



Sound Waves
34th
Anniversary

Vol. 34 No. 3

Our Community Newspaper

AUGUST 2021

Congratulations to all of Brandywine's 2021 Graduates!



Graduate Spotlight: Rhys Conner Zahnd graduated with the 2021 class of West Carteret High School. Rhys was born and raised in Charlotte, NC, before moving to Morehead City in July of 2018. He played baseball for years in Charlotte and continued his participation in the game here in Carteret County. Rhys is also an avid gamer and is currently learning to play the guitar. He plans to continue his studies this fall at Carteret Community College.

Meet Your Neighbor: Gary LaBelle



The Brandywine Bay community has a variety of roles that are coordinated by neighborhood volunteers. Our neighbors are generous to donate their time and talents, and we appreciate the contributions! Please meet Gary LaBelle, President of Cedarwood Village Owners Association, as of October 2020.

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

My wife Donna and I are from Massachusetts, my family and I had visited the area several times over the years, and when it came time for my retirement, we found what we were looking for here in Brandywine.

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

I am an avid reader, love to cook, golf, and go out on the boat. I served this great country, for the U.S Army over 34 years, and am a disabled combat veteran.

(Continued on page 6)

It's that time of year again!! This will be the only notice in Soundwaves for this event as it is now a quarterly paper. So MARK YOUR CALENDARS!!

ALL BRANDYWINE YARD SALE

MARK YOUR CALENDARS!!

Saturday, October 9th, 8 am -12 noon

Rain day: Saturday, October 16th 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 event will be advertised in 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.

BOA UPDATE

Watch for details about the August BOA Homeowner meeting via email. In addition, we have a few BOA volunteer openings at this time. You can even co-chair a committee with a neighbor! For more information, please reach out to a BOA Board member. We look forward to hearing from you soon!



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252-717-6347 • jlashley@ec.rr.com

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

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252-726-1417 • lookoutlady@embarqmail.com

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919-631-5151 • lindabee2658@gmail.com

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919-943-9452 • bhp@bellsouth.net

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919-943-6016 • pbbloxam@gmail.com

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Finance Committee - Belinda Etheridge, Brenda Roberts & Jennifer Mann

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Landscape - Brenda Roberts & Belinda Etheridge

Nominating Committee – Belinda Etheridge

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

Gate/Security (Cards/Clickers) – Chris Mann (Chair),
& Terry Barbour

Chris: 252-723-9321 / cradiomann@gmail.com

Terry: 252-728-0626 /brandywinebayhoa@gmail.com

Community Association Manager/Recording
Secretary/Pool & Tennis - Terry Barbour
252-728-0626 brandywinebayhoa@gmail.com

BRANDYWINE BAY ASSOCIATION

OAK BLUFF
Charlie Grobusky 803-493-1022
grobusky@comporium.net

BAY CLUB
Richard Hall 252-241-2622

BAY CLUB CONDOS
Mark Kangas 252-648-8092
markkangas@aol.com

THE MARINA 919-631-5062
Ken Etheridge
kenbwine@gmail.com

BAY HARBOR VILLAGE 919-880-5800
Don Etheridge
donether1@gmail.com

BOGUE VILLAGE 252-622-9401
Clark Johnson
encdds@yahoo.com

BRANDYWINE PLACE 646-2361
Shorty Edwards

PINE BLUFF 919-219-6963
Randy Smith
rwsodysey@yahoo.com

THE VILLAS 919-943-9452
Barbara Parker
bhp@bellsouth.net

BOA BOARD OF DIRECTORS

230 Brandywine Blvd.
www.brandywineowners.org

President – **Tommy Ramirez** 919-809-0561 • tr1490@hotmail.com

Vice President – **Alex Russell** 919-495-3233 • alexmhc@me.com

Secretary – **Melonie Edwards** 919-270-2151 • gemini.14@att.net

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COMMITTEE CHAIRPERSONS

Architectural Control – **Charlie Sabathe** 252-622-4402 • cmslss@aol.com

Beautification – **Alex Russell** 919-495-3233 • alexmhc@gmail.com

Camera – **Ted Beszterczei** 252-269-0179 • tbeszterczei@gmail.com

Christmas Lighting – **Ryan & Rachel Adrick** rlove.adrick@gmail.com

Database Manager – **Andy Haines** 919-451-9080 • ahainesnd@gmail.com

Drainage – **Scott Carpenter** 252-247-3152

Golf – **Chris Calling** 252-247-2541

Neighborhood Reps – **Faye Bennett** 252-240-2153 • carbennett@aol.com

Recreational Area – **Sara Ramirez** 252-481-7061

Welcome and New Gate Devices

– **Volunteer Needed** brandywinewelcome@gmail.com

Security Gates (Breakage) – **Mark Roche** 252-726-9232 • rochedog@gmail.com

Security Gates (Breakage and Gate

Device Problems) – **Ted Beszterczei** 252-269-0179 • tbeszterczei@gmail.com

Storage Area – **Jerry Garner** 252-726-0842 • northst401@aol.com

Webmaster – **Will Gainey** • wngainey@gmail.com

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ENGLISH TURN

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Gary LaBelle • 413-504-9121

Edward Myers • 252-726-5276

Scott Carpenter • 252-247-3152

Judy Payne • 919-922-0914

Janet Stout • 252-726-0452

Gail Howard • 336-580-3069

BOA Gates

The gates open every day at 5:30 am
Monday-Thursday, gates close at 8 pm
Friday-Sunday, gates close at 9 pm

