

Our Community Newspaper

MAY 2019

Solheim Golf Tournament

By Susie Garland

Vol. 32, No. 5

March 28: Solheim is named after the Norwegian-American golf club manufacturer, Karsten Solheim, who was a driving force behind its creation. Betcha you didn't know that. Solheim consists of 6 holes of Superball, Best Ball, and Match Play. On this date, we had 20 players competing in this fun tournament. A very special thanks to Rosie Angel and Angela Zieleck, whose thoughtfulness is recognized with heartfelt appreciation for putting it all together, not to mention arranging the teams, preparing the scorecards, the posting of team scores, and all that it takes to run a tournament of this size.



Rosie Angel and Angela Zieleck

Former members and guests were also invited to participate. The teams were dressed in colors of lemon or lime. Woo-Hoo to the winning lemon team, who trounced the opposition with a score of 13-1/2 points to 6-1/2 lime points.

Prizes were also given for closest to the pin on hole #5. From the Lime team: Pudgy Groben. And, by the way, from my records, Pudgy also got this award last year. How about that? From the Lemon team: Lenna Easter. They were each given a chit for a free 18-hole golf cart ride. Way to go! We also had lunch; the photo of Rosie and Angela shows the menu.

Thanks again to Rosie and Angela for their outstanding effort and energy for a fun day out on the links. These girls, especially, define the word "participation." Kudos and more for your hard work.

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BOA Reminders

Review proposed By Laws on brandywineowners.org.

Community News

****ByLaws Up for Vote****
March 19, 2019

Submit your annual dues and voting ballots by May 15. You can drop them in the mailbox at the Hwy 70 gate.



Attend the Annual Homeowner Meeting: Sunday, May 19 -- 3 pm at the K Club



Class of 2019:

Help us celebrate Brandywine graduates in the July Sound Waves! To participate, send the graduate's photo and bio to editor.soundwaves@gmail.com by June 20

Playing in the Dirt

By Sue Bohlen

Happy Spring everybody! It seems we were treated rather well by winter. We had no extreme cold or long freezes to heap insult on top of hurricane injury to our gardens. As we wait for individual plants to show signs of recovery, we need to be extra patient for trees and shrubs that were battered by Florence. For instance, you may have noticed that many Bradford Pears bloomed last fall on the side of the tree that took the hard winds. Then when they bloomed this year, the opposite side of the tree made a show of the familiar white blossoms. Weird, I know.



The daffodils and other bulbs did very well reminding us that some things just don't pay Mother Nature any mind. As they die back, remember not to cut the foliage or you will lose next year's blooms. Perhaps plant some bushy annuals to hide the leaves until they turn yellow. I admit to taking the time and energy to tie them in a bundle to reduce their slouchy, sloppy behavior. Ok, maybe only sometimes.



As I check out the neighborhoods, I see the azaleas are making a good show of their beautiful and colorful flowers. They do not cease to amaze me every year. If you had damage like I did, I just cut out the broken and failing branches. Jay had to remove one entire plant that was injured by freeze damage last year and just didn't have the oomph to hold on through Florence. Remember to prune only after full bloom and before mid-July to get next year's blooms set on time. Should you wait too long to prune, you will reduce the flowers for next spring.

I'm happy to see the hydrangeas and crape myrtles putting out healthy foliage. I am always anxious to see how many flowers they will produce and how long the colors will last. I guess in this way, spring is my favorite season. I have a two-year-old Chinese Fringe tree where the battered Bradford Pear stood for 18 years. I terribly miss the shade, but the new tree is coming along and should be blooming with its feathery, white blossoms.

Brandywine SPEED LIMIT 20





Our Community Newspaper

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PRODUCTION LAYOUT/DESIGN

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RECYCLE.

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bhp@bellsouth.net

Changes to the 2019 Brandywine Directory

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

Need a new gate entry device? Contact Ann Webster to 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.

