

Meet Your Neighbor: Peter Ferrin

By Monica Sellars

If you are looking for a lively and entertaining conversation, you need to meet Peter Ferrin. Peter and his wife, Paige, think that Brandywine is a great place to live. And let me tell you, they have lived in some pretty great places! Peter is an active Brandywine Bay golfer and is the new volunteer Secretary of the Brandywine Owners Association Board.

Peter and Paige met in Colorado Springs. After Peter retired from his career in the US Marine Corps, they turned to the internet to research where they wanted to live, and they decided on Panama. Peter said that he liked Panama for several reasons, including the fact that their currency is the dollar and many of the citizens speak English, although he learned to speak Spanish also. Retirees can get a Pensionado Visa to live in Panama, a process that takes about 6 months to complete. The logistics of making such a move seem daunting. Peter explained that they coordinated with an international moving company to transport their belongings, including a small 4-wheel drive pick-up truck. Their items were loaded into a shipping container; a truck hauled the container to Florida, and then it traveled by boat to Panama. Finally, Peter and Paige arrived at the airport in Panama City, a 90-minute drive from their new home. They lived in Nueva Gorgona, on the Pacific side of the country, for about five years. Peter especially enjoyed fishing with the



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ALL BRANDYWINE YARD SALE

MARK YOUR CALENDARS!!

Saturday, October 12th, 8 am -12 noon

Rain day: Saturday, October 19th 8am-12 noon



The BOA and BBA Yard Sale Day is approaching! Get your unwanted items ready!! The sale starts at 8 a.m. and continues until 12 p.m. Advertisements for this awaited event will be in the October 9th and 11th editions of the Carteret County News-Times. Sellers are reminded to place a balloon/bow on their mailbox so shoppers can find you. One yard sale sign may be placed at an intersection indicating to shoppers to head down your street (ex: on the corner of Lord Granville and Oakmont Dr.). Please do not staple signs to street posts. Coordinate with your neighbors to get your sign at your intersection if needed. All signs and balloons must be removed by 1pm the day of the sale. Thanks to the BOA and BBA for covering advertising fees this year.

Please be aware that traffic will be heavy in the early morning hours, so walkers, bikers and parents of young children should be alert.

If you have any questions - participants are asked to call Angela Zieleck (BOA) at 622-7356 or Jennifer Cox Mann (BBA) at 678-836-7517. You do not need to sign up or register for this event.

Exciting changes are coming to Sound Waves!

See page 6 for more details about the new approach.

The next Brandywine Owners Association
Quarterly Meeting is Monday, August 12,
at 7 p.m. at the K-Club



Changes to the 2019 Brandywine Directory

New to the neighborhood? Contact Ann Webster to get your welcome packet and set up your gate access code with your phone number.

Need a new gate entry device? Contact Ann Webster to purchase a new gate entry card or clicker.

Ann Webster | 252-646-5586 | brandywinewelcome@gmail.com

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

AUGUST DIRECTORY CHANGES

Michelle Glowacki	989-292-1833	216 Lord Granville Drive
Carolyn Webb	252-725-0857	304 Cedarwood Village
Kristina Hooper, Ryan Giblin	910-228-0641	101 Elm Circle
Marc and Jessica Atkins	336-624-4622	121 Oak Drive
Adam and Jill Cole	410-977-6516	307 Lord Granville Drive
Brian Hampton	828-551-6027	109 Tree Fern Drive
Christopher Popiel	904-477-3143	303 Cedarwood Village
Mary and Mike Baker	919-254-2886	211 Brandywine Blvd
Jessie Starr	252-646-5064	107 Fairway Drive West

BOA Hurricane Response Team

The BOA Board is gathering input and support from neighbors to form a Hurricane Response Team. This team would coordinate hurricane recovery efforts throughout the neighborhood in the event of a storm. One volunteer is needed to be the primary point person, and other volunteers from around the neighborhood are needed to represent each section. The section volunteers would report damage, oversee contractors doing cleanup work, monitor compliance with cleanup guidelines, and so on, in collaboration with the BOA Board.

Do you have ideas about how we might form this team? Would you be willing to help? Please contact Sandra Gahlinger by email, sandragahlinger@gmail.com, with the subject "Hurricane."

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Brandywine is Online! Stay connected...



<http://brandywineowners.org/>



<https://brandywinebay.nextdoor.com>

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COMMUNITY EMERGENCY NUMBERS

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Sheriff's Business Office 252-728-8400

Progress Energy 800-452-2777

Street Light Outage 800-419-6356

Carolina Water 800-525-7990

Animal Control 252-728-8585

NC Highway Patrol 800-411-6127

Mosquito Control 252-504-2107





Pet Corner

PetDocks Brachycephalic syndrome

By Dr. Todd Worrell

Brachycephalic syndrome occurs when abnormalities of one or several structures located in the upper respiratory tract result in partial airway obstruction. This makes it difficult for the pet to take in air, and progressive breathing problems develop. The syndrome affects primarily the flat-faced, short-nosed breeds of dogs (brachycephalics) such as the English bulldog, French bulldog, Boston terrier, Pug, Pekingese, Shih Tzu, Boxer, and occasionally other breeds. Rarely, it occurs in brachycephalic cats, such as the Himalayan and the Persian.