Teen Court: A Community Activity and Learning Opportunity for Teens



By Doug Miron, Carteret County Teen Court Coordinator and Judge

1. What is Teen Court?

Officially, Teen Court is a Diversionary Program of the North Carolina System of Juvenile Justice. According to North Carolina State Law, any County can create a Teen Court, and when a 10-17 year old has committed a misdemeanor in that County, the Juvenile can be “tried” by his peers, and a sentence assigned by them. Here in Carteret County, we meet generally twice a month to train for and conduct such hearings.

2. Who can be involved?

There are two ways to be involved, as Defendant, or as a Volunteer.

A Defendant enters Teen Court if he or she commits a misdemeanor (other than DUI or Class A1 misdemeanor) and a Police Officer, SRO, Principal, Counselor, or other Juvenile Health official refers the juvenile to Teen Court rather than the Juvenile Justice System. This is only available if the Juvenile has no prior record in Juvenile Court, and has not done Teen Court before. Also, the juvenile must “admit guilt” or at least “accept responsibility.”

A Volunteer can be any Middle or High School Student in Carteret County who chooses to volunteer, and comes to trainings and hearings. We hold approximately one training and one hearing a month, although things have been somewhat different during Covid, and we are just getting back to normal operations.

3. What activities do the teens participate in?

Volunteers can come to Training about once a month. At these training sessions, we learn general information about the justice system, and in particular about the concept of “Restorative Justice,” which is the basic philosophy behind what we do. At these hearings, which can be quite technical, the students learn to play the various roles of a criminal justice courtroom. The “Attorneys” in particular often get extensive training, and in many cases become very much as effective in a courtroom as adult attorneys, knowing the rules of evidence, how to conduct direct and cross examinations, introduce evidence, deliver effective arguments, etc.

These are the regular activities for the “work” of the group. On occasion we also do other fun social or educational activities.

4. How much time do teens spend on program activities?

For **Volunteers**, this is a voluntary activity and there are no absolute time requirements. However, students who attend regularly are most like-

ly to be assigned to the “popular” role of courtroom attorney, and also to be selected to go to Teen Court Summit in the spring, where we stay for several days in a fun location somewhere in North Carolina, and compete and then socialize with Teen Court Teams from around the state.

The group meets approximately twice a month, on Monday evenings, 6-8 pm, at the Boys and Girls Club, 3321 Bridges Street, Morehead City, NC. Again, it is not required to make every session, but we can always use the help.

For **Defendants**, there is generally assigned Community Service for up to 20 hours, requirements to watch an education video or attend an educational seminar, submit written apologies or other assigned work, etc. Also, anyone who has been a Defendant must return for a certain number of sessions to act as a juror – this helps restore the juvenile to the sense of being a positive part of the community.

5. What are the benefits?

a) **The benefits to the COMMUNITY** are significant, and why the program was created and funded. Overall, it is part of the attempt to disrupt the so-called “School to Prison Pipeline.” That is, in recent years, more and more schools (including almost all in Carteret County) have a police officer, “Student Resource Officer (SRO)” stationed right in the school. Personally, I have worked in several schools and have found having an SRO nearby is very helpful. In our County in particular, I relied heavily in SRO’s, even having some come into the classroom at times and collaborate on Social Studies Lessons. However, in some schools and regions there is a large and legitimate concern that if there are police in the school, then things like fights or possession of contraband, which would previously have been handled as school discipline, now end up putting a child into a daunting and demoralizing criminal justice system which can, sadly, lead to further damaging contacts with that system.

Teen Court is a middle ground – more serious than In-School-Suspension, but less serious and less likely to jaundice a juvenile who has committed a minor offense than the Juvenile Justice System. It is an opportunity to be judged by one’s peers, which is often more effective in the long run than “grown-up” talk. Studies from around the country, that review the outcomes of juveniles who enter Teen Court versus traditional justice venues, suggest that those in Teen Court are up to 50% less likely to become repeat offenders.

b) **The benefits to the Volunteers are also significant!** The young people who volunteer in Teen Court tend to be the kinds of people who grow up to be social workers, health workers, teachers, military officers, police officers, government officials, etc. – community oriented and helping people. So, first, becoming a volunteer is a great way to get to know other kids who share such dedication to the community.

Second, it is a great way to learn about criminal justice. I run the Carteret County program, and act as Judge, and I am a retired Criminal

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A word from Carteret Health Care

RIP CURRENT

what you need to know

WHAT IS A RIP CURRENT?