APRIL DIRECTORY CHANGES

Kacyn Willis	407 Hillcrest Drive	251-3035
Kelsey Kusel	.1104 Cedarwood Village	919-741-0155
Watts and Fay Piner	110 Cottage Row	252-659-2111

BOA BOARD OF DIRECTORS

230 Brandywine Blvd. www.brandywineowners.org

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Treasurer – Bob White

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COMMITTEE CHAIRPERSONS

Architectural Control - Charlie Sabathe 252-622-4402 • cmslss@aol.com Beautification - George Haskins 252-622-7535 • ghaskins@ec.rr.com 252-269-0179 • tbeszterczei@gmail.com Camera - Ted Beszterczei 252-622-7976 • ghaskins@ec.rr.com **Christmas Lighting – Amy Haskins** 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 - N/A Welcome and New Gate Devices

- **Ann Webster** 252-646-5586 • 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
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Kevin Adams • 410-493-6909

COMMUNITY EMERGENCY NUMBERS

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PetDocks Yeast Dermatitis in Dogs

By Dr. Todd Worrell

Yeast dermatitis, also referred to as Malassezia dermatitis, is caused by the fungus Malassezia pachydermatis and is an extremely common cause of skin disease in dogs. The most common clinical signs of yeast dermatitis are itching, skin redness, musty odor, flaky skin, thickened skin ('elephant skin'), and darkly pigmented skin

This yeast is normally found on the skin, and under normal circumstances, the number of organisms is kept under control by the immune system. If conditions on the skin change or if the immune system is suppressed, this fungus can cause infection.

A common cause of a yeast skin infection is an increase in the amount of oils produced on the skin. This is most frequently associated with allergic skin disease. Another common cause of excess skin oils is seborrhea oleosa. Some dogs have an immune deficiency making them ineffective at fighting yeast infections, leading to chronic infection. Dogs that receive immunosuppressive drugs such as corticosteroids may also be unable to effectively prevent yeast infections.

Yeast dermatitis is not contagious; your dog did not get this infection from another dog. Moreover, yeast infections often recur unless the underlying allergy or skin condition is controlled. There are certain breeds thought to be genetically predisposed to developing yeast infections, including West Highland White Terrier, Basset Hound, Cocker Spaniel, Maltese, Chihuahua, Poodle, Shetland Sheepdog, Lhasa Apso, and Dachshund, among others.

There are several techniques used to collect samples for diagnosing yeast dermatitis, including skin scrapings, impression smear, acetate tape preparation, or skin biopsy.

Treatment for yeast dermatitis may be topical, oral, or a combination of both, and it is based on the severity of your dog's condition. Most dogs with advanced or chronic yeast dermatitis are treated with a combination of oral and topical treatment. Treatment duration can range from two to twelve weeks, or longer.

The prognosis for yeast dermatitis is generally good. While the condition usually requires long-term treatment, the majority of cases respond favorably and the itching is reduced within a week of beginning therapy. In cases with underlying allergies or immune compromise, the prognosis is based on the ability to control those conditions. It is not uncommon for dogs with severe skin allergies to have recurrent secondary yeast or bacterial skin infections, sometimes two or three times a year.

Talk with your veterinarian about a diagnostic and treatment plan for your dog to identify and manage any troublesome skin problems.

Brandywine Sign Policy

By Charlie Sabathe'

As most of you are aware, Brandywine has rules regarding signage within our community.

Section xi of the Covenants:

No sign or billboard of any kind shall be erected or allowed on any lot other than a "For Sale" or "For Rent" sign not larger than two (2) feet by two (2) feet. This sign should be placed on the homeowner property. It should not be placed on the outside of the drainage ditch that is considered Brandywine property. Exception to the policy:

- One contractor sign while they are performing work on a residence; sign is to be removed upon completion of the job
- Contractor sign for New Home Construction
- Board Approved Brandywine events, as example; these currently are the only signs allowed on Brandywine common areas: Board Meetings, Community Yard Sale, Art Walk, Community Food Drive

Special Category Political Signs

As an HOA, we are guided by North Carolina Planned Community Act, and this is covered in section 47F-3-121 American and State flags and political sign displays.

If the local government in which the property is located does not regulate the size and number of political signs on residential property, the association shall permit at least one political sign with the maximum dimensions of 24 inches by 24 inches on a member's property.

For the purposes of this subdivision, "political sign" means a sign that attempts to influence the outcome of an election, including supporting or opposing an issue on the election ballot. This subdivision shall apply to owners of property who display political signs on property owned exclusively by them and does not apply to common areas, easements, rights-of-way, or other areas owned by others. (2005-422, s. 8; 2006-226, s. 15(b).)

Although homeowners can have one sign per property, we request that you refrain from displaying it for 2 weeks prior to the election, to avoid our community looking like the side of a roadway. We also request that immediately following the election, all signs be removed.