Signs of upper airway obstruction arise from one or more of the following conditions:

- Small openings of the nostrils
- Elongation of the soft palate
- Protrusion of laryngeal sacculles of the voice box into the airway
- Underdeveloped, narrowed trachea
- Excessive soft tissue in the throat area that obstructs the airway

Because breathing is affected, increased noises are heard from the nose and throat. Affected dogs often gag or cough regularly. Panting is common. Loud snoring often occurs. Some dogs have so much trouble breathing that their tongues and gums turn blue and they become overheated. Many affected dogs are obese.

These symptoms in a short-faced breed can provide a tentative diagnosis. Checking for an elongated soft palate, everted sacculles, collapse of the larynx, or other problems involving the larynx can be done accurately only with the animal under heavy sedation or briefly anesthetized. X-rays of the chest help define any additional problems of the trachea or lungs, as well as the presence of a hiatal hernia, which can accompany this airway problem.

Emergency therapy may be necessary in a severely compromised animal. Sedation, oxygen therapy, lowering of the body temperature may all be needed.

Conservative management in nonemergency cases includes weight loss, exercise restriction, and avoiding situations that may precipitate the respiratory problems. Conservative management usually must be followed by surgical correction of the abnormalities to prevent worsening of

the problem and development of secondary changes such as collapse of the larynx.

Surgery to shorten the soft palate, widen the nasal openings, and correcting secondary changes in the airway are done ideally while the animal is young to ensure a better outcome and to prevent catastrophic respiratory events.

Prognosis without surgery is poor, because respiratory distress often worsens over time and may become life threatening. Most dogs recover from surgery with immediate improvement in their respiratory signs.



ALL ABOARD!

By Andy Haines

Hello Brandywine!

I hope everyone has made it through these sweltering last few weeks! Despite the heat, the board has been continuing to work hard on a number of projects, a few of which I wanted to summarize here.

First off, hopefully by this time you have all received your assessment notices in the mail. If you have not received your mailing yet, please let us know so that we can send you a new one. Sandra is tracking all of the payments as they arrive, and we are making arrangements to utilize this money to rebuild our natural disaster fund so that we can be well prepared for the next storm. And speaking of preparing for the next storm, we are also currently working with a number of companies to try and set up a contract in advance of any storms for any cleanup that might be necessary. That way we will be first on the list for service, and will have the terms of the contract well-defined ahead of time so that we don't have to negotiate right after the storm while everyone is trying to recover.

The updated by-laws are now official, and are posted on the neighborhood website. This comprehensive updated document should include all of the most up-to-date information available, and should be a little bit easier to navigate than it used to be to try and figure out which amendments went where and which were currently in effect.

We also continue to assess the landscaping, road conditions, and drainage needs throughout the neighborhood, and we have been working to identify areas where improvements can be made. As we touch upon landscaping, I want to take a moment to recognize George and Amy Haskins for all of the amazing work they do maintaining both of the gate areas. Everything looks great out there, and it is always a welcoming site to see those beautiful plantings as I get close to home. Thanks to both of you for all of the work that you do!

Lastly, a quick reminder that our next BOA community meeting will take place on Monday, August 12th at 7:00 pm at the K-Club. We hope to see you all there!



By JJ Johnson

After a summer of R and R, Ladies K Club Bridge will resume on Wednesday, September 11th, at 10:30 am. Any and all Brandywine Bridge players are welcome. What a great way to build and continue relationships among our neighbors! Lunch is personal choice from the K Club luncheon menu. An extra dollar is collected at each meeting to cover prizes.

Present members of the club will be contacted, as summer ends; and others interested in joining may contact JJ Johnson, 726-0680 or Ingrid Carmona, 646-7455.

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Meet Your Neighbor ... continued from page 1.

local fishermen because they always knew the best places to catch tuna and mahi-mahi.

When they returned to the States, their next home was in central Florida. Peter enjoyed golfing and socializing with friends in their neighborhood. They also adopted two furry family members, Grizzly and Grumpy. They are Yorkiepoos; although Peter says they don't look alike, they are brothers. Grizzly got his name because of the way he stands on his back legs and puts his front paws in the air like a bear while he's playing. Peter and Paige are dog lovers for sure!

Their latest move, to the Crystal Coast, was inspired by friends who live in Swansboro. During their trip here to look at homes, their real estate agent told them she wanted to show them a "wow house" in Brandywine. Indeed, they were wowed! When they moved in, Peter and Paige were impressed by how kind and welcoming their neighbors were.

Peter decided to volunteer for the BOA Board so that he could meet more neighbors and help keep our annual dues low by avoiding the need to hire a management company for the neighborhood association. He hopes that more neighbors will share a little of their time to volunteer with the BOA Board and other committees. Peter is eager to meet you, neighbor!

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The Joy of Swimsuit Purchases

By Susie Garland

When some of my friends were shopping in Belk's recently looking for the "perfect" bathing suit, they told me it reminded them of a funny narrative published in 2018 at this time of the year and encouraged me to re-submit the story. I must remind you that "LOL" and snickering are required, even though it may produce a small wrinkle at the corner of the eye or mouth supposedly caused by laughing. Let me know that it did. Haha.