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

What does a rip current look like?

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

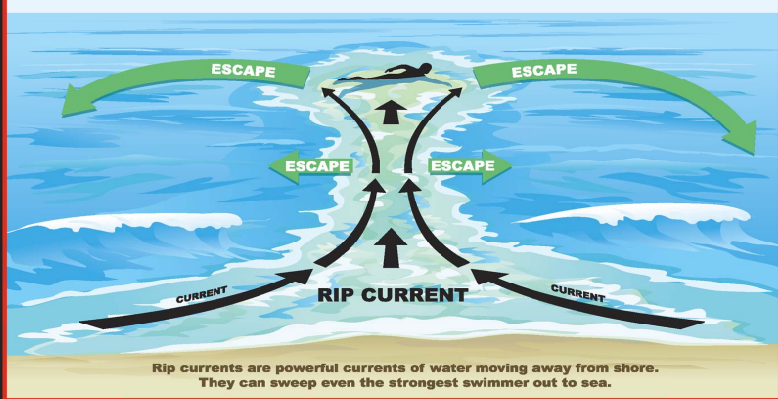
- Channel of churning, choppy water
- Area having a notable difference in water color
- Line of foam, seaweed, or debris moving steadily seaward
- Break in the incoming wave pattern
- One, all or none the clues may be visible.
- **Learn to float on your back.**
- Never swim alone.
- **Bring a float.**
- Swim near a lifeguard.
- Look for posted signs and warning flags, which may indicate higher than usual hazards.
- Obey all instructions provided by lifeguards.
- Be cautious. Always assume rip currents are present even if you don't see them.
- **If in doubt, don't go out!**

IF CAUGHT IN A RIP CURRENT

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

RIP CURRENTS

Break the Grip of the Rip!



 **Carteret HEALTH CARE**
CarteretHealth.org



Our Community Newspaper

MONICA SELLARS

252-648-0170

editor.soundwaves@gmail.com

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PRODUCTION LAYOUT/ DESIGN

MICHELLE DOBBS

DISTRIBUTION

STEVE MOCK • 252-422-2750

mock@ec.rr.com

ADVERTISING

MARIE LAWRENCE • 252-241-8186

marie@thenewstimes.com

CONTRIBUTING REPORTERS

JAY BOHLEN

SUE BOHLEN

MELINDA BROWN

JAMES ALLEN CANADY

INGRID CARMONA

SUSIE GARLAND

BARBARA JOHNSON

JEFF JOHNSON

DOUG MIRON

VINCE MORENO

GREG PATTERSON

SUSAN PIKE

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SHARON WHITE

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Meet Your Neighbor: Gary LaBelle

Continued from page 1

Would you like to tell us about your family?

My wife Donna is a substitute teacher and crafter, who sells some of her work locally. We have a five month old cocker spaniel, Duncan. Our daughter Carly is an elementary school teacher in Swansboro, and our son Ben is a mechanical engineer up in Burlington, Vt.

What do you like about Brandywine Bay?

We purchased here in March of 2016, and moved here permanently in May 2018. We found Cedarwood Village by accident and made an offer while down here in 2016. The proximity to the water, the beautiful beach without the crowds of more popular spots, the people, and access to military bases are some of the things that helped us in choosing Brandywine Bay.

What motivated you to volunteer for the Cedarwood Village HOA?

The previous HOA President was leaving, I was already on the Board as Director, and I was asked to replace him...

What else would you like to tell the neighbors about yourself, Cedarwood Village, or your role?

I have a different style than the previous President. When you make the decision to live in a community with an HOA, you need to accept the good and bad, understanding what comes with that choice. The Board is looking out for the neighborhood, and what is in the best interests of the whole...not necessarily the individual. In the end, I retired at 56 to relax and do my own thing...

Rotary Flags for Heroes

By Barbara Johnson

Help fill Morehead City's Katherine Davis Park on Veteran's Day with the glorious red, white and blue of our flag in honor or memory of the veterans or heroes in your life. The Rotary Club of Morehead City will host the first annual Veteran's Day Flags for Heroes event on Thursday November 11 at Katherine Davis Park. Our goal is to fill the park with over 100 flags honoring or memorializing local veterans and heroes of our community. Any friend, family member or community leader may be honored. Over 34 flags have already been sponsored. Act now to reserve your flag.

Each 3x5 flag flies on a 7 foot pole with a medallion dedicated to the honoree and their sponsor. Flags will be posted at dawn and be taken down at dusk on Veteran's Day. The park is open all day for viewing of the flags and quiet remembrance of those who serve or once served our country and community. Each medallion will be sent to the sponsor following the event.

Funds raised from this event return to the community through Rotary service projects which include Alzheimer's Research, Carteret Community College emergency funds, scouting programs, Hope Mission, Backpack Blessings, Project Christmas Cheer, Habitat for Humanity, Broad Street Clinic and much more.