Be informed | Shape the future

Overviews of road projects near Brandywine:

Bridges Street Extension

http://ncdot.publicinput.com/1983

Future Interstate 42

https://www.interstate-guide.com/i-042/



As we head into the month of May, I hope you will all join me in taking a moment to recognize the three board members who will be wrapping up their terms in a few short weeks. Noreen Barrett, Nancy Beszterczei, and Bob White have all done an amazing job throughout their time on the board, and the entire neighborhood has benefitted from their service. As was mentioned in this space before, Noreen has filled multiple roles on the board across her three years, including a full year and a half as Board President, and she has effectively guided our community through a number of difficult circumstances with her calm, positive leadership. Bob has served as treasurer for his whole term on the Board, and has gone above and beyond to make sure that our finances have been well managed throughout his tenure. And what can I say about the work Nancy has done over the years? She has played a leading role in so many projects that have brought long-lasting improvements to the beauty and safety of our community, including (but definitely not limited to!) our new street signs, our updated entry signs, the security gates and camera systems, and of course, arranging/managing/coordinating all of the crews that assisted in cleaning up our neighborhood after Hurricane Florence. These three are leaving behind some giant shoes to fill, and all of us on the new board will have a lot of work to do to live up to the examples that they have provided for us. Please be sure to thank Noreen, Nancy, and Bob the next time you see them, or perhaps you can buy them a drink if you happen to see them at dinner over at the K-Club sometime.

If you want to celebrate their service in person, and meet the new board as well, please be sure to join us at our annual meeting on Sunday, May 19th at 3:00 pm at the K-Club. At this meeting, we will be reviewing the results of the three ballot questions that have been put out to the community, will be discussing several recent items of interest for the neighborhood, and will be introducing the newly elected board members.

Brandywine is Online!

Stay connected...



http://brandywineowners.org/

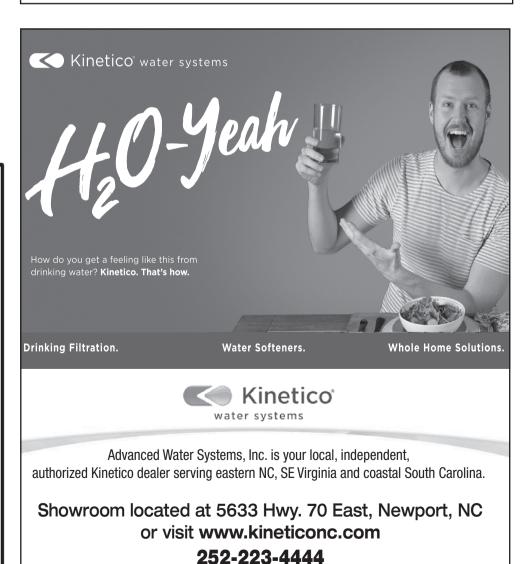


https://brandywinebay. nextdoor.com Lastly, I wanted to reiterate the call for committee volunteers that was included in the last edition of the Sound Waves. Our committees are the groups that really keep our neighborhood operating smoothly on a day-to-day basis, but right now, several of these committees are made up of only one or two people who are stretched very thin. If you are interested in volunteering for any of our committees, including our Recreational Area Committee, our Architectural Control Committee, our Drainage Committee, our Beautification Committee, our Gates or Cameras Committees, or our Boat Storage Committee, please reach out to me any time and I will put you in touch with the current committee members to discuss what is involved.



to help on a BOA Committee!

Everyone can make a difference For more info, contact a BOA Board member





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BOA Board Minutes:

BOA General Board Meeting, April 15, 2019 at Cedarwood Clubhouse

- 1. Call to Order: The meeting was called to order at 7:00 pm. Board members present were Nancy Beszterczei, Noreen Barrett, Bob White, Rachel Love-Adrick and Andy Haines.
- 2. Approval of Minutes from March Meeting: Andy asked for a motion to accept the minutes as written from the March 2019 meeting. Nancy Beszterczei made a motion to approve the minutes, Noreen Barrett seconded. Minutes were unanimously approved.
- 3. Treasurer's Report: 252 dues have been paid. Dues payments are due on May 15, 2019. The updated storm repairs costs are \$238,000.
 - 4. Secretary's Report: Lights at the 70 and 24 gate have been replaced.
 - 5. Old Business
- a. Dues/Ballots Update: Reminder that dues and voting ballots are due May 15th. To date 230 ballots have been returned, 319 ballots are needed to make a quorum of 50%.
- b. Road Repairs: Repairs due to standing water from the storm are ongoing in The Reserve and Hammocks Place.
- c. Plans for 70 Entrance: The board has requested quotes for storm repairs at the 70 gate and Brandywine Blvd. Quotes are requesting tree trimming, stump grinding.