I have just been through the annual pilgrimage of torture and humiliation known as buying a bathing suit. When I was much younger, swimsuits for women with mature figures were designed for—guess what?—women with mature figures— boned, trussed, and reinforced, and not so much sewn as engineered. They were built to hold in your tummy and uplift, and they did a good job.

Today's stretch fabrics are designed for the pre-pubescent girl with a figure carved from a potato chip. The mature woman has a choice: she can either front up at the maternity department and try on a floral suit with a skirt, coming away looking like a hippopotamus who escaped from Disney's Fantasia, or she can wander around every run-of-the-mill department store trying to make a sensible choice from what amounts to a designer range of fluorescent rubber bands.

I wandered around the store, made a sensible choice, and entered the chamber of horrors known as the fitting room. The first thing I noticed was the extraordinary tensile strength of the stretch material. The Lycra used in bathing suits, I believe, was developed by NASA to launch small rockets from a slingshot, which gives the added bonus that if you manage to actually lever yourself into one, you are protected from shark attacks. The reason for this is that any shark taking a swipe at your passing midriff would immediately suffer whiplash.

I fought my way into the bathing suit, but as I twanged the shoulder strap in place, I gasped in horror: my bosom had disappeared! Eventually, I found one boob cowering under my left armpit. I located the other one flattened beside my seventh rib. The problem is that modern bathing suits have no bra cups. The mature woman is meant to wear her bosoms spread across her chest like a speed bump. I realigned my speed bump and lurched toward the mirror to take a full view assessment. The bathing suit fitted okay, but unfortunately it only fit those parts of me willing to stay put inside the dang suit. The rest of me oozed out rebelliously from top, bottom, and the sides. I looked like a lump of playdough wearing undersized cling wrap.

Next, I tried on a cream crinkled one that made me look like a lump of masking tape, and then a floral two-piece that gave the appearance of an oversized napkin in a serviette ring. I struggled into a pair of leopard skin bathers with ragged frill and came out looking like Tarzan's Jane, pregnant with triplets and having a rough day. Oy vey! I then tried on a black number with a midriff and looked like a jellyfish in mourning. I tried on a bright pink pair with such a high cut leg, I thought I would have to wax my eyebrows to wear them. Finally, I found a suit that fit—a two-piece affair with shorts style bottom and a loose blouse-type top. It was cheap, comfortable, and bulge-friendly, so I bought it.

When I got home, feeling a sense of relief from this ordeal, I noticed the label inside the suit that read: "Material will become transparent in water." Go figure!

Exciting Changes for Sound Waves

By Monica Sellars

We're initiating a change to Brandywine's Sound Waves newspaper. This August issue that you are reading is the beginning of our move to becoming a quarterly publication. Our next issue will be delivered to your home in early November. This is an opportunity for us to invest more time in preparing each issue -- to ensure we bring a paper to you that is focused on valuable Brandywine news and interesting neighbors. You can be involved! We are looking for neighbors to contribute Meet Your Neighbor stories, reports on past and upcoming neighborhood events, and articles about local topics that are relevant to our residents and Brandywine's future.

BOA Board Minutes:

BOA General Board Meeting, July 16, 2019

Cedarwood Village Clubhouse

This board meeting was called to order at 7:00 PM. Board members present were Andy Haines, Rachel Love-Adrick, and Peter Ferrin. Sandra Gahlinger, Tommy Ramirez were not present due to emergencies.

Rachel put forth a motion to accept the minutes as written from the May 19th, 2019 meeting, Andy seconded the motion and all approved.

Presentation from Charlie and Pat regarding Covenants/Bylaws/ACC was rescheduled due to not having the full board present.

Treasurer' Report: To date, there are 9 properties with outstanding HOA dues; letters have been sent to the owners. Discussed the possibility of moving some road funds into our Certificate of Deposit; this needs to be done by week's end.

Sandra has recommended replacement of the mailbox at the front entrance.

Secretary's Report: None

Old Business:

1.) Assessments were mailed out on Wednesday, July 10th. Two (2) were returned with incorrect information. Andy will get updated mailing addresses.

2.) New By-Laws were approved; lawyers have reviewed them with no changes recommended. The new By-Laws have been posted to the Brandywine website.

3.) Tommy Ramirez is in talks with several contractors, for providing after storm clean-up and snow removal.

4.) Hurricane Team Proposal – No Updates.

New Business:

Tommy inspected the main roads within Brandywine and recommended that the road shoulders on Brandywine Blvd in several areas need attention.

Hurricane Team Proposal – No Updates.

Committee Reports:

a.) ACC

- 1) 803 Olympic Drive – Remove Trees
- 2) 107 Fairway Dr. East – Enclose Propane Tank
- 3) 107 Fairway Dr. East – Finish Deck
- 4) 107 Fairway Dr. East – Install Hot Tub
- 5) 107 Fairway Dr. East – Repaint House
- 6) 107 Fairway Dr. East – Remove Trees
- 7) 107 Fairway Dr. East – Enclose A/C Units
- 8) 112 Fairway Dr. East – Remove Trees
- 9) 111 Tree Fern Drive – Remove Tree
- 10) 111 Tree Fern Drive – Repaint House
- 11) 101 Elm Circle – Replace Driveway

b.) **Beautification** –flowers looking great and irrigation system working well. Two U.S. flags have been purchased to replace the worn one. Need to review the status of our Christmas lights. Need to sign a contract with the landscaper.

c.) **Drainage** – No Updates.

d.) **Gates** – No Updates.

e.) **Cameras** - No Updates.

f.) **Boat Storage** – No Updates.

g.) **Recreational Area** - No Updates.