Businesses or individuals are encouraged to participate in this stirring Veteran's Day event. Call today to ensure that your flag flies high. Flag sponsorships are \$50 each or 3 for \$135 and may be obtained by contacting any member of the Rotary Club of Morehead City or Barbara Johnson at 252-241-1152 by phone or text. Thank you for your generosity.



Photo by Jim Gregson



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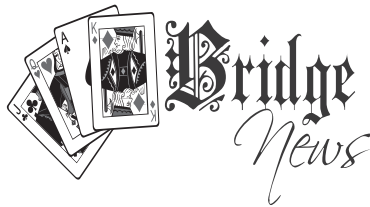




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Brandywine Ladies' Bridge

The Bridge Ladies will begin meeting again in September, after taking a break for the summer. We meet 2nd Wednesday of the month at 10:15am at the K-Club for fun, lunch, and Regular Party Bridge! Each player pays \$4 to play. You buy your own lunch from the K-Club menu, and dessert is provided by various members. Prizes are awarded.

We are interested in growing our group to 3 or 4 tables of players. If you have experience playing Bridge and you would like to join, contact: Ingrid Carmona, 646-7455 or Vickie Tucker, 726-4340 or 725-1626 for more information.

If you are interested in learning how to play Bridge, check out the course offered by Carteret Community College.

Brandywine Book Club News

By Melinda Brown



IT'S CELEBRATION TIME FOR THE BRANDYWINE BOOK CLUB!!!! We are now 20 YEARS OLD!!!! We had a delightful celebration at Carolina Home and Gardens on August 6. We enjoyed music, food, and the company of long-time friends. We are looking forward to many more years of book discussions and friendships.

Meetings took some "creativity" during the pandemic but we still found ways to continue getting together to discuss our books. It seems good to be back on our regular monthly schedule. Our book for September is *The Art of Racing in the Rain* by Garth Stein. The novel explores a dog's perspective of his owner's life. It is a wonderful book for all of us who have ever loved a pet. By the way, the book has now been made into a movie.

In October, we'll be reading *The Guest List* by Lucy Foley. This book is a murder mystery that takes place during a high-profile wedding on a small island that's accessible only by boat.

We invite you to read the book and join us for some lively discussion at our next meeting. The meeting will be on September 14. New members are always welcome! Contact Melinda Brown at 252-349-5800 for further information.

Teen Court

Continued from page 4

Prosecutor and also Defense Attorney, as well as teacher. I know the rules of evidence and what works and doesn't work in a courtroom, and carefully train the young "attorneys" in not only correct courtroom procedure, but also in **effective** advocacy.

Third, Teen Court Hearings are often quite dramatic and very satisfying to be part of. Many people like to play a role and act things, out, perhaps for a school play or skit, to entertain. In Teen Court, students learn their roles carefully, and then arrive in formal clothes and conduct a real, legal hearing, with others watching and learning from them. This is a play with real consequences, including the power of teenagers sentencing those who have behaved badly; where, on occasion, you see one teen to say to another, "You knew what you did was wrong, didn't you?" and the teen on the witness stand breaks down in tears and says, "Yes, I am so sorry, I know I disappointed my family. I will never do anything like this again." Such moments empower young people to do the right things. And it's pretty cool to be part of.

6. How can families get more information?

By contacting Doug Miron, Teen Court Coordinator and Judge, dmiron@bgccp.com or (252)732-0345 for text or voice.



Changes to the 2021 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? Volunteer needed! brandywinewelcome@gmail.com

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

DIRECTORY CHANGES

107 Fairway Drive East	Antonio & Silke Diaz	252-622-9538
911 Lord Granville Drive	Emily & Joshua Collins	910-264-2272
216 Lord Granville Drive	Jennifer Gray	704-618-4681
108 Brandywine Boulevard	Patty & Todd Hudson	252-565-2830
512B Village Green Drive	Melanie Bell Weaver	804-512-3457
209 Carefree Lane	Eric & Casey Morris	252-290-5336
909 Lord Granville Drive	Darcy and Lance Wine	540-905-3999
103 Pine Circle	Ashlie & Scott Woodlief	252-916-8200
203 Brandywine Boulevard	Stephanie Ross	919-750-4191
106 Wyeth Court	Nathan & Deborah Shubick	614-805-2002
102 Cannery Row	Chance & Chrissy Perkins	325-242-6039
303 Cedarwood Village	Jacob Owens	757-376-9898
105 Cottage Row	Linza & Johnny Coffee	336-213-0475
530B Village Green Drive	Betsy & Fred McKinnon	336-908-6535
208 Lord Granville Drive	George Macleod	415-640-0080
	Ryan Tharp	252-646-8400
	Richard Mahony	252-646-8400
316 Emerywood Drive	Susan & Paul Cobb	570-241-4874
205 Spruce Drive	Barbara Johnson	252-241-1152
	Jeff Johnson	252-725-3626
114 Fairway Drive East	Tina & Dale Kisting	419-566-4221
207 Lazy Lane	Marjie Hollowell	252-339-6216
	Randy Hollowell	252-722-1181
206A Reserve Green Drive	Linda & Scott McIntyre	910-523-1445