6. New Business

- a. Cedarwood Village Signs: The board has agreed to pay for stop and speed limit signs in this neighborhood. This is inline with signage paid for in other neighborhoods
- b. Planning For Neighborhood Meeting: An independent ballot committee to count votes at the May 19th meeting.

7. Committee Reports

- a. ACC: No report submitted
- b. Beautification: Thank you to Amy Haskins for weeding at the 24 gate. Spring flowers are pending.
 - c. Drainage: No report submitted.
 - d. Gates: All operational
 - e. Cameras: All operational. Still looking into new cameras for 70 gate.
 - f. Boat Storage: All operational.
 - g. Recreational Area: this committee requires people to serve on it.
 - h. Other: n/a
 - 8. Other Business: The next all neighborhood meeting is May 19 at 3pm.
 - 9. Adjourned at 8:33pm

Keep Brandywine clean in 2019!



- When walking your dogs, pick up after them to keep our streets clean.
- Trim bushes and tidy your yard to maintain curb appeal.
- Keep your drainage ditches clear of debris to control rainwater.

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Solution on page 14



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LGA News

By Susie Garland

April 4: Ace of the Month. It was a beautiful bright and sunny day on the course today as 10 players competed for low net. Here are the results, and a very close race as you can see. In third place, with a net 68: Mickey Friend. Close behind Mickey with a net 67: Loretta Beaulieu. And the winner, with a net 66: Janice Ghelli. Way to go, Veep. Bernie Moreno stuffed 5 bucks into her purse in the 50-50 draw.



April 11: Guess Your Net Score. Another warm and sunny day with 10 players guessing their net score at the beginning of the round. Here's a gal who knew what she would score; deducting her handicap, and wallah! Bernie Moreno guessed 71 and netted out to same. Good guess, Bernie.

April 18: Low Gross/Low Net. Yet another warm and sunny day with 12 players participating in the game of Low Net/Low Gross. Here are the results. Low Gross: third place (98), Mickey Friend. In second place (95): Nancy Bullett. First low gross (92): March Ace, Alisa Burr. In the low net competition, there was a three-way tie for third place, each having a net 71: Mickey Friend, Bernie Moreno, and Jean Hunsinger. There was a tie for second place with a net 70: Nelda Kessler and Lori Wilson. First place, with a net 67: Nancy Bullett. Way to go girls. You done good!



By Susie Garland

April 17: Woo-Hoo! Brandywine Bay hosted the Crystal Coast league on this date with five of our players coming in on the winning side. In the Championship flight, congrats to Angela Zieleck for achieving first low net. In the second flight, we had three winners. Low gross: first place was captured by Nancy Bullett. Bernie Moreno took second place. Mickey Friend placed first for low net. In the third flight, Anne Lynes won first low gross. Congrats, ladies. You done good!

Attention All Golfers!

We're addressing all Brandywine Bay Golf Club players in an attempt to strengthen golf cart driving habits and allow better, faster grass growth this spring.

Since areas between tees and along cart path edges are without strong grass cover this time of year, we are once again asking that drivers keep all 4 wheels on the road. When exiting paths, please do so after passing the final (red) tee box.

Mixed 9-Hole League

By Lenna Easter

It's rough getting a group started when the weather is fighting your efforts. But the Mixed 9-Hole League keeps on trying. All the rain we've been having makes one think of the two golfers who were standing on a tee box overlooking a river getting ready to hit their tee shots. One golfer pointed down the river, turned to the other golfer and said, "Look at those idiots fishing in the rain!"



After two rainouts and some other problems, we finally got a round in on April 16. It was a crispy day in Spring, but the sunshine was glorious.

The game was "low putts," in which, after a quality round, Anne Gilbert came up as the winner. Bill Gilbert and Lenna Easter were happy to get out to enjoy the beautiful morning.

Are you looking for a little exercise? A 9-hole round fills the morning and leaves you with the rest of the day to be productive. (Assuming golf isn't productive??)

MGA Happenings

By Vince Moreno

April 3: On this perfect day, we held our First Wednesday of the Month tournament. The game was two-man team scramble. First place winners, with a score of net 41, were Stewart Peterson and James Whitfield. Second place was won by Bob Connolly and Lyle Vogel, with a score of 42. Closest to the pin was won by Bob Colbourne and Charlie Sabathe. Our thanks to manager Steve Sewell and tournament chairman Ken Ghelli for putting this all together, to make it another good day for the MGA.



