Vol. 34 No.

By Jay Bohlen

After dusting off my bicycle and performing minor maintenance, I have expanded my travels around Brandywine Bay. Upon riding every street in Brandywine, I realized we have many attractive country club style homes in our community...without the country club fees. I have not seen many for sale signs. If they are for sale...you might never know it because they sell that fast.

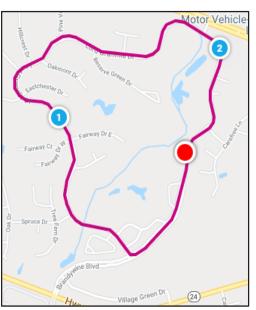
Brandywine Bay is a prime place to live for many reasons. One reason I want to highlight is the comfort in walking or biking throughout the development. There are different tracking devices you can use to measure distance, speed and so on. The two apps I tried on my phone are Strava and MapMyRide. They have similar functions and are easy to use.

If you walk or ride every street in Hammock Place, you will cover 1.5 miles, a brisk half hour walk. Problem is...all the great neighbors you see along the way pauses you for a few minutes each -- that is time well spent. If you are ready for the Brandywine Loop, it will add another 2.4 miles. For safety, wear bright colors when you are walking on the streets.

"Hammock Place Community" is on Facebook.



Hammock Place Loop 1.5 miles



Brandywine Loop 2.4 miles

What's Inside?

By Monica Sellars



Hi neighbors! If you are new to the community, you may be wondering what this Sound Waves newspaper is all about! Sound Waves is a quarterly newspaper that's just for Brandywine Bay. The purpose of Sound Waves is to inform and connect our neighbors. Please contact me at editor.soundwaves@gmail.com if you have something you'd like to submit.

ND WAVES

What's inside this edition? Don't miss these articles:

- Brandywine water system improvement project update
- Empty Bowls fundraiser
- Meet a new community volunteer
- Reporting neighborhood damage

Hello Brandywine!

We hope you have all had a good start to your 2021. We are currently searching for new volunteers interested in running on the BOA Board in May 2021. For those who are new to the neighborhood, we wanted to provide you with a little bit of information on why it is important that neighborhood residents continue to volunteer to participate.

Since Brandywine was first developed, the neighborhood has relied upon the service of community volunteers to carry out most of our day-to-day operations. The Board is responsible for the management of our community budget, for arranging the upkeep of our common areas and infrastructure, for maintaining compliance with community by-laws and covenants, for representing the interests of Brandywine to the town, county, and state, and perhaps most importantly, for serving as a welcoming, helpful face to assist community members with anything they might need.

We need volunteers!! If you decide that you are willing to consider running for the BOA Board, please reach out to a Board member (see page 3). We look forward to hearing from you soon!

Your BOA



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Welcome and New Gate Devices

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

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

Security Gates (Breakage and Gate

252-269-0179 • tbeszterczei@gmail.com

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

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PetDocks Why Do Dogs Howl?

By Dr. Todd Worrell

Regardless of breed, age, or temperament, all dogs howl. The particulars vary, but they all howl. Of course, this behavior has ancestral roots. The forerunners of domestic dogs howled. Since dogs are part of our human families, we should attempt to understand what they are trying to communicate when they howl so we can respond appropriately. There are a few basic messages conveyed by howling:

"I am alert and responsive to my environment."

Many dogs howl when stimulated by certain sounds like sirens and music, or in response to another dog's vocalizations. Howling acknowledges that they heard the sound and expresses their readiness to respond or desire to join in the action.

"I'm over here! Come this way."

Howling is a form of communication that helps members of the pack find each other. Dogs that remain behind vocalize to signal the location of home base and guide scouting members back to safety. When home alone, our devoted dogs may howl when they hear us drive up or when they spot us approaching the house in an attempt to guide us safely back home.

"Stay away from here."

Some dogs howl to keep intruders away from their territory, signaling that a particular area is already claimed and visitors aren't welcome. This is a good defense mechanism that wards off potential predators. As our dogs protect our homes, they may howl when a visitor approaches their territory.

"Here I am."

On the flip side, an approaching dog may howl to let residing dogs know they are coming. This announcement prevents the approaching dog from startling current inhabitants of an area and alerts surrounding dogs that their environment is about to change.

"I want some attention!"