Solheim

By Susie Garland



Take me out to play Solheim
Two teams compete for the win
We play best ball, superball, and then match play
Striving to beat the opponent today

On April 29, twenty players participated in the game of Solheim, each competing in the format described in the above poem, divided by two teams. Here are the competitors: Ruby Reds team: Alecia Benson and partner, Susie Garland; Alisa Burr and Brenda Leinthall; Myra Roche and Anne Lynes; Janice Ghelli and Jean Hunsinger; Mickey Friend and Lenna Easter vs. Pearly Whites team: Sue King (guest) and Ruth Zurn; Angela Zi-

eleck and Nelda Kessler; Kathy Calling and Loretta Beaulieu; Bernie Moreno and Lori Wilson; Sandy Shaffer (guest) and Christine Bryk.

A very special thanks to Angela (assisted by Susie) for putting it all together this year in arranging this very special day. We were delighted to have Rosie Angel attend as special guest. Rosie and (former member) Pat Ludwig have been closely associated with this event as long-time Solheim chairs, and we want to recognize them for their contributions in this event. The hard work and dedication put forth from the hostesses with the mostess made this a truly outstanding day of fun, laughs, camaraderie, and fellowship.

As you can see from the scorecard, the Ruby Reds trounced the Pearly Whites with a score of 13.5 vs. 6.5. In that respect, the Ruby's got to sing to the Pearly Whites: "It's cheer and applaud for the Red team; for winning in this fun event; because, after all, it's that little white ball; that made us all feel so content." The Whites, in turn, sang their swan song: "Root next year for the white team; we lost and it's really a shame; because, after all, it's that little white ball; that should always take all of the blame."



RUBY REDS				PEARLY WHITES			
	Super Ball	Best Ball	Total		Super Ball	Best Ball	Total
Alisa	1	1	3	Sue	0	0	0
Brenda	1	1	3	Ruth	1	1	2
Myra	0	1	1	Angela	1	0	1
Anne	0	1	1	Nelda	0	0	0
Alecia	1	0	1	Kathy	0	1	1
Suzie	1	0	1	Loretta	0	1	1
Janice	1	1	2	Bernie	0	1	1
Jean	1	1	2	Lori	0	1	1
Mickey	1	1	2	Sandy	0	0	0
Lenna	1	1	2	Christine	0	0	0
Total 13.5				Total 6.5			



Memorial

By Susie Garland

May 27: We had 18 players partaking in our annual Memorial tournament on this date. Pat Barber read the invocation in honor and tribute to Brandywine Bay members who are no longer with us: ALICE ELEY; JEAN HAHN; LOIS KARNSTEDT; JAN SONNENBERG; PRISCILLA SCHMALBACH; PHYLLIS KASH; HARRIET WATERS; HELEN GRIFFITH; FRANKIE STAKES; HILDA ROSENGREN; BETTY SLATTERY; NATHALIE SOUTHWICK; MARY ANN SMITH; GENEVIEVE LINDSAU; HELEN WAYANT; JEAN BURRIS (2009); MARY MALONE (2010); JOAN FEAMAN (2011); WINNIE McELLYN (2012); JEAN ALBRECHT (2012); IRENE JOCHEN (2012); ZOLA BROWN (2013); PAT SHAMBLIN (2014); ANN TOOHEY (2015); ERIKA PASKMAN (2016); JO HARNED (2016); KAREN RICE (2016); DEE QUIGLEY (2016); MUFF (Barbara) MAXSON (2016); BARBARA LANCASTER (2017); RUTH PETERS (2017); GLORIA BRUBAKER (2017); JEAN CARLSTON (2017); MARY CLAY (2017); ANN LEFAIRVE (2017); KAREN BOTTOMLEY (2018); BARBARA MEYERDIERKS (2018); JEAN KRUMM (2018); KATIE KIRK (2018); EVELYN MALLON (2019); PEGGY BARWICK (2019); MARILYN ZMODA (2020); DOTTIE COR-KUM (2021); DIANE MANTHO (2021).

This was certainly a close race. There was a tie for first place between Bernie Moreno and Susie Garland (that's me), with a Net 66, forcing a card hole playoff. BERNIE came out the victor and is our 2021 Memorial winner. SUSIE is our second-place winner. Then we had another tie for Third place between Mickey Friend and Lori Wilson with a Net 67, forcing another card hole playoff. MICKEY came out the victor and took third place. Congratulations to all our winners and thanks to all who participated and contributed in this memorable event. We were delighted that four former members were able to join us in remembrance: Rosie Angel, Dolly DeMarco, Jackie Maucher, and Dot Michaelis.



