

# SOUND WAVES

Vol. 37 No. 1

Our Community Newspaper

**FEBRUARY 2024** 

### **Beautiful Brandywine Visitor**



Mariana Goldstein photo

# **Brandywine Residents Receive Coast Guard Auxiliary Award**

At the Annual Coast Guard Auxiliary Meeting, called the Change-of-



Left to right: Staff Officer Robert White, Sharon S. White, and Captain Mark of the Coast Guard Auxiliary and licensed CG Captain.

Watch, awards are given to recognize member accomplishments and service, and new officer assignments are announced. At the December 2023 meeting of the Coast Guard Auxiliary at Ft. Macon, Brandywine residents Robert and Sharon White were recognized for their service.

The award recognized

Bob and Sharon for organizing Christmas brunch for the Coast Guard station. For several years, the galley was closed for Christmas, so Sharon and Bob organized volunteers to prepare and deliver casseroles, turkey, and other treats for the Coast Guardsmen to enjoy during the holiday.

Robert White has been a member of the Coast Guard Auxiliary since 2010.

Brandywine Owners Association Dues 2024			
When	Dues notices will be sent in March, and dues should be paid by May 1, 2024.		
Amount	BOA dues for 2024 will remain at \$375.		
How	Dues must be paid by check or money order to Brandywine Owners Association and mailed to Chused Patterson, CPA. Instructions will be with your dues notice. Unfortunately, we cannot accept credit card or transfer payments.		
By-Laws	For the majority of you that pay on time, thank you. For those that don't, please read the Brandywine by-laws, Article 8, section 8.4 (a) and (b).		
Late	Dues received after May 31, 2024 will be assessed a late fee of 10% of the outstanding balance each month payment is outstanding.		
	Dues not paid by June 15, 2024 will have interest charges assessed at 18% per year in addition to the late fees, and legal procedures will commence.		
	If dues are not paid by June 30, 2024, liens will be placed on your property.		
	Any collection charges, including legal fees and court costs incurred by the Brandywine Owners Association are the responsibility of the homeowner as permitted by North Carolina laws.		



# Live at Your PHYSICAL BEST

Whether it's picking up grandkids, recovering from an injury, or excelling in your sport – we treat that!



## **Types of Treatment**

- ✓ Orthopedic Therapy
- ✓ Chronic Pain
- Sports Medicine
- ✓ Hands on Manual Treatment
- ✓ Dry Needling

1.4 miles from Brandywine Entrance (3 minutes)

1 450 NC-24 Unit 4, Morehead City, NC 28557

The longer you ignore pain, the worse it often gets.

BOOK A SESSION NOW! 252-647-2778

We proudly accept a wide range of major insurances and offer prompt appointments with minimal wait times. No doctor referral is necessary!



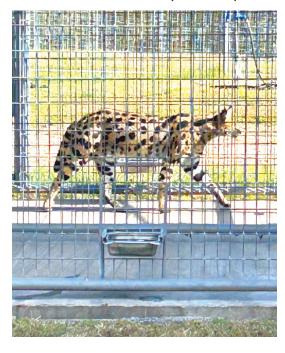
BigRockPT.com

## **Our Trip to Northwest Arkansas**

By Monica Sellars

In October, John and I took a trip to Northwest Arkansas. Last year, my parents celebrated their 50th wedding anniversary. Our family members are scattered around different parts of the US, so they invited all of us to meet them at Turpentine Creek Wildlife Refuge, which is a rescue sanctuary for a variety of wild cats and several bears.

The property has cabins on-site for rent so visitors can experience the sights and sounds of the big cats all day and night. Our cabin was close enough that I could hear the lions "chuffing" in the morning hours, and my brother, whose cabin was even closer to the animal enclosures, said they heard animal sounds all night long as well! Our stay included a daily tram tour and access to the walking paths, from which you can view many of the animals living at the sanctuary. The animals have life stories with sad beginnings, but they were fortunate to be brought to Turpentine Creek to live out their days in safety.





The closest town to Turpentine Creek is Eureka Springs, AR. This is an adorable mountain town with shops and restaurants, winding roads, and beautiful views. We had lunch at the mountaintop Crescent Hotel and Spa, a family dinner at Myrtie Mae's restaurant, and a roadhouse experience at The Rowdy Beaver Restaurant & Tayern.

You need the "getting there is part of the fun" mindset when you make this trip, as there is no fast-n-easy way to get from here to there.