Other:

1.) Next board meeting is Neighborhood meeting, scheduled for Monday, August 12th, 2019 at 7:00 PM at the K-Club.

This meeting adjourned at 7:45 PM.

BOA Meeting Minutes are also available online: <http://brandywineowners.org/homeowners/minutes-archive/>

Crystal Coast Choral Society Welcomes New Members

Rehearsals for the Fall season will begin on Tuesday September 3, 2019, at 7 PM at the Swansboro United Methodist Church, 665 W. Corbett Ave. (Hwy 24) in Swansboro.

New members will be welcome until September 24. Rehearsals are held each Tuesday evening from 7-9 PM and are under the direction of Finley Woolston.

The chorus will prepare for two December concerts -- one in Carteret and the other in Onslow County, on December 14 at 7:30 PM and December 15 at 3 PM.

All parts are needed, soprano, alto, tenor and bass. No audition is required; the only requirement is a pleasing voice and the ability to match pitch in your voice part. Attendance at weekly rehearsals is important, and practice at home is strongly recommended.

For information, please call or e-mail Finley Woolston, 910-324-6864 or finley@ec.rr.com, or Brandywine resident and chorus member Marilyn Zmoda, 247-5929.

Also for your information: The Spring 2020 program will be the ENTIRE work of George Frederic Handel's "Messiah" Parts I, II and III, with guest director Dr Jonathan Griffith, Director and Co-founder of Distinguished Concerts International New York (DCINY) featuring professional soloists and orchestra, along with the Chorus. Anyone who would like to sing with the chorus in this program is welcome to contact Mr. Woolston or Marilyn Zmoda. This is a rare opportunity to participate in a concert of this quality to be held in Eastern Carolina. First rehearsal will be Tuesday, January 8, 2020 at the Swansboro United Methodist Church at 7 PM.

LGA News

By Susie Garland

June 27: CHAIRMAN'S CUP DAY #2: Eight players competing today with the following results: In fourth place for this round with a net 64: Brenda Leinthall. In third place, with a net 63: Mickey Friend. Second place low net (61): Nancy Bullett. First low net (56): Janice Ghelli. For the combined two days, here are the overall low net results: Fourth place (135): Alisa Burr. Third place (126): Nancy Bullett. Second place (125): Brenda Leinthall. First place (122) and congratulations to Janice Ghelli, our 2019 Chairman's Cup Winner. From left to right in below picture: Janice and tournament chairman, Brenda.



July 4: On an excruciating hot day, 11 brave players competed in the ACE OF THE MONTH tournament for July Ace. Here are the results: There was a tie for fourth low net: Mickey Friend and Brenda Leinthall (71). In third place, with a net 69: Nancy Bullett. Second place honors to Bernie Moreno with a net 67. Kudos to the winner with a low net of 65: Susie Garland. Why, that would be me! In the 50-50 draw, Lori Wilson stuffed \$6.00 into her purse.



July 11: It was another excruciating hot day, but 9 players braved the heat and competed in LOW NET/LOW PUTTS tournament. No walkers today! For low putts, Bernie Moreno and Angela Zieleck tied for second place with 33 putts. Thirty low putts gave Brenda Leinthall the win. In the low net competition, there was also a tie for second place, each having a net 65: Janice Ghelli and Lori Wilson. One less stroke, with a net 64, gave Alisa Burr the win. Way to go girls.

July 18: NASSAU tournament with 8 players participating. The format: score front/back/overall. Using one-half handicap, the front 9 was scored for net; the same for the back 9; then the net scores were totaled for overall. Mickey Friend had a net 31 for first place honors on the front. Bernie Moreno won the back 9 with a net score of 33. Overall score: Brenda Leinthall took the win with a net 62. Nice going ladies. You done good, especially with the temps in the high 90s and heat index over 100. A cloudy morning helped to be able to finish the round.

Mixed 9-Hole League

By Lenna Easter

The extremely hot and humid weather in July has been cruel and unusual punishment for golfers. However, we did get our 18-hole Freedom Tournament completed. The first leg was played June 25, on the back nine. Scoring for this event is Best Net. Lenna Easter came in with a net 33. Just for fun, we counted putts. Both Anne Gilbert and Marilyn Ryder tallied 19 putts.

We skipped the July 4th week, giving maximum space for visitors to golf. Besides, it was really "too darn hot"! Had a friend who played in the low 80's. She said that if it gets any hotter, she doesn't play.

Week two of the Freedom tournament was played on July 9. Lenna Easter must like the hot weather, because she again was low net golfer with a 30. With an 18-hole total of 63, Lenna can keep possession of the Freedom Cup until next year.

Come and join us for nine holes on any Tuesday morning. We will be playing fun games throughout the season, such as "Modified Blitz Points", "Change Two Worst Holes to Par" and a round of "Executive Golf", playing from the 100-yard marker. All players, men and women, are welcome.