First Place: James Whitfield and Stewart Peterson



Second Place: Lyle Vogel and Bob Connolly



Closest To The Pin Winners Charlie Sabathe and Bob Colbourne

Solheim ... continued from page 1



Lemon players (left to right): Bernie Moreno, Anne Lynes, Nelda Kessler, Betty Yankey, Angela Zieleck, Alisa Burr, Lenna Easter, Janice Ghelli, Janiece Wall, Pat Barber.

They sang to the limes (to the tune of "Take Me Out to the Ballgame"): Here's to the ladies of Brandywine; As we buck heads in Solheim; Wearing our yellow we shine so bright; We squeezed the limes with all of our might; We shine, shine at this hour; Please don't be so sour; We know getting juiced is a pain; In this old golf game.



Lime players (left to right): Brenda Leinthall, Rosie Angel, Anne Gilbert, Marilyn Ryder, Pudgy Groben, Barbara Young, Loretta Beaulieu, Nancy Bullett, Ann O'Connor, Susie Garland.

Here's to the ladies of Brandywine; As we buck heads in Solheim; Toting our colors of yellow and green; We agree you are the best team; We got squeezed, squeezed by your good play; You won, and that is sublime; We can not be sour no more; So go squeeze the day.



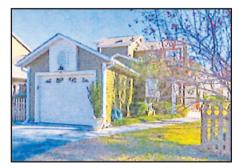
Folks, we ain't done yet. The hostesses with the mostess arranged lemons and limes in a beautiful dish set on the table for each player to take home (the lemons and limes, that is). Each player was also given a goody bag consisting of lemon and lime tees, honey-lemon green tea, lemonhead hard candy, and lime lollipops.

Coldwell Banker Spectrum Properties

is on FRE with Brandywine Bay properties!

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Composition of Mood and Emotion

By Mat Madsen

The successful Artists are men and women who are able to express their feelings in a composition. They create art that has both the feeling and the emotion felt, and expressed.

When I was young, I would buy the Saturday Evening Post magazine, and one of my three favorite Artists, Norman Rockwell, had a featured painting on the cover of each issue.

I also have a 313 page hard cover book with 657 illustrations by Norman Rockwell. My two other favorite Artists are Walt Disney and Michelangelo, as stated in my April Art Article.

In the November 24, 1951 edition was the Norman Rockwell painting titled, "Saying Grace."

This "Saying Grace" painting communicates both "Mood and Emotion" as well as any painting can. The painting has a woman and a child praying before their meal in a restaurant. There are two men seated at the table, and there are two men standing looking on. Their expressions and what their thoughts might be, leads each viewer to imagine what they are thinking.

Norman Rockwell isn't the only artist that feels what he paints, and knows how to make us feel the art as well. The list of these famous artists is quite long, and you can visualize their names.

The reason we draw and paint is to create art that the viewer will understand, and relate to the situation, color, depth, line of design, perspective, form and shapes, atmosphere, hidden lines, texture and proportion, which I've covered in previous articles; and now we have "Mood and Emotion."

An experienced Artist will create the feeling of his subject instead of just the appearance, to make their own art more expressive and understanding to the viewer.

This again is why, when walking about in an art gallery, a viewer will stop at a particular painting amongst many for a closer look. The Artist made an impression with the feeling they created.

Our feelings determine the "Mood and Emotion" displayed in our own art work and impact the attraction to the painting. Without it, the painting is just lost in a gallery of paintings.

As with any art subject, this has been just the tip of the iceberg, for this month's Art article.



Sun Noon-5pm

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Estate Planning: What Do I Need?

Presented by Greg Patterson and James Allen Canady

By definition, estate planning is a process designed to help you manage and preserve your assets while you are alive, and to conserve and control their distribution after your death according to your goals and objectives. But what estate planning means to you specifically depends on who you are. Your age, health, wealth, lifestyle, life stage, goals, and many other factors determine your particular estate planning needs. For example, you may have a small estate and may be concerned only that certain people receive particular things. A simple will is probably all you'll need. Or, you may have a large estate, and minimizing any potential estate tax impact is your foremost goal. Here, you'll need to use more sophisticated techniques in your estate plan, such as a trust.

