5th niversary

Our Community Newspaper

Meet Your Neighbor: Mike Pulley

By Monica Sellars

Vol. 35 No. 3



You probably have noticed the flags at the entrances to the golf side of Brandywine, and you may have wondered who is taking such good care of them. Meet Mike Pulley! He is the volunteer who cares for the flags at the Hwy 70 and Hwy 24 gates.

Mike and his wife, Teresa, moved to Brandywine Bay about 2 years ago from Roanoke Rapids. It is not their first time living here; they were here for 11 years while Mike was in the Marine Corps as well, and Teresa worked on base in the Comptroller's Office. They have twin sons who now live out of state.

After Mike's retirement from the Marine Corps in 1992, the Pulleys moved to Roanoke Rapids, where they had family ties, and they began new careers. Mike worked

for the Post Office and the fire department, where one of his responsibilities was caring for the flags. Teresa worked for Lowe's Home Improvement, which must have been a convenient position because the couple also took

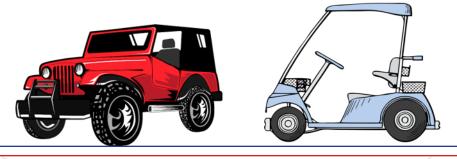
(Continued on page 7)

BOA Meeting: The next BOA meeting is planned for September. Please watch for an email with the date and time.

BOA Parade!

Join a parade of Brandywine's fun rides this fall – golf carts, Jeeps, antique cars, small floats, etc.

Start your planning now to be ready by November! Please text Lisa Lee at 252-646-2903, or contact a BOA board member, if you are interested in participating in this event.





BOA Christmas Lights Committee

Do you enjoy spreading cheer? Volunteer! Contact Rachel Love-Adrick rlove.adrick@gmail.com



All Brandywine Yard Sale Details will be announced via email soon!



Hammock Place Bulletin Board

By Jay Bohlen

Owning a turn-of-the-century home in Hammock Place has its challenges. If time, weather or your style has not caused you to make repairs or improvements, one of them will.

After 20+ years, most HP homeowners have replaced or had to replace a major component like their roof, HVAC and hot water heater systems. These repairs are expensive but reassuring if you can predict, plan and schedule them versus reacting to a failure. Scheduling regular inspections and maintenance is key.

Improvements we are seeing these last few years has been with whole house generators. About 10% of the neighborhood has installed these generators. Know who they are when you need to cool down or wash up after a major outage. Another area of improvement has been with decks. Most everyone that tackles this challenge has been replacing their worn out pressure treated decks with composite decking. You will not have to paint or stain that again and cleaning is a breeze. Some have been laying pavers or pouring concrete to expand their outdoor area.

On the exterior, one of the last things to wear out is your garage door. It does not take much effort to maintain the moving parts of your garage door to make them last this long. Give your axles, hinges and springs a shot of your favorite lubricant every time you change the clocks and check the tightness of the bolts. If you are due to replace your garage door, the wind-rated overhead doors have been improved. No need to install the heavy wind brace before a hurricane. The doors are engineered with that wind load in mind. Opting for an insulated door helps maintain comfort during our hottest and coldest days.

Then there is that noisy garage door opener that blows a light bulb several times a year. The latest models are belt-driven and amazingly quiet. They are built with a DC motor and a battery backup with LED lights that will shine a light that makes a huge difference in your garage.

With these remodeling, replacing and upgrades going on, Hammock Place homes are not far from being new all over again and a great place to live.

Check out "Hammock Place Bulletin Board" on Facebook. It is for HP neighbors to have fun, share home ownership tips, gardening ideas and pictures. You can also post items for sale, services, trade, recipes, lost pets, jokes, etc.

Check In on Our County Commissioners

By Monica Sellars

How much do you know about the County Commissioners who represent Brandywine Bay?

What is Brandywine Bay's county district?

What are the names of the Commissioners who represent our district? Brandywine Bay is within District 3. The Carteret County Commissioners for this district are Bob Cavanaugh and Mark Mansfield, Vice-Chairman. Ed Wheatly is the Chairman, and other members include Robin Comer, Jimmy Farrington, Chuck Shinn, and Chris Chadwick. The members are elected for staggered 4-year terms. There are six districts; our district has two representatives, and the other districts have one representative.

https://www.carteretcountync.gov/193/County-Commissioners

Public meetings are held monthly, and a meeting schedule is posted on the website. You can also find information about how to view the recorded meetings, if you are unable to attend in person.