Some dogs howl to communicate the need for attention. And nothing quite gets the attention of a dog owner like a piercing howl. This can become bothersome, so humans must learn not to reward vocal demands. Try to avoid eye contact and resist the urge to approach a howling dog. Don't pet him or talk to him while he is baying, but don't admonish him

either. Reprimanding your dog may make the situation worse. When he quiets down, give him the attention he craves. This is difficult to do, especially if you are concerned about disturbing the neighbors, but persistence pays off.

"I'm really nervous!"

We are the world to our dogs. They are sometimes so centered on us that they become very anxious when we are not with them. If your dog suffers from separation anxiety, he may howl when left alone. Often dogs with separation anxiety respond well to distractions such as chew toys, music, or television; however, other dogs need behavior medications and counseling sessions that teach both dog and owner how to handle the situation

"I'm hurt."

If your normally quiet dog begins howling, he may be injured. Dogs will howl to vocalize pain, so bring your canine companion to your veterinarian to rule out illness or injury. Perhaps he has arthritis or abdominal pain or any number of uncomfortable medical problems.

"Look what I found!"

Howling can actually be a cheer. Dogs in the wild howl when they corner prey, and domestic hunting dogs are often trained to mimic their ancestors. Your dog may not be a hunter, but he may get excited when he finds a new treasure in his backyard. Whatever the prize, howling lets you know your dog is proud of a new discovery.



Changes to the 2021 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 purhcase 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.

DIRECTORY CHANGES

100 Beechwood Drive	Thomas Arvidsson & Donna Bennett	252-499-9827
110 Brandywine Boulevard	Edward Morris	252-499-4064
810 Broadmoor Court	Timothy & Tina Howard	254-999-4811
120 Carefree Lane	Taffie Baysden	252-725-5336
103 Cedarwood Village	Michael Luther	910-330-1172
403 Cedarwood Village	Matt Knight	910-578-7343
	Evon & Skip Pepin	
313 Eastchester Drive	Shaun Thomas	805-766-1390
305 Emerywood Drive	Beverly Love	252-514-5381
102 Fairway Court	Hans & KristenSchultz	757-535-2126
	Douglas & Donna Brashear	
217 Lord Granville Drive	Bob Reinophl & Mary Lippincott	720-206-6333
702 Lord Granville Drive	Mike Butler	252-341-9361
702 Lord Granville Drive	Joy Butler	252-342-5159
	Penn & Heather Perry	
	Ben & Nancy Velthoven	
200A Village Green Drive	Frank DeBernardo	203-200-8407
200A Village Green Drive	Joanne DeBernardo	203-671-1783
503A Village Green Drive	Jeanette Garlock	252-808-7339
513B Village Green Drive	Edward & Veronica Page	252-349-6030
527A Village Green Drive	Allyson & Kyle Giddings	561-339-1732
541B Village Green Drive	Darci Pahssen	248-894-1108



In February, we focus on

Heart health

Do you know how to keep your heart healthy? We encourage you to maintain a heart healthy lifestyle - which includes staying active with regular exercise, maintaining a healthy diet, managing your cholesterol and blood pressure, and keeping stress to a minimum.

At Carteret Health Care, we are proud to offer our Cardiac Catheterization Lab, giving the community access to some of the finest heart care in the region. Our experienced cardiologists can perform a wide range of procedures, from angioplasty to stent replacement to interventional radiology.

This month, take some time to learn about heart health risks, find your favorite heart-healthy activities, and cook some healthy meals with your family. You can even find this information on our website where we provide access to the Mayo Health Information Library.

CarteretHealth.org/Health-Library



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Remembering Marilyn Zmoda

Marilyn May Zmoda, (nee Winker) a longtime resident of Brandywine Bay, passed away unexpectedly at Country Meadows Independent Living Community in Easton, PA on November 6, 2020.

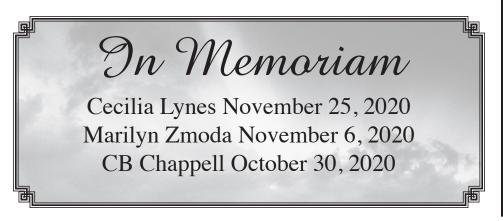
She is survived by her husband of 68 years, Barney J. Zmoda, children Paul (Louisa), Riverview FL, David (Emily), Hagerstown, MD, Daniel (Robin), Pen Argyl PA, Claire Moser (Mark), Fairdale KY, and Andrew (Marianne), Timonium MD, along with three grandsons and four granddaughters.