To help you understand what estate planning means to you, the following sections address some estate planning needs that are common among some very broad groups of individuals. Think of these suggestions as simply a point in the right direction, and then seek professional advice to implement the right plan for you.

Over 18

Since incapacity can strike anyone at any time, all adults over 18 should consider having:

- A durable power of attorney: This document lets you name someone to manage your property for you in case you become incapacitated and cannot do so.
- An advance medical directive: The three main types of advance medical directives are (1) a living will, (2) a durable power of attorney for health care (also known as a health-care proxy), and (3) a Do Not Resuscitate order. Be aware that not all states allow each kind of medical directive, so make sure you execute one that will be effective for you.

Single

If you're single, you may not need much estate planning. But if you have some assets and material possessions, you should at least write a will. If you don't, the wealth you leave behind if you die will likely go to your parents, and that might not be what you would want. A will lets you leave your possessions to anyone you choose (e.g., your significant other, siblings, other relatives, or favorite charity).

Unmarried couples

You are in a committed relationship but aren't legally married. For you, a will is essential if you want your property to pass to your partner at your death. Without a will, state law directs that only your closest relatives will inherit your property, and your partner may get nothing. If you share certain property, such as a house or car, you may consider owning the property as joint tenants with rights of survivorship. That way, when one of you dies, the jointly held property will pass to the surviving partner automatically.

Married couples

For many years, married couples had to do careful estate planning, such as the creation of a credit shelter trust, in order to take advantage of their combined federal estate tax exclusions. For decedents dying in 2011 and later years, the executor of a deceased spouse's estate can transfer any unused estate tax exclusion amount to the surviving spouse without such planning. You may be inclined to rely on these portability rules for estate tax avoidance, using outright bequests to your spouse instead of traditional trust planning.

Married with children

If you're married and have children, you and your spouse should each have your own will. For you, wills are vital because you can name a guardian for your minor children in case both of you die simultaneously. If you fail to name a guardian in your will, a court may appoint someone you might not have chosen. Furthermore, without a will, some states dictate that at your death some of your property goes to your children and not to your spouse. If minor children inherit directly, the surviving parent will need court permission to manage the money for them. You may also want to consult an attorney about establishing a trust to manage your children's assets in the event that both you and your spouse die at the same time. You may also need life insurance. Your surviving spouse may not be able to support the family on his or her own and may need to replace your earnings to maintain the family.

Comfortable and looking forward to retirement or already in retirement

You've accumulated some wealth and you're thinking about or enjoying retirement. Here's where estate planning overlaps with retirement planning. It's just as important to plan to care for yourself or to continue caring for yourself during your retirement as it is to plan to provide for your beneficiaries after your death. Make sure you have a plan in place to get you to your retirement goal and to keep you sustained throughout a long retirement. This includes planning for healthcare costs and potential long-term care needs. A financial advisor can assist with your specific plan by implementing practical steps towards achieving your most important goals, keeping you focused on those goals, and checking up on and updating your plan regularly.

Who Is Impacted by Estate Taxes?

Depending on the size of your estate, you may need to be concerned about estate taxes. For 2019, \$11,400,000 is effectively excluded from the federal gift and estate tax. Estates over that amount may be subject to the tax at a top rate of 40 percent. Similarly, there is another tax, called the generation-skipping transfer (GST) tax, that is imposed on transfers of wealth made to grandchildren (and lower generations). For 2019, the GST tax exemption is also \$11,400,000, and the top tax rate is 40 percent. Whether your estate will be subject to state death taxes depends on the size of your estate and the tax laws in effect in the state in which you are domiciled.

Elderly or ill

If you're elderly or ill, you'll want to write a will or update your existing one, consider a revocable living trust, and make sure you have a durable power of attorney and a health-care directive. Talk with your family about your wishes, and make sure they have copies of your important papers or know where to locate them.

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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Wills, Trusts, Estate Planning <u>& Asset Protection</u>



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"Ancient" Brandywine Newsletters Discovered

By Marilyn Zmoda

Turning back the clock! For a little Brandywine history, check out the following excerpts from some previous Brandywine Bay newsletters.

DECEMBER 1989

November Board meeting was held at the Cedarwood Community Building. During the meeting it was mentioned that the Covenants cannot be changed without a 100% vote. Eight new residents included the Barbers, Lancasters, Bill and Connie Mason, Ed & Virginia Slachta and the Schwartzes. Many new homes are under construction and several of our residents are planning to build in the near future. Our community is one of the fastest growing areas in Carteret County. Chelsea Park (east of Brandywine Blvdfrom Hwy 24-tennis courts) is our newest area.