The website encourages citizens to share thoughts with the Commissioners on county issues, programs, and services by emailing Tommy Burns, County Manager. Tommy.burns@carteretcountync.gov



One way you can get involved, and make an immediate positive impact, is to participate in the Carteret County Litter-Free Land and Sea activities. There are

two litter clean-ups planned for August. Visit www.litterfreelandandsea. com for a schedule and information about other ways to contribute.

Brandywine Book Club News

In August the Brandywine Book club resumed our monthly meetings! We enjoyed catching up with each other's summer activities and discussing our book, *The Girl in the Mirror*, by Rose Carlyle. It is a gripping psychological thriller with lots of twists and turns. Our book for September is *The Children's Blizzard* by Melanie Benjamin. And in October we will be reading *The Tobacco Wives* by Adele Myers. Books are chosen by the members; therefore we read a variety of genres. Members also take turns hosting the meetings.

We look forward to a new year of reading, discussion, and friendship!!! New members are always welcome. If you would like more information, call Melinda Brown at 252 349-5800.

BRANDYWINE BAY ASSOCIATION **Board of Directors**

President - Jennifer Cox Mann (PINE BLUFF) 678-836-7517 • JennMannBBA@gmail.com

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Storm Water - Jack Ashley & Terry Barbour

Landscape - Brenda Roberts & Belinda Ethridge

Nominating Committee - Belinda Etheridge

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

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

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



Close at 8:00 pm

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

BRANDYWINE BAY ASSOCIATION

OAK BLUFF Lorenda Overman 919-922-5010 lorenda.harrell@gmail.com 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 412-303-3003 **Dianna Snow** snowdd@comcast.net **BOGUE VILLAGE** 252-622-9401 Clark Johnson encdds@yahoo.com **BRANDYWINE PLACE** 646-2361 Shorty Edwards PINE BLUFF 252-723-2545 Mark Wojciechowski cecwojo@gmail.com THE VILLAS 919-943-8834 Barbara Parker bhp@bellsouth.net

BOA BOARD OF DIRECTORS

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Happy Birthday Bernie

By Susie Garland

May 20th was a special event For a very special lady As on this very special day Bernie Moreno turned 80

Friends and family gathered around Making plans to celebrate These plans held eighty candles On Bernie's flaming birthday cake

Greeting cards were opened With funny quips and jokes Having to do with age and such But from loving friends and folks

It was cream of the crop for the birthday girl As she started on a new journey We all shouted and applauded For our very dear friend, Bernie





Summertime in Brandywine

By Mariana Goldstein









REGISTERED NURSE RECRUITMENT INTERVIEWS Friday, September 9th, 2022

- Flexible scheduling
- Competitive Compensation
- Amazing co-workers who feel like family
- Access to Mayo Clinic clinical tools and resources
- Individualized Orientation
- Ask about our sign on bonus and relocation.
- Enjoy 1 free night stay at The Hampton Inn in Morehead City, courtesy of Carteret Health.

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Contact Tonya Dixon at careers@carterethealth. org or 252-499-8505 if you are interested.

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MAYO CLINIC CARE NETWORK

3500 Arendell Street • Morehead City, NC 28557 • CarteretHealth.org



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AUGUST 2022 Sound Waves I 5

PRING SPECIA

New Show at Carolina Artists Gallery



Carolina Artist Gallery is seeking artwork by local artists for the "Upcycle Show" which will run from September 10 through October 29, 2022. The deadline for entry is September 3. Art is to be dropped off during gallery hours, Tuesday-Saturday, 11-5 at our NEW LOCATION AT 1702 ARENDELL STREET, MORE-HEAD CITY. This will celebrate the gallery's merger with Arts Council of Carteret County.

Original work in all media is welcome which uses found objects in creative ways. "One man's trash is another man's treasure." This show will showcase art of those who see beauty in something others have seen as trash.

More information is on our website CarolinaArtistGallery.com. All are invited to an opening reception to celebrate our merger in our new location on September 10, 4-6pm.

Storm Clean-Up Policy for Brandywine BOA

In case of a storm this year, here is a reminder of the debris clean-up the policy. Please follow these guidelines to ensure the contractor will pick-up your storm-related debris. Please pile debris alongside the road in front of your house; do not put debris in the street where it could impede traffic.

First off, the cleanup is for yard debris only. Household debris such as shingles, siding, insulation, etc. is not included in the cleanup, and each homeowner is responsible for disposing of these types of debris themselves.