We flew into the Northwest Arkansas National Airport (XNA). You could also fly into Springfield, MO and the drive to Eureka Springs would be about the same distance.

When we landed at XNA, we had an hour and a half drive to Turpentine Creek. We rented a car – a sports car to enjoy the curvy roads – and followed our Google Map to the location. Our cabin was

cute and comfortable. There was a common area with a lovely gazebo, fire pit, and hot tub. We spent much of our time there, catching up with our family members and enjoying the mild weather.

There are many outdoor recreation activities available in the area, like zip lines, rivers, and lakes. We could not resist stopping at Quigley's Castle, which calls itself "the Ozarks Strangest Dwelling." It was built by



hand in the 1940s as basically a two-story live-in greenhouse. It's also a time capsule; we both said "oh, I remember my grandparents having one of those chairs/radios."

What else could you do while you are there? Within driving distance of Eureka Springs are the cities of Branson, MO and Tulsa, OK. In addition to the airport, Bentonville, AR is the home of Wal-Mart, and they have a very interesting Wal-Mart museum. I had actually visited the museum about 15

years ago, so I suggested to my parents that they check it out because they had some free time before their flight home. They found that the primary museum building was undergoing renovations, but the museum displays had moved to a temporary site and they still enjoyed it.

Overall, we think we would go back to Northwest Arkansas to explore more of the attractions and beautiful scenery. Have you been to an interesting place? Send your story to editor.soundwaves@gmail.com to share it with your Brandywine neighbors in the next Sound Waves!



### **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

203 Slow Lane		252-659-2915
	Robert and NormaScott	
105 Fairway Drive West	Bill & Debbie Hayes	704-267-9998
200 Lord Granville Drive	Phil & Janet VickPhil & Janet Vick	252-531-6194
201 Lord Granville Drive	Joey and Mollie Mossor	252-723-1449
101 Elm Circle	Ely Christobal	619-650-9137
205B Reserve Green Drive	Sharon Garner	252-725-3006
215A Reserve Green Drive	Aimee Johnson	259-5189
108 Sleepy Court	Robert Brooks	540-760-2130
108 Sleepy Court	Diane Brooks	540-760-1323
512B Village Green Drive	Steve and Kay Ritchey	252-503-5399
521A Village Green Drive	Juanita Shaw	330-208-6094

### **Business Spotlight**

## Introducing Big Rock Physical Therapy: Your New Partner in Wellness for Carteret County



Big Rock Physical Therapy, a recently established locally owned clinic, has proudly opened its doors in the heart of Morehead City. Situated conveniently on Highway 24 between Walmart and Brandywine at 450 NC Highway 24, Big Rock Physical Therapy is here to be your trusted partner in promoting wellness and recovery.

Meet the driving force behind this venture, Dr. Scott Murray and Terra Shank. Dr. Murray has exclusively worked in outpa-

tient physi-

cal therapy practices. He has a positive reputation for achieving excellent outcomes with his patients and has cultivated strong working relationships with surgeons and physicians in the area. Holding a B.S. in Kinesiology from The College of William & Mary and a Doctor of Physical Therapy from Radford University, Dr. Murray specializes in treating orthopedics and pain management patients of all ages. Mrs. Shank has an extensive history with the healthcare system in Carteret County. She has worked in the past as the Director of Medical, Surgical and Orthopedic Nursing Services at Carteret General Hospital. Terra has lived in Carteret County for 30+ years and has a close connection with numerous doctors and physicians in the area.

Big Rock Physical Therapy is more than just a clinic; it's a community partner offering a range of specialized services. Whether you're in need of orthopedic therapy, sports medicine, dry needling, balance and gait disorder treatments, vertigo solutions,





post-surgical rehab, or chronic pain treatment, we have you covered.

What sets us apart?
Big Rock Physical
Therapy is committed to accessibility and convenience. We accept a wide range of major insurances, ensuring that quality healthcare is within reach for everyone. Forget about long



waiting times; at Big Rock Physical Therapy, you can book a session with ease, and no doctor's referral is needed.

We invite you to be a part of this exciting journey to improved health and well-being. Call us today at 252-647-2778 to book a session. The dedicated team at Big Rock Physical Therapy is ready to provide exceptional care and support.



For added convenience, appointments can be requested online at Big-RockPT.com or by calling 252-647-2778.

Discover the difference at Big Rock Physical Therapy – your new community destination for personalized and effective physical therapy. We're not just a clinic; we're your partner in wellness.