Summer Fun Tournament

By Susie Garland

July 13: Men's/Mixed division; two-person scramble; throw away 2 worst holes; Low gross/low net.

On a hot and sunny day, 14 teams competed in the above format. The team handicaps were determined by totaling their handicaps and using 20% of that total. But wait, there was more added to the fun. Any ball in the bunker: players were allowed to toss out the ball in lieu of hitting. Hey, that works for me. (Of course, one penalty stroke). Shark Bite: If your team had gross double bogie or more on any hole, the man was allowed to hit from the red tee at the next hole, and the lady at the 150 marker. If it happened to be your last hole, too bad—SHARK BITE! You got all that?

Here are the results.
MIXED DIVISION: Low Gross honors went to Jarred and Alisa Burr. Low Net was won by Janice and Ken Ghelli. MEN'S DIVISION: Low Gross was captured by Andrew Sutton and Steve Hughson. Low Net: Chris Calling and Jeff Levine. See below collage for scores and results.

Sorry I didn't get a chance to take more pictures. You know, it's kinda hard to round up a bunch of people while they are all congregating, sitting here and there, and/or enjoying a meal while waiting for the results to be called out. I did the best I could.

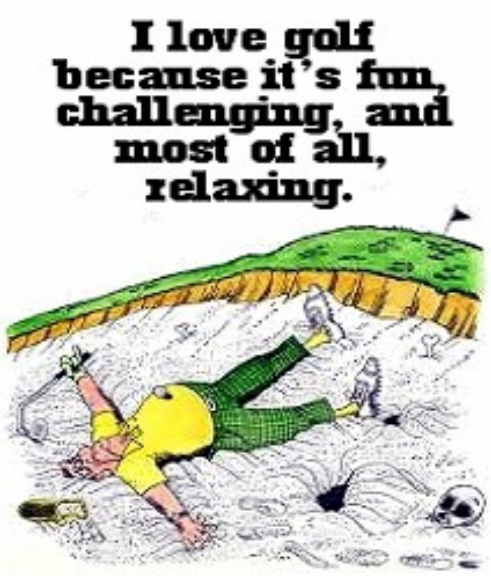
Moving along, there was also a prize for closest to the pin when hitting the ball out of the sandtrap. Peter Eibl was awarded a dozen golf balls for his effort in winning that contest.



Brandywine Bay GOLF CLUB				
SUMMER FUN				
MEN'S				
NAME	G	H	N	
EUGENE GURGANUS				
TYLER BLONSTER	64	5.2	58.8	
Low Gross				
ANDREW SUTTON	61	5.4	55.6	
STEVE HUGHSON				
NAME	G	H	N	
JASON PRAY	63	4.2	58.8	
MITCH KOMINIAREK				
Low Net				
CHRIS CALLING	64	6.4	57.6	
JEFF LEVINE				
MIXED				
Low Net				
KEN + JANICE GHELLI	61	8.4	52.6	
NAME	G	H	N	
ALECIA + SHAWN BENSON	64	9.4	54.6	
NAME	G	H	N	
SUSIE GARLAND	67	11.8	55.2	
CHUCK URBAN				
NAME	G	H	N	
PETER EIBL	69	10.6	58.4	
NELDA KESSLER				



Brandywine Bay GOLF CLUB				
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PETER EIBL	69	10.6	58.4	
NELDA KESSLER				



MGA Happenings

By Vince Moreno

July 3, 2019: Today's tournament was red, white & blue, commemorating the Fourth of July. Joe Kirk took low gross with a 79 for the first flight, James Whitfield won low gross with a 91 for the second flight, and Ed Easter got low gross for the third flight with a 93. Low net for the first flight was Ken Ghelli with a 70, Guy Rouse for the second flight with a 63, and Bob Mantho for the third flight with a 63. Ken Ghelli and Steve Sewell did another good job getting us out and arranging the game, making it another good day for the MGA.



Low Gross Winners: James Whitfield, Ed Easter and Joe Kirk



Low Net Winners: Bob Mantho, Guy Rouse and Ken Ghelli



Closest to the Pin Winners: Ed Easter and Joe Kirk

Hwy 24 Center Lane: Turn Only

By Monica Sellars

Many neighbors have expressed concerns about safety when entering and exiting Brandywine at the Hwy 24 intersection, particularly when two cars are trying to use the center lane for turning left and merging right at the same time.

First and foremost, of course, it's important to be alert, cautious, and patient at this intersection, no matter which way you are turning. It's a busy road!