Born in Harrison, NY on May 18, 1931, she raised her family in New Jersey before retiring to Morehead City in 1985, where she enjoyed golf outings with her wonderful companions, and multiple river-boat tours with Barney through European countries. They also took several tours through Central America, as well as domestic tours through North American national parks. She enjoyed most everything outdoors, especially flowers and watching birds.

Marilyn was active in singing for a good portion of her life, participating in the Sweet Adelines, several barbershop quartets and the Crystal Coast Chorale Society of which she was President for several years along with being their longtime Publicity Director. Marilyn practiced, practiced, practiced, and it paid off when she sang at Carnegie Hall with the CCCS.

After raising her children, she took a position as a tour guide at the Duke Gardens in Hillsborough NJ, which featured greenhouses representing formal gardens throughout the world, and where she excelled at learning the common and Latin names of hundreds of plants. While retired in North Carolina, Marilyn volunteered for years at the NC Maritime Museum and the Beaufort Historical Association, both in Beaufort, NC.

A service was held at 11 am, Monday, November 16, 2020 at St. Egbert Catholic Church, 1706 Evans St, Morehead City, NC 28557. In lieu of flowers, donations can be made to either the CCCS, the Maritime Museum or Historical Association. Condolences and life tributes may be sent to the family at www.noebrooks.net. Arrangements by Noe-Brooks Funeral Home, Morehead City, NC.







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Attracting Monarch Butterflies

We watched a fascinating Disney documentary about Monarch butterflies. Did you know that they only lay eggs on milkweed plants? And that their caterpillars only eat milkweed leaves? If you would like to make your yard a friendly place for the Monarch butterfly population, read on!

1. Plant milkweed. We got our first plant from a local plant stand. They grow back each year, but we collected some of the feathery seeds and planted them in the spring so we'd have more flowers.



2. Watch for a Monarch butterfly to lay eggs on the milkweed leaves.



3. Next you'll see the beautiful striped caterpillars eating the leaves. They really chow down!



4. Finally, the caterpillars attach their cocoon to a plant or other structure near the milkweed. A week or so later, the cocoon will be gone. The new butterfly is on its way.



Read more about efforts to help Monarch Butterflies here: https://arbordayblog.org/rain-forest-rescue/saving-the-monarch-butterflies/



Our Community Newspaper

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GREG PATTERSON

MONICA SELLARS

TODD WORRELL

ANGELA ZIELECK

Brandywine Book Club News

By Melinda Brown

Unfortunately, Covid-19 is still with us! Although the Brandywine Book Club has been creative in finding ways to meet, we had to cancel our January meeting due to covid concerns. We hope to be able to meet in February. We have moved our book selections down one month. Therefore, we will be discussing *A Gentleman in Moscow* by Amor Towles at our February meeting. In March we plan to discuss *The Book Woman of Troublesome Creek* by Kim Michele Richardson. It is an interesting historical fiction about the rare "blue people" of Kentucky. We



look forward to being able to meet with each other again to discuss our books.

We meet on the second Tuesday of each month at 1 pm. Guests are always welcome! If you would like more information, contact Melinda Brown at 348-5800.

LGA News & Updates

By Susie Garland

On October 15 and 16, 2020, we held our LGA Club Championship rounds. In this two-day event, Nancy Bullet took the win to become 2020 LGA Club Champion. But wait! There's more. We held our Ace of the Year tournament on November 17 and 19, with eight Aces of the Month competing in this low-net tournament. Recognition is given to March Ace, Brenda Leinthall; April Ace, Nancy Bullett; May Ace, yours truly, Susie Garland; June Ace, Bernie Moreno; July Ace, Janice Ghelli; August Ace, Myra Roche; September Ace, Pat Barber; October Ace, Ruth Zurn. Nancy also won the Ace of the Year competition, ending the season with two major wins. Way to go! After the round and lunch at the K-Club, we were treated to a delicious celebration cake made by Veep, Lori Wilson.

ACE OF THE MONTH



Special thanks to our tournament chairladies, Janice Ghelli and Bernie Moreno, for scheduling the games, a more than challenging job this year due to the pandemic. They arranged the tee times, the team players, emailing each member the results, and so much more. So very much appreciated for their contribution during these trying times. Thanks, also, to President, Myra Roche, for her outstanding leadership, and her Board members: Vice-President, Lori Wilson; Secretary, Diane Mantho; Treasurer, Nelda Kessler, together with Committee Chairpersons, each making a valuable contribution to our league. Kudos and more for your dedication in making this a truly exceptional year with fun, laughs, camaraderie, social distancing, masks, and fellowship.

