Grange area are closed on Mondays, which is how we settled on meeting at Hearth and Barrel, formerly Bill's Grill and Bar. The restaurant was renovated in June of this year, and it has an inviting atmosphere with a modern-rustic style and cozy décor. There are two dining areas and a full bar. The menu had a wide variety of options, including appetizers, steakhouse favorites (like salmon, steak and pork chops), burgers, sandwiches, and salads. I had a pork chop plate with two sides, my mom had a fried chicken sandwich and a side, and my dad had smothered chicken with two sides. The prices were very reasonable; I think my pork chop plate was \$12. It was delicious – well seasoned and a big portion. There was also a lunch buffet with a salad bar that was popular with other guests. The restaurant is open six days a week (closed Sundays) for lunch and dinner. On Saturdays, they are also open for breakfast. They advertise live music on Thursday nights as well.

The service was excellent; our server was friendly, helpful, and attentive. The restaurant manager told us that the La Grange area is undergoing some revitalization, and new business are expected to be coming to the downtown area soon. We noticed Ruth's General Store was almost ready to open. Across the street from the Hearth and Barrel was a studio for piano lessons and a gun shop. There are other local grills and BBQ restaurants, bakeries, and a specialty gift shop that looked especially cute, Riley's Southern Goods and Gardens. (I'm going to stop there next time for sure.)

An active community group called Engage L.A. organizes community events, including a summer concert series and the Garden Spot Music Festival, which is planned for September 11-12. It's an annual event that features food vendors, market vendors, and concerts. (<https://engagelanc.com/2026-music-festival>)

I have a feeling that we'll go back to La Grange for another halfway lunch. It was an easy 1.5-hour drive. I downloaded a few podcasts for the trip, and it seemed like I was there in no time! If you are looking for a change of scenery, I recommend taking the La Grange exit and exploring this little town just off the highway.

Saving for Your Child's Future



Presented by Greg Patterson and
James Allen Canady

Planning for a child's future can feel like a big task, especially with so many options available. Whether your goal is to help with education, provide a financial head start, or build good money habits, starting early and staying consistent can make a meaningful difference over time.

Different accounts and investments can support different goals, from short-term needs to long-term growth. Even opening a small account and contributing regularly can be a meaningful first step.

Start Saving Early

Time is one of the most powerful tools for saving. Even small amounts set aside regularly can grow over the years through compound growth. Your money earns returns, and those returns begin earning returns as well.

Starting early also helps you spread contributions out over time, which can feel more manageable. Just as important, it creates an opportunity to build strong financial habits. When children grow up seeing money being saved regularly, they are more likely to carry those habits forward.

It is also helpful to keep inflation in mind. Over time, the cost of things like education tends to rise. Money that is not growing may lose purchasing power, which is one reason many families look beyond basic savings accounts for longer-term goals.

Savings Accounts for Children

Savings accounts are often used for short-term or flexible goals. They are easy to open, low risk, and allow funds to be accessed when needed. This makes them a practical place to hold money that may be used within a few years. However, traditional savings accounts at large banks often pay very little interest. While rates can change, many accounts earn only a small amount over time. High-yield savings accounts typically offer better rates, but they are still designed for stability rather than long-term growth.

Savings accounts can also be a helpful teaching tool. As children get older, you can show them how deposits, withdrawals, and interest work in a real-world setting.

Custodial Accounts (UTMA/UGMA)

Custodial accounts, often called UTMA or UGMA accounts, are commonly used when families want to save or invest with flexibility in how the money can be used for the child's benefit. An adult opens and manages the child's account, but the money legally belongs to the child once it is contributed.

The adult manages the account until the child reaches the age of majority, typically 18 or 21, depending on the state. At that point, the child takes full control and can use the funds for any purpose. This flexibility can be appealing, but it also means parents need to be comfortable with the child eventually making their own decisions about the money.

Investment Options for Long-Term Growth

For longer timeframes, many families consider investing to help savings grow over time. Investments can increase in value, but they can also go down, especially in the short term.

Some commonly used options include:

- **Stocks:** When you buy a stock, you are purchasing an owner-

ship stake in a company. The value of that investment can rise or fall based on the company's performance and market conditions. Stocks have the potential for higher long-term growth, but they can be more volatile, especially over shorter periods.

- **Bonds:** When you buy a bond, you are lending money to a government or company in exchange for interest payments and the return of your original investment at a set time. Bonds are generally considered more stable than stocks, though they may offer lower long-term growth.
- **Mutual funds and ETFs:** These pool money from many investors to invest in a mix of assets, such as stocks or bonds. This approach, called diversification, helps spread risk across many investments rather than relying on just one. These are often used for longer-term goals because they provide broad market exposure.

A simple way to think about which option to choose is to match your approach to your timeframe. Money that may be needed sooner is often kept in more stable options, while money that can stay invested longer may be positioned for growth.

A Note on 529 Plans

If saving for education is a priority, you may also hear about 529 plans. These accounts are designed to help families save for education expenses.

In general, contributions are invested, and the account can grow over time. Earnings are not taxed if the money is used for qualified education expenses, such as tuition and certain school-related costs. In addition, some states offer a state income tax deduction or credit for contributions, depending on where you live.

Because of these tax benefits, 529 plans are often used as part of a longer-term education savings strategy.

At the same time, these accounts are designed primarily for education, though recent rule changes have added more flexibility. For example, unused funds may now be rolled into a Roth IRA for the beneficiary, subject to certain limits. If funds are used for non-education purposes, taxes and penalties may still apply, so it's helpful to plan ahead.

Making Saving a Habit

Consistency often matters more than the size of any single contribution. Building a routine around saving can make the process feel more manageable over time.

- **Automate contributions:** Setting up automatic transfers can help ensure money is saved regularly without needing to remember each time.
- **Use gift money intentionally:** Birthday or holiday money can be split between spending and saving.
- **Involve your child:** As they grow, include children in simple conversations about saving and goals.

These small steps can help turn saving into a long-term habit.

Choosing the Right Strategy

There is no single approach that works for every family. The right mix depends on your goals, timeframe, and how you want the money used.

For example, savings accounts are often used for shorter-term needs or when keeping money stable is the priority. Investments may be more appropriate for longer-term goals where there is time to ride out market ups and downs. Some accounts, like 529 plans, offer tax advantages for specific uses such as education, while others, like custodial accounts, offer more flexibility.

Because these decisions involve trade-offs among growth, flexibility, and control, some families choose to work with a financial professional to better understand how different options fit into their overall plan.

(Continued on page 12)

Bringing It All Together

Saving for a child's future does not require a perfect plan or large upfront contributions. Starting early, staying consistent, and choosing options that align with your goals can go a long way. Whether you begin with a simple savings account, explore custodial accounts, consider a 529 plan, or incorporate investments over time, each step helps build a foundation. Just as importantly, the process can help children learn about money in a practical way, setting them up with habits that can benefit them well into adulthood.

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The fees, expenses, and features of 529 plans can vary from state to state. 529 plans involve investment risk, including the possible loss of funds. There is no guarantee that an education-funding goal will be met. In order to be federally tax free, earnings must be used to pay for qualified education expenses. The earnings portion of a nonqualified withdrawal will be subject to ordinary income tax at the recipient's marginal rate and subject to a 10 percent penalty. By investing in a plan outside your state of residence, you may lose any state tax benefits. 529 plans are subject to enrollment, maintenance, and administration/management fees and expenses.

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