A Golf Pro Pointer and a Story

By Steve Sewell, BBGC



Pro Pointer:

Golfers seeking to improve need to practice pitch shots. Pitching is a very important part of the game whether you're a beginner or at an advanced level. Learning to use the Sand Wedge is integral to low golf scores: if used in sand, out of the rough or fairway. While practicing the pitch shots you are enhancing your overall golf swing. A slower, shorter swing that replicates a full swing is exactly what we look for as proficient players. Don't start with driver when practicing, start with the SW then move up the line as you improve.

Story: Never give up!

Many years ago while competing briefly on the Euro Tour, I was paired with Ian Woosnam, the 1991 Masters' Tournament Champion. As we finished the front nine of Friday's round, wondering whether we'd make the weekend cut, Ian was not playing his best. We were at an event in France and when we got to the turn, the "Wee Welshman", as he was called, went into the clubhouse and called his pilot: telling him to fire up the plane, they'd be winging home to Wales that night. He proceeded to set it on fire the back nine! We made the cut, and in Ian's case, was not far enough out of contention to discount the possibility of a threat from him.

That weekend he played as he did during Friday's back 9. He won the tournament! Does this support the old phrase: Don't Ever Give Up?

5th Annual Keith Friend Memorial Golf Tournament

This year marks the 5th Annual Keith Friend Memorial Golf Tournament being held on Saturday November 6th 2021 at our own Brandywine Bay Golf course. Mark your calendars!

Last year we raised \$12,290 and through our partnership with the Semper Fi & America's Fund were directly able to help 1 Soldier, 2 Ma-

rines, and 1 Airmen, all from Eastern North Carolina, providing them with immediate and vital resources. Please join us again this year and help us support the Semper Fi & America's Fund. Registration forms will be available in the clubhouse soon.

NOVEMBER 6TH 2021

LIMITED TO 25 TEAMS

Game

Format: 4-Person Superball

Teams will be flighted with gross & net winners, minimum 3 flights.

9:00AM SHOTGUN START

\$80.00/per player Entry Fee Includes:

Greens Fee & Cart ~ Course Refreshments

Food & Beverages Throughout Course ~ Contest Prizes

Any Questions Please Call the Brandywine Bay Pro Shop at (252) 247-2541

Entry Form and Payment must be submitted by October 28th 2021

REGISTRATION FORM

Team Captain: _____ HCP _____

Phone: _____ E-Mail: _____

Team Members Names

1. _____ HCP _____

2. _____ HCP _____

3. _____ HCP _____

Please detach and return to the Pro Shop at Brandywine Bay Golf Club with checks made payable to:

KEITH FRIEND MEMORIAL FOUNDATION

177 Brandywine Blvd. Morehead City, NC 28557

Email: KFriendFoundation@gmail.com



Happy Birthday to Bob White! Bob celebrated in June with a picnic attended by family and friends.

MGA Happenings

By Vince Moreno

May Tournament



First Place Winners: Guy Rouse / Joe Rudder / John Maxson



Second Place Winners: Joe Kirk / Vince Moreno / John Miller



Closest to the Pin Winners: Coasty Cornwall / James Whitfield

June Tournament



First Place Winners: Nick Viglianese / Vince Moreno / Gordon Wall / Ken Ghelli



Second Place Winners: Chuck Muller / Stewart Peterson / Mark Roche / Charlie Sabathe



Closest to the Pin: Ken Ghelli & Nick Viglianese

July Tournament



First Place Winners: Barry Moore / John Miller / Chuck Muller



Second Place Winners: Joe Kirk / Vince Moreno / Tom Normyle



Closest to the Pin Winners: Barry Moore / Joe Kirk

Why Every Woman Should Have a Long-Term Care Plan



Presented by
Greg Patterson and James Allen Canady

Many of the women we see portrayed in movies and on television are independent, wealthy, and confident, with great digs, a closetful of designer clothing, and high-powered careers.

But *real* women, as self-sufficient and sophisticated as they may be, face a more complicated set of realities:

- Women usually live longer than men.
- Women often end up single, even if they were once married (because of the first bullet point above).
- Women, on average, earn less than their husbands.
- Women can often end up with decreased income if they outlive their husbands.
- Women tend to be more conservative investors over the course of their lives.

The cumulative result of these factors is that women are much more likely than men to need long-term care—and much less likely to be able to afford it. When you consider that the average cost, nationwide, for a home health aid (44 hrs. per week) is \$54,912 per year, and the average for a private room in a nursing facility is now more than \$105,000 per year, a strategy for funding potential long-term care expenses is an essential component of any woman's financial plan.

Concerns about aging

Women have many concerns surrounding aging that a long-term care plan can help to alleviate. Some women, for example, may be worried about having sufficient assets to leave to children, grandchildren, or charities. Because a long-term care plan provides cash flow to help pay for health care expenses, it can also help protect your estate, enabling your financial plan to execute the way you intended.