Meet Your Neighbor: Mark Kangas



The Brandywine Bay community has a variety of roles that are filled by neighborhood volunteers. Our neighbors are generous to donate their time and talents, and we appreciate their contributions! Please meet Mark Kangas, President of the Bay Club Condos Association (BCCA).

Hello, neighbors! I am not a new volunteer to our Board; I have been VP for 7 years and "member at large" prior to the VP role. Our President and dear friend, Tom O'Keefe, passed

away last December and I was voted in as President of the BCCA at our annual meeting in August of this year.

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

Raised on the coast of Maine and married a girl from MHC in1986. We raised 2 children in Raleigh and bought our vacation home in Brandywine in 2005. I moved into the vacation home full time in 2008 following divorce.

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

Fishing, hunting, golf (member at MCCC), and I keep my boat at Brandywine Marina. Also enjoy riding my classic Harley Davidson. I have been National Sales Manager for Hickory Farms for the past 26 years (hoping to retire in a few years).

3. Would you like to tell us about your family?

Daughter in Charlotte (UNC graduate) / Son in Raleigh - both grown and have great careers. I'm a proud Dad.

4. What do you like about Brandywine Bay?

Good friends, neighbors and being able to walk to my boat and go fishing! Also like walking the neighborhood for exercise.

5. What motivated you to volunteer?

With only 8 homeowners and 4 board members, it was inevitable... As my good friend Tom O'Keefe said: "Welcome to the board, it's a lifelong commitment!" (He was joking, but he had a hint of truth there I think.)

8 | Sound Waves FEBRUARY 2021

MGA Happenings

By Vince Moreno

November Tournament



Winners for MGA November tournament: Charlie Sabathe / Nick Viglianese / Gary Zurn



Closest to the pin winner Ken Ghelli

December Tournament



Winners for MGA November tournament: John Maxson / Tom Normyle / Coasty Cornwall / Vince Moreno / Bob Warren / Mark Roche



Annual Awards: Daly / Miller / Rouse / Viglianese / Ghelli

January Tournament



Ken Ghelli Low Gross winner / John Miller Low Net winner / Tom Normyle 1 Low Net winner / John Maxson 1 Low Gross winner



John Zimmerman 2 Low Gross winner / Pat Daly 1 Low Gross winner Charlie Sabathe Low Net winner



John Zimmerman Closest to the Pin winner

Keith Friend Memorial Golf Tournament a Huge Success!!



We successfully raised \$12,000 for the Semper Fi & America's Fund despite the complications of hosting a golf tournament during a pandemic. On November 14th eighty players teed off at Brandywine Bay Golf Course with socially distanced tee-times. Throughout the day, hamburgers and hotdogs were grilled up (thank you Mark Roche & Chris Calling) and beer was flowing. Our local

IGA provided the food while Shortway Brewing Company offered their newest beer – the Sound of Freedom. Many of our local restaurants and business donated items for the silent auction and the raffle prizes.

Congratulations to our winning teams. 2nd Net: Team Maxson, Evans, Manczecoski, & LaBelle. 1st Net: The Zurn's and Burr's. 2nd Gross: Team Viglianese, Bickerstaff, Zimmerman & Mueller and 1st Gross: Team Kirk, Benson, Thomas and Stinnett. Way to go teams!!

Myra Roche and Luther Tootle each won closet to the pin. Peter Eibl won closest to the line.

Thanks to everyone that helped pull this event off and make it so successful despite the challenges faced this year. Thank you Patty Pillus, Mickey Friend, Angela & Ken Zieleck, Janice & Ken Ghelli, Sue Pike (and her awesome family), Nancy Bullett, & Elaine Postawa. Thank you staff at Brandywine Bay Golf Course for your patience with us. Please thank our sponsors and donors when out and about.

For more information about the Semper Fi & Americas fund go to semperfifund.org. Go to Facebook and like our page, Keith Friend Memorial Foundation. Thank you everyone who played and helped out!!