The LGA reports they now have 35 members, almost double what they had two years ago. They will be decorating the Pro shop for Christmas.

Written by Chuck Allen

IANUARY 1990

Thanks to the residents who helped Priscilla on her 24 entrance beautification project.

The Fire Chief continues to work on a better rating for fire insurance. This will save us money each year The raking job on Brandywine Blvd looks great!

Ten Brandywine residents attended the meeting of the Wildwood Community Association. Come join with us to extend our influence for a better area.

BOA President, Barney Zmoda, wishes me to state that these newsletters IN NO WAY REPRESENT THE BOARD. I completely agree.

BIG SNOW: Resident Harry Smith came with his four-wheel drive and opened a two way to Hwy 24, and on Tree Fern and Holly Lane. Fire Chief also helped with a snow jeep loaned by the Marines. MANY THANKS to Harry and Tom. (Editor's note: 15-16 inches of snow covered Carteret County on December 24-25, 1989. This caused much concern in the area-canceled plans for Holiday dinners, missed flights, and made the almost-constant telephone calls to President Zmoda's home on Christmas Day requesting snowplows, road clearing, etc. unforgettable.)

By Chuck Allen



By JJ Johnson

April 10, 2019: Bridge players gathered at the K Club for lunch and a game of cards. We all enjoyed the event. Here are the winners – congratulations!

1st place: Loretta Beaulieu 2nd place: Janiece Wall 3rd place: Connie Bell

Bridge play is the 2nd Wednesday of the month...Come join us! We don't want to have all this fun alone...If interested in learning more about K Club Bridge, contact:

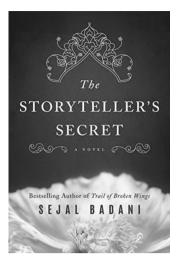
Co-Directors: J.J. Johnson (726-0680) or Ingrid Carmona (646-7455)

Brandywine Book Club Notes

By Melinda Brown

The Brandywine Book Club recently met to discuss our book selection *The Tattooist of Auschwitz* by Heather Morris. It is an interesting story based on interviews with a survivor of the Holocaust. The main character was a tattooist who fell in love with one of the people he tattooed. After reading this book, we came to realize that although the prison camp was a horrible place, the prisoners found ways to look out for each other even when they had to risk their own lives to do so.

Our book for next month is *The Storyteller's Secret* by Sejal Badani. We would be happy to have you join us for book club! Please contact Melinda Brown at 247-1055 for more information.



We're looking for the next Pet of the Month! Send your pet's photo and story to editor.soundwaves@gmail.com!



Illegal Golf Course Traffic



BBGC is a privately-owned entity, and people on course property who have not paid to be on premises are trespassers. Beyond legal concerns and with a desire to promote safety: walkers, joggers, dog walkers, bicyclists, fisherman and skate boarders are slowing play, interfering with golfers and endangering themselves. It is not the focus of BBGC to restrict recreation; rather, we seek to foster golf -- and golf alone -- on the golf course. Our insurance company has asked that we reiterate our

stance by advising neighbors: Please utilize your personal property or public thruways for your recreation – not the golf course.

From Steve Sewell

Walking Safety

When you are walking, jogging, pushing baby strollers, walking dogs, etc. -- PLEASE walk FACING traffic. The rule for walking on roads without sidewalks is to walk on the left. To read more, go to https://ncvisionzero.org/safety-focus-areas/pedestrians/

From Marilyn Zmoda



Avoid Phone Scams



Yesterday, we received two phone calls from New York (a 917 area code) which were robo-calls, saying they were calling from Social Security, and my number had been flagged and benefits could be affected, etc. I did not listen to the whole thing. I hung up as I know the Social Security does not contact people by phone. If you receive such a call, hang up immediately; do not provide any of your personal information. Google --news/social security scam-- to read more.