4 I Sound Waves FEBRUARY 2024



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.

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





CarteretHealth.org | 252-499-6000



Our Community Newspaper

#### **MONICA SELLARS**

252-648-0170

editor.soundwaves@gmail.com

Please email submissions by the 20th of each month.

### PRODUCTION LAYOUT/

**DESIGN** 

MICHELLE DOBBS

#### **DISTRIBUTION**

STEVE MOCK • 252-422-2750

mock@ec.rr.com

#### **ADVERTISING**

MARIE LAWRENCE • 252-241-8186

marie@thenewstimes.com

#### **CONTRIBUTING REPORTERS**

MELINDA BROWN JAMES ALLEN CANADY

JEN FIGUEREDO

MARIANA GOLDSTEIN

SCOTT MASON

VINCE MORENO

SCOTT MURRAY

GREG PATTERSON

LISA PHARO

MYRA ROCHE

**MONICA SELLARS** 

**TERRA SHANK** 

**BOB AND SHARON WHITE** 

TODD WORRELL

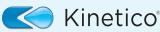
ANGELA ZIELECK

# Building a new home or remodeling?



Don't forget the water!

Kinetico® products have the Mike Holmes seal of approval



.

Advanced Water Systems

Showroom located at 5633 Hwy. 70 East, Newport, NC or visit

www.kineticoadvancedwatersystems.com

252-223-4444

Advanced Water Systems, Inc., is your local, independent authorized Kinetico dealer serving eastern NC, SE Virginia and coastal South Carolina

WINTER SPECIAL Check and test any brand softener and add one bag of salt for \$25.00 + tax.

## **Holiday Decorating**

Thank you to the volunteers who decorated our neighborhood entrances and signs with lights and bows!

Congratulations to the winners of the 2023 Halloween and Christmas decorating contests! Our neighborhood sure looked great with so many neighbors joining in to show their holiday spirit!

Here are some photos taken by Mariana Goldstein of other decorations that caught her eye.

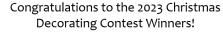


Congratulations to this year's Halloween

Prizes will be awarded this week! Thank you to everyone that participated!

decorating contest winners

1st place: 218 Brandywine Blvd 2nd place:419 Hillcrest Drive 3rd Place: 311 Eastchester Drive



The first place winner was Patti Pillus of 307 Emerywood Drive. She was presented with a \$100 gift card.

The second place winners were Marni and Sean Lewis of 310 Emerywood Drive. They were presented with a \$50 gift card.

The third place winners were Rob and Jamie Eifert of 311 Eastchester Drive. They were presented with a \$25 gift card.

Thank you to everyone that participated!























## **Brandywine Book Club News**

The Brandywine Book Club ladies had a delicious lunch meeting in December at 34 North in Beaufort. Although we don't discuss a book at that meeting, everyone brought books to donate to Toys for Tots. In January, we discussed The Nature of Fragile Things by Susan Meissner. It follows the story of a young Irish immigrant who answers an ad to become a mail -order bride.



Our February book is The End of Her by Shari Lepena. It is a mystery thriller that kept us intrigued throughout the book. We will be discussing *Mother Daughter Murder Night* by Nina Simon in March. It

is obviously a murder mystery, but the murder of their neighbors is solved by a mother, daughter, and grandmother. It is even funny at times. 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.



## Join our Family!

Local business since 2012 ~ Let Our Family Care for Yours











is proud to be your local authorized

WATER ARE Making water good for life

**Soft Water** Solutions, LLC.

WILL JOHNSON

#### Dealer for Eastern NC.

### Our services include:

- Free water analysis
- Your Choice of Non-Electric & Electric Water Softeners & Reverse Osmosis Drinking Water Systems
- Residential salt delivery to all brand water softeners
- Sales & Rental Reverse Osmosis Purification Drinking Water Systems for Trihalomethane contamination
- Filter Service to all brands of Reverse Osmosis Drinking Water Systems
- Rust Control for irrigation systems to prevent rust stains on driveways & sidewalks
- 24 Hour Emergency Service on all brands of water treatment systems by calling 252,725,1940
- 100% Customer Satisfaction on All work Performed





Serving all of Eastern NC WaterCare, Inc. has been manufacturing water treatment systems since 1946.

WaterCare, Inc. is American owned and all products are made in the USA.