Our winning team! Joe Kirk, Robert Stinette, Shawn Benson & Mason Thomas



Lori Wilson, Bernie Moreno, Myra Roche & Pat Ludwig

2020 Keith Friend Memorial Golf Tournament

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Taberna CC Walmart Wendi Blair Photo

The Zurn's

The following items do not convey...

Marian Goetzinger/REALTOR® Pine Knoll Shores Realty

Here we go again. My seller tells me as the movers are loading the truck, "Oh, I've decided to take the chandelier over the dining room table and the novelty light fixture in the master bath." Once again, I'm thinking; "I know we covered this when we listed her home and again when we were looking over the offer." So now I'm faced with helping the seller understand what a fixture versus personal property is and that fixtures are included in the contract unless expressly listed as "DOES NOT CONVEY." or trying to convince the buyers' agent to convince her clients that they should let those items go with the seller.

I fervently believe that a home sale should always be a win/win situation. For whatever reason, the sellers are ready to move on and the buyers have found the home they want. The REALTORS® involved have helped the parties work out all the details and agreements have been reached. Now we simply enlist an attorney to handle the transfer, schedule the closing and everybody is happy. When it doesn't work out that way and people are unhappy, I always wonder what I could have done differently because part of my job is to facilitate the transaction and look after my clients.

No matter how carefully the agents involved explain the section of the contract that deals with "fixtures", all too often there is misunderstanding down the road.



If you are preparing to sell your home and want to take with you the chandelier that was given to you as a wedding gift, I suggest you replace it. Box it up carefully and store it. You are allowed to list it as an exception but far too often, it will be the very item that the buyers fall in love with. A \$500 chandelier may cost you a \$600,000 sale.

Both the standard listing contract and the offer to purchase forms in North Carolina have a half-page explanation of FIXTURES AND EXCLUSIONS.

From Standard form 101 (listing form) and Standard form 2-T (Offer to Purchase):

"...the following items, including all related equipment and remote control devices, if any, are deemed fixtures and shall convey, included in the Purchase Price free of liens."

- Alarm and security systems (attached) for security, fire, smoke, carbon monoxide or other toxins with all related access codes, sensors, cameras, dedicated monitors, hard drives, video recorders, power supplies and cables; doorbells/chimes
- All stoves/ranges/ovens ;built-in appliances; attached microwave oven; vent hood
- Antennas; satellite dishes and receivers
- Basketball goals and play equipment (permanently attached or in ground)
- Ceiling and wall-attached fans; light fixtures (including existing bulbs)
- Fireplace insert; gas logs or starters; attached fireplace screens; wood or coal stoves
- Floor coverings (attached)
- Fuel tank(s) whether attached or buried and including any contents that have not been used, removed or resold to the fuel provider as of Settlement.
- Garage door openers with all controls
- Generators that are permanently wired
- Invisible fencing with power supply, controls and receivers
- Landscape and outdoor trees and plants (except in moveable containers); raised garden; landscape and foundation lighting; outdoor sound systems; permanent irrigation systems and controls; rain barrels; landscape water features; address markers
- Mailboxes, mounted package and newspaper receptacles
- Mirrors attached to walls, ceilings, cabinets or doors; all bathroom wall mirrors
- Storage shed; utility building
- Swimming pool (excluding inflatable); spa; hot tub
- Solar electric and solar water heating systems
- Sump-pumps, radon fans and crawlspace ventilators; dehumidifiers that are permanently wired
- Surface-mounting brackets for television and speakers; recessmounted speakers; mounted intercom system
- Water supply equipment, including filters, conditioning and softener systems, re-circulating pumps; well pumps and tanks
- Window/Door blinds and shades, curtain and drapery rods and brackets, door and window screens and combination doors, awnings and storm windows

(Continued on page 13)

Creating a Financially Organized Life





Presented by Greg Patterson and James Allen Canady

Financial organization is a cornerstone of a healthy financial life. At the most basic level, financial organization saves time and money because it aids in paying bills on time, finding needed documents during tax season, providing proof of payment, disputing credit cards or billing errors, and avoiding the stress of dealing with piles of unorganized bills and paperwork. It also sets the stage for better decisions on investments, budgeting, debt, and investment planning. Financial organization helps your working relationship with your financial professional because there will be less time spent looking for paperwork and more clarity around the overall financial situation, leading to more informed decisions about your investments and financial plans.