Second, the cleanup is for yard debris generated by this storm only. This is not an opportunity for anyone in the neighborhood to have the community sponsor their yard cleanup. We will have folks throughout the neighborhood who will be helping to coordinate the cleanup efforts, but they will also be monitoring the types and timing of debris that is put out. You run this risk of having your property skipped over in the cleanup if it becomes evident that debris not associated with the storm is being disposed of.

Items such as pine straw, leaves, twigs, and other small debris will not be collected during the pick-up effort. The contractor's equipment is not designed to handle this type of cleanup. Please bag this type of debris and dispose of it yourself.

All debris put out for collection needs to be cut into sections four feet in length or smaller. If larger items are put out, they will not be collected.

Lastly, a reminder to please work to keep the areas around your driveway culverts cleared. We can and will do a lot of work to be sure that our drainage system is well maintained, but the system cannot be effective if your culvert pipes are blocked up.

Who is Liable When a Tree Falls on a Neighbor's Property?

By Brandywine Owners Association

Many people have one or more types of trees on their property. Trees provide shade and complement landscaping nicely, but they can also cause major disputes when they fall over. A tree may fall over if it is not properly maintained and diseased, or it may fall over during a storm. When a tree falls over onto a neighbor's property, a homeowner is often left to wonder if he or she is liable. Most people assume that they are liable since it is their tree. However, this is not always true.

When a tree falls over onto a neighbor's property, that neighbor should submit a claim to his or her insurance company immediately. The insurance company is usually responsible for taking care of the damages. This is true if the tree fell over due to an act of nature. For example, a healthy tree that falls over during a tornado, hurricane, wind storm or winter storm would not be the responsibility of the homeowner. Since the homeowner living on the property where the fallen tree was rooted did not intentionally push the tree over, nature is responsible. This means that the neighbor's insurance policy should cover it under perils.

However, there are some cases where a homeowner could be held liable. If the tree fell on the neighbor's home when the homeowner was trying to cut down the tree without professional help, the damage would be the homeowner's responsibility. Also, if the tree was dying, unstable or diseased and the homeowner knew about it, he or she could be liable if it falls over on its own. He or she could also be liable if it falls over during a very light storm that would not normally knock over a tree.

When homeowners know they have dying, diseased or unstable trees, it is their responsibility to take steps to prevent them from causing severe damage.

In the event a homeowner is liable for the damages, his or her personal insurance company will have to pay the damages. The insurer will have to also investigate the claim and defend the homeowner if he or she is sued by the neighbor whose property the tree fell on. If the homeowner being sued loses, his or her insurer will pay up to the policy limit for damages. For any further damages beyond that, the homeowner is financially responsible. Neighbors can also submit liability claims against homeowner policies.

Most cases involve trees falling over due to storms or acts of nature, so many homeowners whose trees fall over do not have to worry about their insurers footing the bill. Also, they do not have to worry about premium increases if they are not found liable for the damages. In some cases, neighbors may still try to sue to recover their deductibles. The best way to avoid this scenario is to prevent it in the first place. Homeowners should check their trees regularly and have them inspected at the first sign of disease or any health issues.

A professional arborist can analyze the tree to see if it needs any special treatments, pruning or complete removal. This may seem like an unnecessary expense, but it is much less expensive than the potential cost of paying for a neighbor's home being destroyed and the legal costs that ensue. For those who plan to stay in their homes for any length of time, it is best to try to keep peace with neighbors, so this is also a good way to prevent quarrels or ongoing problems. To learn more about damage claims from fallen trees, discuss concerns with an agent.

Meet Your Neighbor: Mike Pulley

Continued from page 1

on the challenge of restoring an historic home. Their 1910 house actually had served as the first hospital in the town.

When they decided to downsize and relocate to Carteret County in 2020, they liked the location of Brandywine and were drawn to their house on a corner lot with a large front porch. Mike enjoys spending time outdoors. He likes gardening and displaying yard decorations, like flags, statues, wind chimes, bird houses and feeders, as well as seasonal decorations and inflatable characters. Their home also came with an outdoor cat, CJ, who has a short tail and enjoys having breakfast with Mike on the porch. They also have indoor cats and a dog to keep them company.

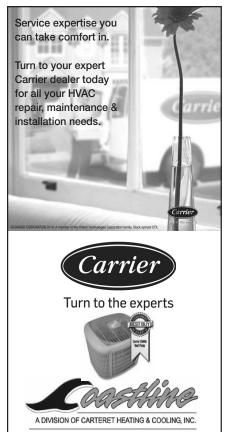
Mike says that when he saw the request for a Brandywine flag volunteer, he decided to offer his time and talents. He is responsible for putting the flag at half-mast when needed, putting out the small American flags at holidays – about 90 little flags, at last count – and replacing the flags when they become weathered and worn. He says that drivers who are passing by when he is working on the flags often stop to thank him for caring for the flags, and he appreciates that very much. He and Teresa agree that our neighbors are friendly people.