Many women also worry about becoming a burden on family members. A long-term care policy enables your family to manage care instead of serving as the actual caregivers. In addition, it can give you the freedom to choose the place where you want to receive care, whether in your home, adult daycare, an assisted living facility, or a nursing home.

Sometimes, though, families assume that a spouse or children will provide care, if and when it's needed. If that's the case, it may be time to ask a few tough, but reasonable, questions:

- Who exactly will be the caregiver? Have you discussed this with the family?

- Are family members capable of caregiving? Do they have the necessary skills? Are they geographically close?
- Are family members able to dedicate time and money to the caregiving effort? Are they willing to compromise work or their own family responsibilities to become the caregiver?

Keep in mind that caregiving can be a significant burden for the caregiver, both physically and mentally. In fact, a long-term illness can often take a bigger toll on a caregiver than a spouse's death, turning his or her "golden years" into an unexpectedly stressful time.

What about self-insuring?

Affluent individuals may believe that self-insuring is the best way to fund long-term care expenses. That way, if they never need care, they haven't "thrown away" money on a policy they didn't need. If you fall into this category, linked-benefit products may be a good option to help pay for care. A linked-benefit policy is a single-premium life insurance policy that provides long-term care benefits—as well as a tax-free death benefit in the event long-term care isn't needed.

It's important to utilize resources and expertise available to help you decide on the best long-term care strategy for your situation and goals. Remember, a woman who plans for long-term care protects her financial plan, her family, her health, and—not least—her independence.

1 Genworth 2020 Cost of Care Survey, conducted by CareScout (August 2020)

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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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Digging in the Dirt

By Sue Bohlen

So it's August already and we have had just about every weather event we could have this year. Unprecedented rains in January and February, a very dry spring, a late season freeze on, of all things, April Fool's Day, and up and down rains, winds and temperatures since then. If your plants have done well in all that, bravo! A little extra care goes a long way: covering the more delicate plants during the freeze or bringing pots in; staking things when the tropical storm winds blow; and water when the dry spells hit. We are well aware of the high cost of water, so rain barrels and soaker systems with mulch all greatly help the situation. I

have to admit, I often hand-water so I can see just what's going on in the garden that needs attention, weeds being one of the constants of having a garden and lawn.

By this time, most of the garden is pretty tired and hopefully only needs dead-heading and cleaning up. Regularly check on trees and shrubs for broken or diseased limbs and remove them right away. Crossing branches can also cause problems and should be pruned out. Keep in mind that if you were to prune any flowering shrubs at this time you are likely to lose next year's flowers. Those should be pruned right after bloom time, be that winter, spring or summer. Remember that many plants get leaf spot from our high humidity and heavy rains. Keeping those leaves out of the garden help reduce the diseases and their spread.

Most reports I have heard indicate good vegetable and herb crops this year. The tomatoes have been great. So many varieties do very well here and can be grown in pots if you don't have a lot of room. I just made a large batch of basil pesto and am gathering herbs for drying in our new air fryer/toaster oven that has a dehydrator setting. For information on crops to plant for the fall, check out all the available information on the county extension website: carteret.ces.ncsu.edu

Let's hope the upcoming fall is without any more of Mother Nature's wrath. It's much more enjoyable to peruse catalogs of bulbs and plan a new garden space than clean up after any storm!

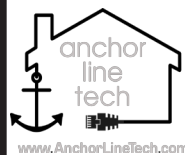


The geese and fuzzy goslings are always fun to see around Brandywine. Bob Workman captured this photo of a particularly large flock near the golf course.

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PetDocks Disaster and Storm Preparation & Your Pets

By Dr. Todd Worrell

The best way to protect your household from the effects of a disaster is to have a disaster plan. If you have pets, that plan must include your pets. Being prepared can save their lives.

The most important thing you can do to protect your pets is to evacuate them too. Pets most likely cannot survive on their own, and if by some remote chance they do, you may not be able to find them when you return. If it's not safe for you to stay behind, then it's not safe to leave pets behind either.

Every pet should be microchipped as a permanent form of identification. A microchip is implanted in the animal's shoulder area and can be read by scanner at most animal shelters.

Know a Safe Place to Take Your Pets

- Contact your veterinarian for a list of preferred boarding kennels and facilities.
- Make a list of boarding facilities and veterinarians who could shelter animals in an emergency; include 24-hour phone numbers.
- Ask your local animal shelter if they provide emergency shelter or foster care for pets.
- If you are going to a public emergency shelter, it is important to understand that animals may not be allowed inside. Plan in advance for shelter alternatives that will work for both you and your pets; consider loved ones or friends outside of your immediate area who would be willing to host you and your pets in an emergency.
- Contact hotels and motels outside your local area to check their policies on accepting pets and restrictions on number, size and species. Ask if "no pet" policies can be waived in an emergency. Keep a list of "pet friendly" places, including phone numbers, with your disaster supplies.
- Ask friends and relatives outside your immediate area if they would be willing to take in your pet.
- Develop a buddy system with neighbors, friends and relatives to make sure that someone is available to care for or evacuate your pets if you are unable to do so. Be prepared to improvise and use what you

have on hand to make it on your own for at least three days, maybe longer.