While having a system to organize financial paperwork is important, it is not so important which system is followed but that a system exists. In most cases, a combination of electronic and paper filing systems will do the trick. Bills, statements, policies, and other documents that are delivered online can be stored and backed up on a computer hard drive or through online banking websites, third party bill pay, and website document storage platforms.

For couples, clearly establishing responsibilities for financial matters is an important priority. If one spouse manages the finances, the other spouse should be informed about what is going on financially, where important documents are stored, and the passwords for all online accounts. What documents to keep and what to toss is another important part of becoming better organized. The IRS recommends retaining tax returns and any documents that support tax returns for seven years. Other documents such as paper bank statements, investment account statements, and credit card statements can be shredded after a year, especially if they can be accessed online in the future if necessary.

Financial paperwork generally falls into the following categories: investments, taxes, credit cards and loans, college savings, retirement savings, insurance, and estate planning. Let's take a look at what documents you need to keep on hand in these areas.

Income tax planning. Tax planning is a forward-looking process that identifies strategies designed to reduce future income taxes. Note that income tax planning is not the same as income tax preparation, which focuses on documents required by the IRS. For income tax preparation, consult with your tax advisor. A variety of documents are required to prepare taxes and assess your tax situation. Keeping proper tax records is extremely important for IRS, accounting, and investment purposes.

Investment planning. Common investor accounts which you may or may not have include checking or savings accounts, brokerage accounts, mutual funds, annuities, IRAs, stocks, bonds, real estate, business interests, and other investments. Keep policies, statements, and other important paperwork for investment accounts accessible to help you and your professional develop an investment strategy.

Credit and debt planning. Debt is often a significant part of an overall financial

picture. Statements for loans will help get a handle on your level of debt, interest rate of that debt, and loan terms on these kinds of revolving and installment credit debt.

College planning. College planning is vital for parents. There are many types of college savings vehicles, so be sure to keep track of all accounts with funds saved by parents, grandparents, aunts, uncles, and other relatives. Stay on top of balances and track savings in 529 plans, Coverdell accounts, UGMA/ UTMA accounts, and accounts in parents' names earmarked for college.

Retirement planning. Retirement is the largest financial goal for most investors. As such, it's very important to keep track of all retirement accounts, including 401(k)s from current and previous jobs, traditional and Roth IRAs, and other accounts such as 457 plans.

Insurance planning. Risk management includes life, auto, disability, health, and other coverage you may need as well as current or future Social Security benefits. To manage and periodically re-evaluate coverage levels, deductibles, and premiums, retain insurance documents, including employer-sponsored insurance documents.

Estate planning. There are two key aspects to estate planning: wealth transfer (ensuring that assets are transferred to the right people) and estate tax savings. Planning for and monitoring your estate requires maintaining these records, including a copy of your latest will and letter of instruction, index of all assets, trust documents, advance directives, power of attorney, prenuptial agreements, beneficiary designations, and statements or deeds of trust.

Spending a little time to get organized in each of the above areas can be beneficial not only in helping you be more informed about your financial situation but also in highlighting areas that may need additional focus or review. If you have questions or need advice regarding any of the above topics, reach out to a tax, legal, or financial professional who can assist.

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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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WILLS, TRUSTS, ESTATE PLANNING & ASSET PROTECTION



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The following items do not convey

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A great example of a seller who didn't listen and a REALTOR® who wondered what she should have done differently involved my husband (seller) and me (REALTOR®). My husband is an artist. His medium is glass. One of our first homes had transom windows all around the top floor facing the ocean. Ted designed and made stained glass panels (about 20) for each window. They were divine. We should have taken them down and boxed them up but we didn't. Of course, the buyers loved them and specifically listed in the offer that they were to stay.

We decided to be honored that the buyers appreciated our beautiful art and leave them with the house. Turns out, they wouldn't fit in our new little down-sized home anyway.

I have had one deal fall apart because of the chandelier that was a wedding gift and I've seen very disappointed buyers arrive at their new home after closing to discover that a fixture has been removed and they are now faced with filing a claim or replacing something they had already paid for. Fixtures that I've seen sellers innocently remove during my career include a tree planted by a grandchild; a flagpole; bathroom mirrors; rose bush; mailboxes; basketball goal; speakers and even once a floating dock.