Second, it's important for everyone to know the NC law regarding use of the center lane. Here's the excerpt that's relevant to this scenario:

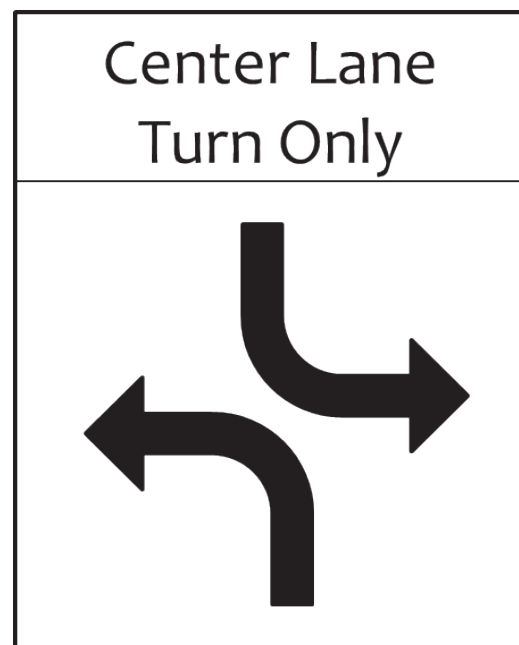
"North Carolina General Statute 136-89.58 (3) ...it shall be unlawful for any person to drive any vehicle except in the proper lane provided for that purpose and in the proper direction and to the right of the central dividing curb, separation section, or line on said highways..."

So in our case, the center lane is to be used only for vehicles on Hwy 24 making left turns into Brandywine, as indicated by the left turn arrows painted in the lane. When leaving Brandywine, drivers turning left should wait until the intersection is clear in all directions before entering the highway and fully turn into the right-hand lanes. This means you should not use the center lane to get halfway across and then wait for an opening, nor to accelerate before merging into the right lane.

Will you get a ticket for using the center lane to merge? Probably not. But if you are using the lane to merge and you are involved in a head-on collision with a car that's using the lane for turning, you'll be at fault. It's a dangerous scenario due to the bends in the road in that area and the fact that when you are merging, you are looking backward rather than forward, where another car may be approaching. Risk for accidents at this intersection can be reduced by following the rules of the road.

See this story for an expanded explanation - <https://www.citizen-times.com/story/news/local/2017/03/07/answer-man-can-drive-center-turn-lane/98842816/>

This is the link to the full statute text - https://www.ncleg.net/EnactedLegislation/Statutes/PDF/BySection/Chapter_136/GS_136-89.58.pdf



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Primary Care



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WHEN Normally weekdays by appointment

EXAMPLES

Routine health exam
Common illnesses such as cold, flu, sore throat
Minor and urgent illness or injury



LOWER COST

Urgent Care



SOME WAIT TIME

LONGER HOURS (Walk-in, after hours and weekends)

WHEN Your Primary care doctor is unavailable and you need help for a problem that is not a life threatening emergency

EXAMPLES

Fish hook
Sunburn
Lung infection
Sprain
Urinary tract infection
Simple cuts and burn
Ear infection
Colds/Allergies



HIGHER COST

Emergency Care



LONGEST WAIT TIME

LONGEST HOURS 24/7

WHEN Anytime in case of serious illness or injury

Call 911

EXAMPLES

Heart attack
Seizure
Stroke
Severe bleeding
Poisoning



HIGHEST COST



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Social Security Survivor Benefits

Presented by Greg Patterson and James Allen Canady

When you think of Social Security, you probably think of retirement. However, Social Security can also provide much-needed income to your family members when you die, making their financial lives easier. Your family members may be eligible to receive survivor benefits if you worked, paid Social Security taxes, and earned enough work credits. The number of credits you need depends on your age when you die. The younger you are when you die, the fewer credits you'll need for survivor benefits. However, no one needs more than 40 credits (10 years of work) to be "fully insured" for benefits. And under a special rule, if you're only "currently insured" at the time of your death (i.e., you have 6 credits in the 13 quarters prior to your death), your children and your spouse who is caring for them can still receive benefits.

Survivor benefits may be paid to:

- Your spouse age 60 or older (50 or older if disabled)
- Your spouse at any age, if caring for your child who is under age 16 or disabled
- Your ex-spouse age 60 or over (50 or older if disabled) who was married to you for at least 10 years
- Your ex-spouse at any age, if caring for your child who is under age 16 or disabled
- Your unmarried children under 18
- Your unmarried children under 19, if attending school full time (up to grade 12)
- Your dependent parents age 62 or older

This is a general overview--the rules are more complex. For more information on eligibility requirements, contact the Social Security Administration (SSA) at (800) 772-1213.

How much will your survivors receive?

An eligible family member will receive a monthly survivor benefit based on your average lifetime earnings. The higher your earnings, the higher the benefit. This monthly benefit is equal to a percentage of your basic Social Security benefit. The percentage depends on your survivor's age and relationship to you.

For example, at full retirement age or older, your spouse may receive a survivor benefit equal to 100 percent of your basic Social Security benefit. However, if your spouse has not yet reached full retirement age at the

time of your death, he or she will receive a reduced benefit, generally 71.5 to 99 percent of your basic benefit (75 percent if your spouse is caring for a child under age 16). Your dependent child may also receive 75 percent of your basic benefit.

A maximum family benefit rate caps the total amount of money your survivors can get each month. The total benefit your family can receive based on your earnings record is about 150 to 180 percent of your basic benefit amount. If the total family benefit exceeds this limit, each family member's benefit will be reduced proportionately. You can find out more about future Social Security benefits by signing up for a my Social Security account at the Social Security website, ssa.gov, so that you can view your online Social Security Statement. Your statement contains a detailed record of your earnings, as well as estimates of retirement, survivor, and disability benefits. If you're not registered for an online account and are not yet receiving benefits, you'll receive a statement in the mail every year, starting at age 60.