Mike also enjoys playing golf, spending time at the pool, and perusing flea markets and thrift shops. If you are ever in need of a Notary, give Mike a call...he does that too! You can reach him at 252-326-1370 for more information.

I asked Mike, since I was sure he would know, "What should I do with

our worn American flags? I'm not how to retire them properly." He said that he takes the worn Brandywine flags to the Ace Hardware store in Beaufort. They collect them from the community, and the Boy Scouts perform a flag retirement ceremony periodically. Mike offers to be a local drop-off point for Brandywine neighbors who have worn flags to retire...please just leave them in his driveway.

Many thanks to Mike Pulley for the many ways he's served our country and is now contributing every day to making Brandywine a lovely and desirable place to live. Now, neighbors, you have met another neighbor – the volunteer caretaker of our neighborhood flags.



252-247-5900

C C

Changes to the Brandywine Directory

New to the neighborhood? Contact brandywinewelcome@gmail.com to get your welcome packet and set up your gate access code with your phone number.

Need a new gate entry device?

Welcome and new gate devices committee – Elizabeth Sheeks| brandywinewelcome@gmail.com Moving away? Please give your gate cards to the next owner.

DIRECTORY CHANGES

105 Cannery Row	Tim & Meg Bradford	
	Pat Talley	
	Martha Graham	
304 Emerywood Drive	Gordon and Donna Yowell	
	Linda Kennard	
517A Village Green Drive	Jim and Fran Mark	
211 Westchester Drive	Nella Johnson	
211 Westchester Drive	Ricky Rowland	

Mosquito Control

The county sprays our community to help keep the mosquito population under control. They will be spraying periodically in the evening. Please be aware that they use a non-toxic spray that is not harmful to humans or pets.

WILLS, TRUSTS, ESTATE PLANNING & ASSET PROTECTION



Jane Gordon

Attorney at Law

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AUGUST 2022 Sound Waves I 7

MEMORIAL

By Susie Garland

May 26: We had 12 players partaking in our annual Memorial tournament on this date. Pat Barber read the invocation in honor of Brandywine Bay members who are no longer with us: ALICE ELEY; JEAN HAHN; LOIS KARNSTEDT; JAN SONNENBERG; PRISCILLA SCHMALBACH; PHYL-LIS KASH; HARRIET WATERS; HELEN GRIFFITH; FRANKIE STAKES; HILDA ROSENGREN; BETTY SLATTERY; NATHALIE SOUTHWICK; MARY ANN SMITH; GENEVIEVE LINSDAU; HELEN WAYANT; JEAN BURRIS (2009); MARY MALONE (2010); JOAN FEAMAN (2011); WIN-NIE 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 CORKUM (2021); DIANE MANTHO (2021); VIRGINIA SLACHTA (2021); MARY RICE (2021); ROSIE ANGEL (2021); DOT MICHAELIS (2022); DOLLY DiMAR-CO (2022). This tribute was followed by a heartwarming prayer and remembrance by Lenna Easter.

This was a close race as evidenced by the three lowest (net) scores below. Third place was achieved by Ruthie Zurn with a net 73. Close behind, with a net 71, Loretta Beaulieu took the honors for second place. Ra-ta-ta-rat-ta-tarat-ta-ta and kudos to the winner, with a net 70: Christine Bryk. Congratulations to all our winners and thanks to all who participated and contributed in this noteworthy event. Woo-woo: Pat Barber won the 50-50 and pocketed a billfold of dollar bills.

Thanks to Madam President, Lori Wilson, and her helpers, for arranging this memorable event.

CHAIRMAN'S cup

By Susie Garland

On June 9 and June 16, our two-day Chairman's Cup tournament was held. Here are the results. On Day #1, both with a net 73, a card playoff with Bernie Moreno put Angela Zieleck in third place. Alisa Burr captured second place with a net 71. With a net 70, Lori Wilson gained first place honors. Note close scores with only a three-stroke differential.