Pet Emergency Preparedness Kit

Keep your pet's essential supplies in sturdy containers that can be easily accessed and carried (a duffle bag or covered trash containers, for example).

Your pet emergency preparedness kit should include:

- Medications and medical records (stored in a waterproof container) and a First Aid kit.
- Make sure identification tags are up-to-date and securely fastened to your pet's collar. If possible, attach the address and/or phone number of your evacuation site. If your pet gets lost, his tag is his ticket home.
- Sturdy leashes, harnesses, and/or secure carriers to transport pets safely and ensure that your animals can't escape.
- Current photos of your pets in case they get lost.
- Food, drinkable water, bowls, cat litter/pan, and manual can opener.
- Information on feeding schedules, medical conditions, behavior problems, and the name and number of your veterinarian in case you have to foster or board your pets.
- Pet bed or toys, if easily transportable.
- All of the information mentioned (records, photos, etc.) can often be stored on a smartphone for backup, or even on a cloud-based note service, so that the information can be accessed from any computer in the event you lose your hard copies or your smartphone.

With some preparation, you need not panic or find yourself without options when it comes to storms and storm evacuation.



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Hammock Place

By Jay Bohlen

One of my first articles stated, "If you're lucky enough to live in Hammock Place, you're lucky enough!" Most lot owners would agree.

There are 69 great neighbors in Hammock Place. There could be a few grumpy ones... I have not found them yet.

The sold homes in Hammock Place this year will make your head spin. We had six sales so far. The last five all sold within days. The average sold price is around \$150 per square foot. (No, I am not a Realtor) We are losing some great neighbors and am looking forward to meeting the new ones.

Our Club House Socials have started back up. Good food, great people, big laughs! Will it come back to a monthly event? It will be up to you, our neighbors. Lanette Garner is the keeper of the key for the Club House when you want to initiate an event.

Speaking of lucky... we are fortunate to have our own handyman living in the neighborhood. He has worked on, in or around all but about 11 of the 70 houses. Y'all know him! You probably hired him already.

He is earning multiple punches in his heaven card with the stuff he does for our neighbors. He will tell you no job is too small. Pick your tortoise up from the vet, sure! Drive my wife to Greenville? No problem. Take my car to the shop, yep! All this along with the usual tasks that come with our rewards of homeownership; power washing, pruning, planting, painting or an extra hand with your project... he is there. If you do not know him by now, you will very soon. You can thank the tireless Rob in advance the next time you see him. A true gem within our Community.

Did I say tortoise? That is another story for next time...

HP HOA email: HammockPlace@yahoo.com

Hammock Place Community is also on Facebook

PetDocks
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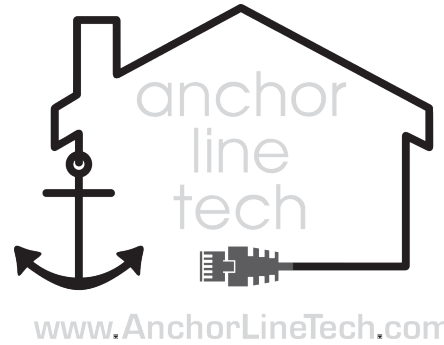
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Business Spotlight

A New Business in Town! Anchor Line Tech Home and Small Business Technology Services



Our homes and businesses today are filled with a mind-boggling array of useful technology and helpful devices. For the average person, it can become overwhelming to understand, install, organize, and maintain it all. Services that we use on a regular basis are no longer offered in books or in a paper format. Most information has transitioned, or is transitioning to an online format, and staying current is

becoming more difficult. Add in the losses from broken devices or lost data, and the results can be crippling for your home or small business. With all the advantages of modern tech, there can be a mountain of issues to overcome in using it efficiently and effectively.

Anchor Line Tech has the answer to all your technology needs. Local resident Jeff Johnson has worked with technology solutions for homes and small businesses for over 10 years. He has the experience and expertise that will help you with everything from computer repair, electronics installation, and network optimization to managing home devices like smart tv's, smart phones, wifi, Google homes, Nest, security cameras and much more.

Ready to save money by disconnecting from cable? Want to Zoom meetings or Facetime with friends and family? Need help using any of your technology? Jeff is a caring teacher who can answer your questions, explain how to use your devices and train you in any programs or applications that you want to add to your knowledge base.

Technology malfunctions and the loss of equipment and data can be crippling, whether at home or at the office. Having a skilled tech professional on your side is reassuring and a necessity when every hour of lost technology time can be annoying or devastating. Anchor Line Tech offers computer repair, backup solutions, device optimization, electronics installation, training, help with moving technology equipment and many other services.

For a free consultation on your all your home or small business technology needs, contact Jeff Johnson at Anchor Line Tech. References available. Phone or text 252-528-8667 today to get started.

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