Don't forget the lump-sum benefit

If you've accumulated enough work credits, your spouse may receive a lump-sum benefit of \$255. Your spouse must have been living with you at the time of your death or have been receiving benefits based on your earnings record if living apart from you. If you're not married at the time of your death, the death benefit may be split among any children you have who are eligible for benefits based on your earnings record.

If a loved one has died, contact the Social Security Administration immediately

If a loved one has died and you are eligible for survivor benefits, you should contact the SSA right away. If you're already receiving benefits based on your spouse's earnings record, the SSA will change your payments to survivor benefits (if your children are receiving benefits, their benefits will be changed, too). But if you're not yet receiving any Social Security benefits or if you're receiving benefits based on your own earnings record, you'll have to fill out an application for survivor benefits.

It's helpful to have the following documents when you apply, but if you don't have all the information required, the SSA can help you get it:

- Proof of death (a death certificate or funeral home notice)
- Your Social Security number, as well as the deceased worker's number
- Your birth certificate
- Your marriage certificate, if you're a widow or widower
- Your divorce papers, if applicable
- Dependent children's Social Security numbers, if available
- Deceased worker's W-2 forms, or federal self-employment tax return, for the most recent year
- The name of your bank, as well as your account numbers, for direct deposit

Visit the SSA website or your local SSA office or call (800) 772-1213 for more information on survivor benefits and how to apply for them. Social security is still an important part of a financial plan, and it is important to plan around the what-if scenarios of what happens if you or

your spouse pass away at any age. Be sure to discuss with your financial advisor and ensure that this has been included as part of your financial plan.

Greg Patterson and James Allen Canady are financial advisors located at Atlantic Wealth Management, 712 Bridges Street, Morehead City, NC 28557. They offer securities and advisory services as Registered Representatives and Investment Adviser Representatives of Commonwealth Financial Network®, Member FINRA/SIPC, a Registered Investment Adviser. They can be reached at 252-515-7800 or at greg@myatlanticwealth.com.


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Lopez Tabor Duo Performs at St. Francis by the Sea

Friday, September 20 at 7:00pm, the Lopez Tabor Duo will perform in the live acoustic sanctuary of St. Francis by the Sea Episcopal Church, 920 Salter Path Road in Salter Path. Alfonso Lopez, violin and Michelle Tabor, piano will present “A Musical Tour from 17th Century Europe to 21st Century Latin America”. This varied program is divided into two parts separated by a brief intermission. This is a non-ticketed concert sponsored by the Carteret Arts Forum. Donations are welcome and will support the St. Francis Concert series.

The Lopez Tabor Duo have performed and toured together in the southeastern U.S. and Venezuela since 2004. Alfonso Lopez is one of the most prominent and versatile musicians of his country. He holds the important position of concertmaster of the Venezuela Symphony Orchestra, the national and principal orchestra, which has been nominated twice (in 2013 and 2017) to receive a Latin Grammy award. He is also a conductor, teacher, and composer. Michelle Tabor grew up in Venezuela and now lives in Tallahassee, FL. She holds doctorate, master's and bachelor's degrees in music from Florida State University, the University of Denver and Tulane University. You can find more information and videos of performances of the Lopez Tabor Duo on their website: www.lopeztaborduo.moonfruit.com








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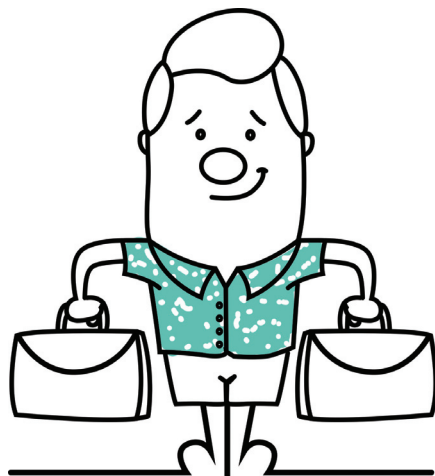
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My Last Vacation

By Mat Madsen



My last vacation was in October of 2006, when I traveled to my sister Kathy's home in East Falmouth, Massachusetts. It took 2 days of driving to get to Kathy's home, but it was worth it because it was finally our very first family reunion.

I had spent 22 years traveling with the US Marine Corps, and every time I had the chance to go to my birthplace in Worcester, Ma. for a visit, Kathy would have my 35mm slide projector waiting for the next group of slides, to show where I had been

and the country I had lived in.

There were five 1 year tours of duty in Japan, and two 1 year tours in Chu Lie, Vietnam. Then I went to the Gulf War in 1970 as a Rolls-Royce Rep and took more photos for slides.

The trip in October of 2006 was for my last vacation; the slide projector had enough of showing slides. But I will always remember my last vacation and this family reunion.

Everyone was there for this reunion, including my next door neighbor, Dick Osborn, a kid I grew up with since I was 9 and he was 8 years old, and then came his wife Betsy, who both watched all of my entire 35mm slide collection. Bless them both for enduring all of these slide shows.

Then my slide projector itself quit its showing slides. I often think of buying another projector, but who would I need to put through the agony of viewing these 35mm slides that I still have?