On day #2, Alisa took third place with a two-day combined net score of 148. Bernie advanced to second place for a total 146 score. Drum roll please. Our Madam President, Lori Wilson, netted to a 70 once again for a total of 140 to take the win. Congratulations to our three deserved winners and to all the players who competed under very "trying" conditions on both days, with temps in the high 90s. After the round, we celebrated with



a delicious luncheon and a scrumptious celebratory cake baked by Janice Ghelli. Thank you, Janice, for providing a yummy dessert.



8 I Sound Waves AUGUST 2022

Gate Notes – Golf Side

By Ted Beszterczei

With the Golf Course not currently serving dinners on the weekend, the gate schedule has changed to be open from 5:30 AM to 8:00 PM every night.

Useful Tip - Gate devices (cards, FOBs, clicker) can be tested during the day. At the pedestal, use your device as you would at night after the gates close. You should hear a tone that the system acknowledged your device, as well as you will see the word OPEN show up on the display. The same process applies if you want to test your phone number.

Troubleshooting Tip - If your device does not work at a gate, try it at the other gate. If it works at the other gate, test the device at the first gate the next day. If it still does not work, it is possible there is a gate problem. Please let me know if you suspect a gate issue. If your device does not work at either gate, it is most likely a problem with your device (i.e., low battery in clicker or FOB). If you have a second device, you could test the gate system with the second device to rule out a gate system issue. Rarely but occasionally, system updates can occur at inconvenient times. So if you come in and the system shows busy, please be patient. The system update should take less than a couple minutes. One additional comment, Card devices almost always work, where FOBs or Clickers could be affected by wireless transmission issues tied to lightning storms or faulty antennas (not common).

If there is a known problem with the gate system, the gates with the problem will be left open overnight to allow entry for all neighbors.

If you have any questions about the gate system, feel free to contact me, Ted, at 252-269-0179.

MGA Happenings

By Vince Moreno

May Tournament Winners



Todd / Lyle / Gordon







(Continued on page 11)

A Golf Pro Pointer and a Story

By Steve Sewell, BBGC

Playing through limitations!

As we age and feel the limitations that affect us daily, we often feel it might be time to limit what we do physically. I disagree: we must find a new way to attack the limitation. Even at a young age we fought off sports injuries and more. But we learned, as have all the successful athletes before us, to find a way and overcome!

Golf swings demand specific movements so to execute good moves toward hitting quality golf shots. BUT, there are many ways to make those motions happen.

Sometimes we must open our stance to alleviate hip and lower back pain through a shot. That's the feet, not

the shoulders! Left arms straight for right handed players is not true. Joints that are not tight perform better! Stacking weight on your left side, which is called Stack and Tilt, or assuming the reverse K position with weight centered on the right, are both valid positions which are implemented by Tour players every day. Do some research and find ways to overcome physical constraints, or talk to me, and play the best golf of your life!

A successful, but embarrassing golf tournament...

As a rookie golf professional, just before joining the Tour, I played in the New England PGA Championship. Fortunately, after 3 rounds, as I played through day 4, I was paired with two veterans who had won plenty of bigtime events. As we approached the 9th green, with the large crowd watching, I made an unexpected birdie! Things just got exciting. Remember, this was over 50 years ago! Since we were near the clubhouse and preparing to walk toward tee 10, the crowd got bigger. In those days, the galleries were monitored by marshals who operated the ropes, allowing players to move in very close. Also in those days, Jaymar slack company sold a very popular style of pants called Sansabelt, obviously using the French term for "no belt." If any of you recall those pants, they featured a snug fit, of course no belt, with Western pockets.

Since I had been on practice range then golf course for about 4 hours by this time, with a slow 9 to go, I needed to visit the John! No time! After hitting from the 10th tee, as we walked down the fairway, I told my caddie Russ, I'm going over that stone wall deep in the woods, then I'll be back. The TV cameras were secured to flatbed golf carts and followed us closely. I informed the camera man to watch the other two players while I took a break.

Standing in the woods and peering out at the crowd, golf course and a beautiful day, things became less nice real fast! My zipper would not come up!!! What a nightmare, along with a rush of anxiety. I managed to get the zipper into a crude closed position, but with those fitted slacks, it was an obvious figure 8 design. All was secure, but unseemly. I knew the crowd would see this and I had to wrap my mind around golf, not appearances.

I played ok, finished in third position, then flew home, having changed pants.

The next day as I stood in the golf shop, a member came in and offered congratulations, then gently maneuvered me away from the others and said, "Steve, good playing; you looked great on TV, but did you know your fly was open!?" I was mortified, he could actually see it on television! He had been kidding me, but I replied, "It was!"

The memories we have and how they shape our lives...