Make every real estate transaction a win/win. Be sure you read (and understand) every single word of each contract you sign. Don't count on "what it says in MLS". Put it in the contract and get every agreement in writing. As always, if you're not sure if it's a fixture or have any questions, ask your REALTOR®



THE FREEDOM TO LIVE INSPIRED

HOW CONFIDENT ARE YOU IN YOUR FINANCIAL FUTURE?



Greg Patterson

- Investment Management
- Retirement Planning
- Insurance Strategies
- Tax & Estate Planning
- Risk Management



ames Allen Canady

Contact us today for your *complimentary copy of our* "10 Common Retirement Mistakes" booklet.
Call **252.515.7800** or visit us at 712 Bridges Street in Morehead City and online at **www.myatlanticwealth.com**

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Reporting Neighborhood Common Area Damage

We need your help! If you ever notice damage to a common area that is maintained by the homeowners' association, please notify a Board member right away so that steps can be taken to both identify the responsible party and repair the damage.

When damage occurs to common areas in the neighborhood, we make an effort to identify the party responsible and work with them to pay for repairing the damage. If the responsible party cannot be identified, the cost of repairs must be covered by the homeowners' association funds.

We have security cameras throughout the neighborhood, and if the incident was in the view of a camera, we can usually identify the car that was involved in causing the damage. When we use the cameras, though, we only get the license plate number of the vehicle, and we have to go through law enforcement to find out the owner of the vehicle that is responsible. Most of the time, a police report is filed and the people responsible get a visit from law enforcement.

We have had several instances of vehicle damage to neighborhood common areas over the past several months. In some cases, current neighbors were responsible - sometimes it was accidental, sometimes intentional, and sometimes due to extenuating circumstances. Out of courtesy to our neighbors, we would like to resolve these situations without involving law enforcement whenever possible. If you happen to damage property, we ask that you call someone on the Board to take responsibility for repairing the damage. If we have to use the cameras, we really have no other option but to involve law enforcement.

In areas not covered by cameras, we rely on neighbors to report incidents and damage. If you witness another car damaging property, please report the time, location, and any other vehicle information that you can safely report. If we all work together, we can continue to keep our HOA Dues at a minimum and continue to live in a desirable neighborhood.



Get Your Ticket for Empty Bowls 2021



Yes! Empty Bowls of Carteret County 2021 will go on with great hope and enthusiasm, featuring a safe and healthy format for this year's event. We need all our friends and fans to reserve the date, Tuesday February 23 from 10am to 2pm, and purchase your tickets for the county's biggest hunger fighting fundraiser. Entering its 18th year of serving the local community, the Empty Bowls committee urges our supporters to come

out and enjoy our annual event with some new Covid-fighting twists.

Each donation of \$20 gives our Empty Bowls supporters their choice of a beautiful hand-made pottery bowl, presented by a local potter or art student, and a ticket for a free cup of soup with purchase of an entrée at one of our 8 participating restaurants. This has been a tremendously challenging year with Covid impacting every corner or the world. Our area has suffered immense economic loss and many of our residents are in critical need of help to alleviate hunger. Your donation to Empty Bowls benefits the Soup Kitchen at Hope Mission which serves over 3,000 meals a month at no cost to those in need, Martha's Mission Cupboard which provides free groceries to 350 hungry families a month, and BackPack Friends which delivers over 500 backpacks full of food to children in 14 local schools each week to meet their weekend dietary needs.

This year, Governor Cooper's orders for the health of our state forced us to cancel our usual sit-down luncheon that 500 supporters have enjoyed each year at the Civic Center, but they didn't cancel our zeal for all the good Empty Bowls does. Our committee got serious and got creative.

Our handmade bowls are an annual treasure that our supporters can't wait to view and choose each year. Thanks to our generous potters and a partnership with One Harbor Church Morehead City, each donor is invited to come and choose their pottery piece on Tuesday, February 23 from 10am until 2pm in the lobby of One Harbor. Masks are required and entry will be socially distanced. For those uncomfortable with entering the facility, there will be volunteers outside with an assortment of bowls to choose from the safety of your car.

Our local restaurants and their employees have also suffered through a difficult year with closures and limited-service options. Empty Bowls sought a way to keep soup in our event and also support restaurants and their hard-working staffs. Our tickets this year offer a free cup of soup with the purchase of an entrée at one of 8 restaurants in the community.