The highlight of this trip was my family and friends showing up for this forever remembered reunion, including my cousin Mark Fidrick, better known as the "Bird" who was the Detroit Tigers Rookie Pitcher of the year in 1976. Mark went on to pitch for the Boston Red Sox. Mark will always be remembered since his accidental death, just as this last vacation of mine will be remembered.

Supporting Our Own- Keith Friend Memorial Golf Tournament

On November 9th Brandywine Bay Golf Club will be hosting the 3rd annual Keith Friend Memorial Golf Tournament. Many of you may remember Keith as an active community member, Brandywine neighbor, avid golfer and owner of the golf course. To keep in the spirit of his memory, this year's tournament will be raising money for the Semper Fi Fund. The Semper Fi Fund provides immediate financial assistance and lifetime support to the combat wounded and critically ill or injured members of all branches of the armed forces and their families. They deliver the resources needed during recovery and transition back to their communities. The money raised will be allocated to stay right here in Eastern North Carolina, supporting our local troops.

The tournament committee is currently seeking hole sponsors and donations for door prizes. Different levels of sponsorship are available; \$500, \$250 or \$100. For those who just want to play, the cost will be \$80 per player. For more information, check out the Keith Friend Memorial Foundation Facebook Page, contact the Brandywine Club house or email keithfriendmemorialfoundation@gmail.com.

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Advanced Line Drawing

By Mat Madsen

As before in my previous Art articles, this monthly subject will also present the relevant art references in **Bold print** from my monthly Art articles. This will continue to lead our reader to the next Monthly Art Subject as well.

In the beginning, children drew line drawings on whatever surface they could find. When I was a boy, I did the same thing, and there was a time when my Mother scolded me, and I had the job of removing the wall paper in the kitchen, so I could help her hang the new wallpaper. This is just another story of my life, as I learned another new trade, and lesson, and I haven't stopped drawing.

I've drawn the Nemo characters on kiddie pool at the Dunes Club in Atlantic beach before I painted them. I've drawn murals on walls in different locations before I painted them.

Every one of us loves art, in any medium art shape or form, and wishes they could be an artist. You can be an artist if you can get beyond the doubt of your own ability.

I taught 11 Art classes a week at my **Gallerie E** in the Brandywine shopping center, opposite the highway 70 gate. There were adults that would come to the class with their children and I would encourage the parents to take a free drawing lesson. They did and they were surprised and glad they did.

There is a difference between a Line drawing and a tonal drawing because these will both result in its own merit in the final drawing. A line drawing has no gray tones or effects. The tonal drawing will have the effects of cross-hatching, and other methods of ink, paint, or brush to create the desired effect.

When creating an advanced line drawing in any medium, regardless of how many lines involved, you should think of the composition and the **value** pattern. I previously talked about the difference between **sketching** and **drawing** in that sketching was with a loose effect, and drawing was to create a more precise effect.

As always, you can contact me at 252-414-2545 or visit my www.artbymat.com or stop by for a visit at 204 Lord Granville Drive, and view my art studio and the more than 50 paintings throughout my home.

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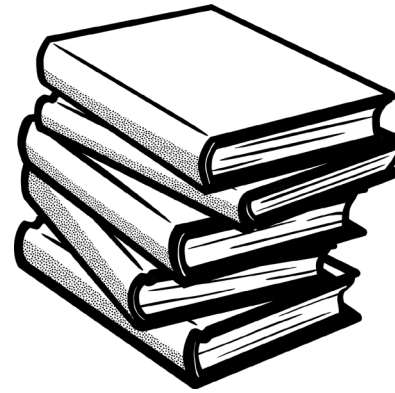
R. Mat Madsen



Brandywine Book Club Notes

By Melinda Brown

In August, the Brandywine Book club will resume our monthly meetings! We will be catching up with each other's summer activities and discussing *Beneath the Scarlet Sky* by Mark Sullivan. It is a gripping historical fiction set in Italy during World War II. It follows the life of a teenage boy and how he helps Jews escape from Italy to Switzerland. This book will soon be made into a movie.



Books are chosen by the members; therefore we read a variety of genres. Our book for September is *My Lovely Wife* by Samantha Downing. In October we will be reading *The Bean Town Girls* by Jane Healey. Members 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, call Melinda Brown at 252-247-1055.

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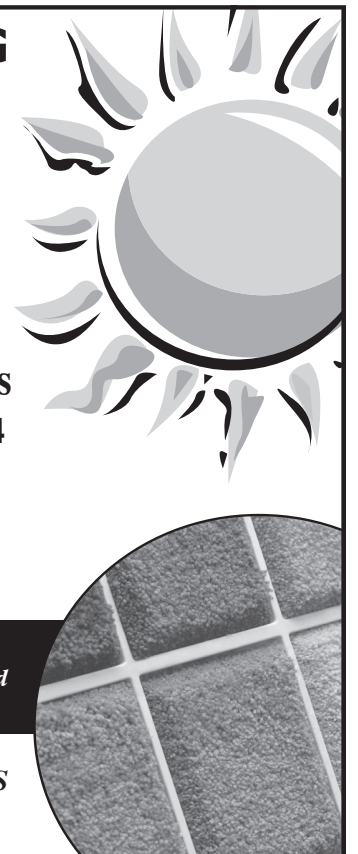
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