Perseverance is the Name of the Game

By Susie Garland

Since my last article, had a knee operation Causing a lot of consternation Diverticulitis also came my way What comes to mind is "oy vey, oy vey"

Back to the hospital I went for a week Things were looking pretty bleak Time to toughen up for this TOL (tough old lady) And to fight this latest malady

A limerick a day is my way to convey Therapy for the brain, so I write something each day By letting it out to release any frustration And finding humor in every situation

So now I'm going shopping in the mall I need a gigantic overhaul And when the day is done you'll see That I've become a brand new me





June Tournament winners



Closest to the pin: Todd Paget / Gordon Wall / Coasty

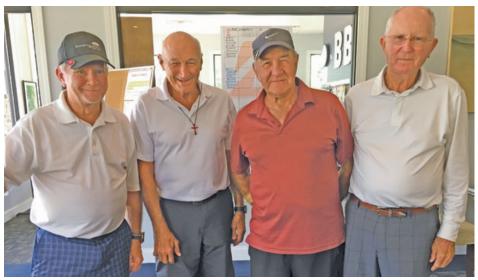


First place: Todd Paget / Chuck Muller

July Tournament winners



Winners Sabathe/ Wall/ Pipen / Mantho



Winners Moore / Kirk / Ghelli / Miller



Second place: Vince Moreno / Gordon Wall / James Whitfield

Roadside Landscaping



Our landscaper, Mike Dolph, has been sprucing up the intersections and speed bumps up on the loop of Brandywine Blvd. and Lord Granville.

Orchids...In Brandywine??

By Elizabeth Sheeks

How many of us have been in a big-box hardware or maybe a local grocery store and have admired the lovely orchids in beautiful display there for sale? You look at them and think, "Wow, they are less than \$20! Maybe I could..."

Then, perhaps you feel your good sense gets hold of you and you think "It's an orchid – I would just kill it. I could NEVER grow that!" - and you just walk away...

OR... perhaps you have taken the plunge and bought one of these plants



to at least enjoy at home while it is blooming. MAYBE you have even kept it a few months when the blooms drop off and you are left with the stem and the leaves. MAYBE instead of tossing it at that point you have tried to get it to survive and hope for it to bloom again...

And, MAYBE you are even successful - but in many cases maybe not.

Well... you may or may not be aware that the orchids you see for sale around here are typically Phalaenopsis hybrids - cross bred over many generations from the original species plants found in Asia or South America. "Phals" are nicknamed "moth orchids" because of the shape of the flower, and the hybrids like the plants you see locally are valued for their long-lived stems of flowers and relative ease of successful growth in home settings. And actually, these orchids CAN be purchased here AND be kept alive to thrive in

your home and bloom again.

BUT...that's an article for a future issue of Sound Waves...

Are you aware that you may be growing orchids quite successfully RIGHT NOW in your own lawn here in Brandywine Bay – and you didn't even know you were doing it?!?

My husband and I relocated here in 2019 after living 30+ years in the Charlotte area. I was an accredited American Orchid Society judge for over 20 years, and we were hobby orchid growers with a glass greenhouse full of species and hybrid orchids for even longer than that. We loved growing orchids, but after two decades of it we were ready to move on to other pursuits. We are successfully growing a few Phalaenopsis plants in our house right now to satisfy any remaining craving, but largely those days are behind us.

Still... imagine our surprise to be riding the roads in Brandywine (probably on the golf cart with our two little Dachshunds) sometime in late May, and all of a sudden to be finding ourselves saying to each other – "Wait a minute! Wasn't that an orchid??"

Perhaps it doesn't take much to thrill us anymore, but upon closer look

we were just THRILLED to see a number of what definitely were blooming orchids growing on some of the roadsides and occasional lawns here in our neighborhood.

After that initial discovery we started seriously looking around Brandywine on the golf-course side for more of these cute little orchids. DARN! – they were EVERYWHERE!

Well, it turns out that we have orchids of the species Spiranthes growing here quite happily mid-spring in Brandywine Bay! Now, don't expect the dramatic displays you see on the Phalaenopsis blooming in the area big-box stores – these are growing in the roadside and lawn grasses with stems growing no more than 18" tall. There are no noticeable leaves so they are hard to identify until the stem begins to rise. When blooming they display small (1/4"-1/2") white flowers which seem to "whirl" around the central stem. While their appearance does not initially take your breath away, if you examine these flowers closely (maybe under a magnifying glass) they are simply beautiful and the whorled display around the central stem is worth the closer examination.