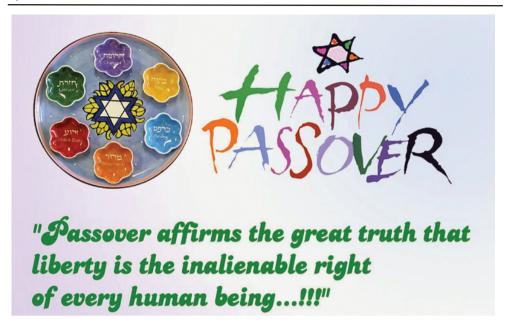
From Marilyn Zmoda

Sudoko Solution

6	1	5	7	9	3	8	4	2
3	4	2	1	8	5	9	6	7
7	8	9	4	2	6	1	5	3
5	6	8	2	3	1	7	9	4
2	7	1	9	6	4	5	3	8
9	3	4	5	7	8	2	1	6
4	9	3	8	1	2	6	7	5
8	5	7	6	4	9	3	2	1
1	2	6	3	5	7	4	8	9

Passover

By Susan Garland



What is Passover? Passover is a festival of freedom. Passover 2019 begins at sundown on Friday, April 19, and ends Saturday evening, April 27. It commemorates the Israelites' Exodus from Egypt, and their transition from slavery to freedom. The main ritual of Passover is the seder — a festive meal that involves the re-telling of the Exodus through stories and song and the consumption of ritual foods, including matzah and maror (bitter herbs).

After many decades of slavery to the Egyptian pharaohs, during which time the Israelites were subjected to backbreaking labor and unbearable horrors, God saw the people's distress and sent Moses to Pharaoh with a message: "Send forth My people, so that they may serve Me." But despite numerous warnings, Pharaoh refused to heed God's command. God then sent upon Egypt ten devastating plagues, afflicting them and destroying everything from their livestock to their crops. At the stroke of midnight in the year 2448 from creation (1313 BCE), God visited the last of the ten plagues on the Egyptians, killing all their firstborn. While doing so, God spared the children of Israel, "passing over" their homes—hence the name of the holiday. Pharaoh's resistance was broken, and he virtually chased his former slaves out of the land. Six hundred thousand adult males, plus many more women and children, left Egypt on that day and began the trek to Mount Sinai and their birth as God's chosen people.

According to the Bible, Jesus Christ's death and resurrection occurred around the time of the Jewish Passover. This soon led to Christians celebrating Easter on different dates, this year two days after the first day of Passover. In the New Testament, Passover and Easter are tied together. Jesus entered Jerusalem and gathered his disciples to celebrate the Passover meal, memorialized by Christians as the Last Supper. They celebrated Easter on the first Sunday after Passover. So, the date of Easter is connected to the date of Passover.

You can also try your hand at wishing ME happy Passover in Hebrew: For beginners, you can say "Happy Pesach" — "Pesach" is Hebrew for "Passover." You can also say "chag sameach," which translates to "happy festival" and is the Hebrew equivalent of "happy holidays." Now, start practicing, and the next time you see me, if you pronounce the Hebrew words correctly, I'll give you a sip of wine that represents the biblical promise of redemption: "I will bring you out from under the burdens of the Egyptians, and I will rid you from their slavery, and I will redeem you with an outstretched arm, and with great judgments."

Every freedom we cherish was paid for in blood

May 24, 2018

KANSAS CITY, Mo. – Memorial Day is a hallowed day for the Veterans of Foreign Wars of the U.S. This is a day to pay tribute to our heroic patriots who bravely rose up and fought for something greater than themselves, self-lessly laying down their life for freedom.

As we gather and observe this Memorial Day, we carry on a tradition dating back to 1866, embracing the feeling of patriotism and pride while honoring the best and most noble of us all.

Freedom isn't free, and it has been paid for with the lives of sons and daughters, husbands and wives, sisters, brothers and friends. Their debt is one that can never truly be repaid, but we can start by ensuring the youth of tomorrow understand the true cost of freedom.

This Memorial Day, the VFW encourages Americans to pause and reflect on the lives and service of those who made the ultimate sacrifice, and the families they left behind. There is no better way to honor those who gave all than to remember them, and draw upon their selflessness to strengthen our spirit as a nation.

From https://www.vfw.org/media-and-events/latest-releases/archives/2018/5/memorial-day-2018





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Yourself from Skin Cancer.



Use a Layered Approach for **Sun Protection**.



Sunscreen works best when used with shade or clothes, and it must be re-applied every 2 hours and after swimming, sweating, or toweling off.



Wear a hat, sunglasses, and protective clothing to shield skin.



Use broad spectrum sunscreen with at least SPF 15 to protect exposed skin.



Seek shade, especially during midday hours.

Enjoy the Outdoors!

Being physically active outside is healthy and can help prevent conditions like obesity. Just remember it's very important to be "sun smart" when playing and working outdoors.



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