The cup of soup fills your Empty Bowl in honor of your participation in the fight against hunger and the entrée you choose keeps the doors of a restaurant open and puts food on the table of its employees. The restaurants that are participating in Empty Bowls are:

- · Clawson's
- Queen Anne's Revenge
- Southern Salt
- Floyd's 1921
- Ioannis
- Riverside Grill (Morehead City and Newport)
- · Rucker John's
- Caribsea

The Silent Auction that our attendees look forward to each year will continue online at the Hope Mission Facebook page. Starting on February 15th, Silent Auction items will be displayed in a Facebook photo album and bids can be made by commenting on the pictures. Items will be on display at the Hope Mission offices and final bids will be taken until midnight on Monday February 22. Winning bidders may pick up their items at the One Harbor Church Morehead City lobby on Tuesday, February 23 from 10am to 2 pm. Be sure to check the website for our special surprise item. You don't want to miss it.

This year more than ever Empty Bowls needs your generosity and caring. People in our county are relying on you to make this Empty Bowls our best event ever. As always our event tickets are very popular and we urge you to purchase yours soon. Tickets may be purchased at Hope Mission Thrift Store at 1205 Arendell St, Morehead City; The Gym at 300 Taylor Notion Rd, Cape Carteret; and Beaufort Pet Provisions at 129 Turner St, Beaufort. For more information contact Barbara Johnson at 252-241-1152.

Brandywine Bay Water System Improvement Project

By Deb Clark, Communications and Community Engagement Manager at CWSNC

The Brandywine Bay well system has 2 wells in operation and an elevated water tank storage system.

The system has been monitored for years for disinfection by-products (DBPs). After several rounds of testing, two DBPs were determined to be over the Maximum Contaminant Level (MCL) limit for North Carolina in the Brandywine Bay well system: Total Trihalomethanes (TTHM) and five Haloacetic Acids (HAA5).

An improvement project to address this issue is slated to begin in early 2021, given the weather cooperates and there are no other delays.

Moving from free chlorine to chloramination has been selected as the best solution for reducing the amount DBPs in the system. This requires a second double-wall tank to be constructed at the site, including the other needed infrastructure to implement the new process.

With the new system, the water is safe for consumption by humans and animals, including showering, bathing, and swimming pools.

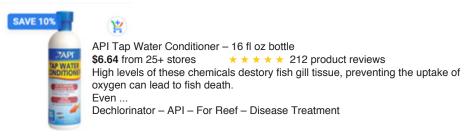
Per the World Health Organization, 3.1 Absorption THMs are generally well absorbed, metabolized, and rapidly eliminated by mammals after oral or inhalation exposure (IPCS, 2000). Please note that the exceedance of the limit is minimal over the set standard of the state.

There are no known issues for seniors with health issues to consume water treated with chloramines. The EPA sets MCLs at levels that are economically and technologically feasible.

When the EPA looks at the health risk from drinking water consumption, it calculates the ingested amount as though individuals are drinking two liters of water per day for a 70 year lifetime. This is designed to be inclusive of all people, regardless of how much water they drink directly or through products that contain water.

Individuals undergoing dialysis or any other treatments should seek advice from their medical provider concerning the impact of THMs.

Aquariums could suffer because aquatic life in tank overtime builds up ammonia naturally through standard processes. Ammonia build-up is the reason the water is treated or changed out. If the water is not cleaned routinely, the concentrations of ammonia can harm aquatic life. If water containing ammonia is used as the base water for aquatic life, concentrations are typically over the limit. A simple, inexpensive solution from any pet store will remediate this.



There are no negative impacts to landscaping, sod, grass, shrubs, trees, or any other plants.

If you have any additional questions concerning the water system improvement project, please feel free to contact Lane Chilton, Area Manager at lane. chilton@carolinawaterservicenc.com or Deborah Clark, Communications and Community Engagement Manager at deb.clark@carolinawaterservicenc.com.

IMPORTANT!

Water Treatment Changes

To reduce TTA levels, Carolina Water Service will begin treating our water with "chloramines" -- a chlorine and ammonia solution.

Be aware! Take action if you have:



Home dialysis machine

People using home dialysis must add a filter and/or neutralizing agent to the dialysis machine.

Ask an expert for help with exactly what you need to do.



Aquarium

Water used for fish, other aquatic animals, amphibians, and reptiles needs to be treated with anti-ammonia filters and/or water conditioner.

Suggested site for reading more about chloramine disinfection: https://www.cdc.gov/healthywater/drinking/public/chloramine-disinfection.html



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