You know, having grown orchids for two decades we know that orchid cultivation is a science – and success typically depends on adapting your growing conditions to their needs. Since our initial discovery of these little cuties we have been amazed to note that these plants need no attention in order to bloom and thrive. We see them in full glory on roadsides and near drainage ditches here in Brandywine, and obviously no one is necessarily closely maintaining these areas. While my husband and I do not use any weed killer or fertilizer on our lawn (probably to the chagrin of our neighbors) and we have these orchids growing sporadically throughout our yard, we have seen them growing like crazy in lawns that are clearly weeded and fertilized. Obviously, these little orchids are resilient and adaptable to conditions.

Now, it must be said – while you will no doubt see these orchids blooming here in Brandywine late May/early June, if you wish to see if they might be growing in YOUR yard the one animal you will need to control is... the LAWN MOWER! These plants bloom from a stem that begins to arise from ground level in early May. We all know that our lawns here in Brandywine are typically brown and dormant over the winter months, but they begin to green up for seasonal growth as late winter warmth arrives. These orchids emerge from dormancy late winter early spring, and we begin looking for them in our yard at that time. Admittedly they are difficult to see until the stem begins to elongate from the base and the immature blooms are in a head at the top of the stem. But naturally, it stands to reason that once the stem elongates to a certain length it will be cut by a lawn mower!

To enjoy these special little guys in our yards come spring my husband and I try to mow VERY early in the spring to knock down the early growth. We hope we are doing this before the orchid stems get too long. Then, we make a concerted effort over the coming weeks to identify the orchids growing in our yards by looking for the stem and immature flower head. We actually walk around with golf balls and mark the plants we find. This allows my husband to do the spring mowing and save the orchids! The display is worth all that effort – well, at least to us!

(Continued on page 13)

Carolina Water Service Introduces a NEW Water Efficiency Rebate Program

By Deb Clark, Communications and Community Engagement Manager for Carolina Water Service

Save money while you save water with water saving appliances and showerheads! Here are the facts:

How much are the rebates and how many rebates can a household claim?

Rebate Amount	Max. # Rebates
\$75	2
\$15	2
\$100	1
\$100	1
	Amount \$75 \$15 \$100

- Households can claim a total of 6 rebates per customer account.
- Any premise located in the Carolina Water Service, Inc. of North
 - Carolina Service, Inc. of North Carolina Service Territory.
- Within 60 days of purchase or removal, send a copy of the receipt and documentation of the make and model (either on the receipt

or the product packaging) with the completed application and signed Terms & Conditions form.

- Rebates will show up as a bill credit on the next bill after the rebate application has been approved and processed.
- When rebate applications are received by CWSNC, a representative will notify the customer that the application has been received and the request is either approved or denied. If approved, the CWSNC representative will notify the customer that the rebate will be applied to the next billing cycle. If denied, the CWSNC representative will explain the reason or may request additional information. All applications are approved by a CWSNC employee. The Customer Experience team does not approve applications.

Appliances and fixtures must be either WaterSense or Energy Star certified. Most new appliances meet these certifications. Customers can check if their appliances and fixtures qualify through the following websites (these websites are also listed on the application):

https://lookforwatersense.epa.gov/products/ https://www.energystar.gov/productfinder/

Orchids ... In Brandywine?

Continued from page 12

SO...you may be surprised to learn that we DO have orchids growing in the wild here in Brandywine Bay. AND, you may actually have them growing and blooming in your lawn --if you don't inadvertently mow them beforehand. That's YOUR call based on how interested you are – but in ANY event do try to take note late May/early June and look for these native orchids growing here in our neighborhood!



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A Péty PetDocks Disaster and Storm Preparation & Your Pets

By Dr. Todd Worrell

Hurricane season can be scary, and it's important that you take all precautions necessary to keep your family safe—including your pets. And the most important thing you can do to protect your pets, if you are evacuating, 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.

Whether you're staying in place or planning to evacuate, stocking up on the right pet supplies can ease the stress of hurricane season and ensure that your pets have what they need. 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

- Make a list of boarding facilities and veterinarians who could shelter animals in an emergency; include 24-hour phone numbers if available. Your veterinarian may be able to help in this effort
- Ask your local animal shelter if they provide emergency shelter or foster care for pets.
- If you are going to a public 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.
- 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

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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). These supplies should include:

• Medications (stored in a waterproof container) and a First Aid kit, as

well as photocopies and/or USB copies of each pet's medical records (including vaccinations), or copies saved in a pet health tracker app. Using a cloud-based store service is advisable, so that the information can be accessed from any computer in the event you lose your hard copies or your smartphone

- Five to seven days' worth of nonperishable pet food in sealed containers
- At least seven days' worth of water for each pet
- In addition to food and water, bring bowls, cat litter and pans, 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.
- Current photos of your pets in case they get lost.
- 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 could be their ticket home.
- Sturdy leashes, harnesses, and/or secure carriers (you will want one for each pet) to transport pets safely and ensure that they can't escape.
- Pet bed or toys, if easily transportable.
- Pet emergency sticker placed outside each door that tells rescue teams that animals may be trapped inside, and how many to look for (do not abandon your pets; these stickers can help if you stay at home and there is an emergency rescue situation)

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



Morehead City and online at www.myatlanticwealth.com

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Stay on Track: 10 Tips for a Financial Checkup



Presented by Greg Patterson and James Allen Canady

Although we all have the best intentions when we set financial goals each January, a lot can happen in 12 months to cause you to veer off course. Nobody wants to arrive at the end of the year and encounter a financial mess. One great way to keep yourself on a steady path to meeting your goals is to complete a checkup during the year so you can make any necessary adjustments before things get out of hand. Use these 10 guidelines to ensure that your spending and investing are on track—and to avoid any surprises come December.

Look over your budget. This is the most basic step you can take to keep yourself on a path to financial health. Look at your spending throughout the year and determine whether you're right where you want to be, you need to cut back, or you have extra funds to spend on holiday gifts. Dozens of budgeting tools are out there to assist you in tracking your budget. Many have a digital platform where you can connect your accounts and track expenses. This pulse check provides an easy way to steer yourself back if you've strayed from your budget. And, if you haven't set a budget, this could be a good time to draft one and establish goals.

Reconsider your retirement contributions. Did you receive a raise during the first half of this year? If you're not maximizing your contributions to your 401(k), 403(b), IRA, or other retirement plan and you have additional funds from your increased salary or bonus that allow you to contribute more, it may be worth considering a bump in your retirement allocation.

Assess tax withholdings. It's a good idea to check your tax withholdings especially if you've had major life events such as a job change or significant pay increases. The IRS has many tools that can assist in determining whether your tax withholdings are appropriate.

Rebalance your investment portfolio. The volatility at the beginning of 2022 may have caused your investments to drift away from your strategy. This is a great time to look at your retirement plans and taxable accounts to assure they align with your goals.

Adjust insurance policies, if necessary. Have you had changes in your life that would warrant additional insurance? If you haven't gotten around to adding insurance or increasing existing policies to account for marriage, having children, starting a business, buying a house, or other life events, use this time to reevaluate your insurance needs.

Take stock of employee benefits. Be sure that you know when open enrollment for benefits occurs at your company and determine whether you need to make changes to your plans. This is also a good time to check on your FSA and HSA funds, submit receipts, and plan for how to use the remaining balance so you don't lose that money.

Review your credit report. You're legally entitled to a free copy of your credit report every 12 months from each of the three national credit bureaus (Equifax, Experian, and TransUnion). Take advantage of that opportunity to check for fraud or mistakes so you can remedy any issues as quickly as possible.

Check your emergency fund. Unexpected expenses do come up, and it's prudent to have an emergency fund on standby to meet them. Without this money tucked away, you may have to take cash meant for other expenses or goals or even accrue credit card debt to pay for expenses. Most experts agree that you should have three to six months of expenses in an emergency fund. Now is a great time to take stock of whether you've sufficiently saved for unexpected costs. If you're running a surplus on your budget, it makes good financial sense to use this surplus to ensure that your emergency fund is in good shape.

Be sure that your estate documents reflect your wishes. You likely won't need to revise your will, trust, living will, or other estate documents, but it's a good idea to review them annually and make sure they still align with your desires. If you've experienced major life events such as marriage, divorce, or the birth of a child, you may want to speak with an estate planning attorney to ensure that your documents are in good order and meet your current needs.

Set financial goals for the rest of the year. Take stock of where you started and where you are now. The remainder of the year provides plenty of time for situations to change and goals to shift. If nothing has changed, ensure that you are staying on track with your initial objectives. If major changes have happened in your life, you may want to reassess your financial goals for the remainder of the year.

This material has been provided for general informational purposes only and does not constitute either tax or legal advice. Although we go to great lengths to make sure our information is accurate and useful, we recommend you consult a tax preparer, professional tax advisor, or lawyer.

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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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