Visit us at: www.softwatersolutionsllc.com Call today & SWITCH YOUR SERVICES TO

4911-B Bridges Street Ext. • Morehead City, NC

Office: 252.222.3220 Cell: 252.725.7464 Emergency service: 252.725.1940

### **LGA News**

By Myra Roche

On October 26 & 27, 2023, the Brandywine Bay LGA held our Championship rounds. In this two day event, twelve members competed, and Alisa Burr took the win with a combined two day gross score of 176. Great job Alisa! We finished October with some fun Halloween golf where we took mulligans, rolled our putts, teed off from the drop zone, gold tees, & strategically placed "pumpkin tees," and putted with our sand wedge! All in all a fun day was had by all.

On our last official play date in November, we held our Ace of the Year Tournament, with seven Ace of the Month winners competing in this low net competition. Recognition is given to March Ace, Janice Ghelli; April Ace, Christine Bryk; May Ace, Brenda Leinthall; June Ace, Angela Zieleck; July Ace, Alisa Burr; August Ace, Bernie Moreno; September Ace, Mickey Friend; and October Ace, Ann O'Connor. Bernie Moreno won the competition and hailed as Ace of the Year 2023. Way to go Bernie! The play was followed by our Annual meeting where new Officers were elected by unanimous vote. They are as follows: President - Angela Zieleck, Vice President - Sue Pike, Secretary - Ann O'Connor and Treasurer - Nelda Kessler.

Our Annual LGA Awards dinner was held at Amos Mosquito's. Twenty six Ladies attended, shared good food, good drinks, and gave a rousing rendition of The Twelve Days of Golfing. Mrs. Claus (Loretta Beaulieu) made an appearance to entertain us with her version of "T'was the Night Before Christmas." And, because we were all very, very good, Nelda Kessler presented each of us with our very own vial of Castor Oil, which offers the promise that only a few drops will keep us healthier and more vital! Unfortunately, it most likely will have little effect on our golf game. Thank you, Nelda! The night ended with our Tournament chairs handing out prizes for the year.



Alisa Burr LGA Champion 2023



LGA Halloween fun



LGA Aces 2023 (missing Janice Ghelli – injury)



LGA Executive Board 2023



Bernie Moreno – Ace of the Year



Loretta Beaulieu as Mrs. Claus

The Major winners are:
LGA Champion - Alisa Burr
Memorial Tournament - Mickey Friend
Chairman's Cup - Mickey Friend
President's Cup - Brenda Leinthall
Ace of the Year - Bernie Moreno
Most Improved - Janice Ghelli
Ringer board/Gross - Alisa Burr
Ringer board/Net - Christine Bryk

I would like to take this opportunity to thank our 2023 Officers for their patience and leadership. Special thanks to Bernie Moreno and Loretta Beaulieu for organizing our weekly games throughout the year. Last but not least to Lori Wilson for guiding us for the last couple of years as our President. Thank you Lori!















# **Brandywine Email and Phone Directory**

The Brandywine Owners Association tries to maintain a list of email addresses for all residents. This list is used to disseminate important and useful information about Brandywine on a timely basis. If you are not receiving regular emails from the Brandywine Owners Association, you are either not on the list, your address is incorrect, or you have us blocked. Please be sure you do not have brandywineowners70@gmail.com blocked.

In order to be added to the list, please contact Andy Haines at ahainesnd@gmail.com. Your email address will be kept strictly confidential and only used for Brandywine Owners Association communications. Your email address will be hidden from all other addressees.

We also maintain a Telephone Directory with listings both by name and by address. Please check your 2024 directory. The residential listings begin on page 6, the neighborhood listings on page 34. If your listings are correct, no action is required. If you are not listed or want to make changes, please contact Andy Haines at ahainesnd@gmail.com so we can update the next edition. This list is also used to update your information in our gate access system.

If you notice any listings that are incorrect, please let Andy know about that as well.

We will be sending a questionnaire along with your dues notices in March. Even if you think we have your information, please take the time to complete and return with your dues payments so we can be sure our databases are current and correct.

Thank you for your cooperation; accurate information will benefit us all.



BOA Email List and Phone Directory

- The latest news in Brandywine?
- Homeowners' meetings?
- Construction projects, tree work, and road closures that may affect your day?
- Decorating contests, garage sales, and other events in the community?

Provide or update your email address and/or telephone number by contacting Andy Haines, ahainesnd@gmail.com.

Be sure you do not have mail from brandywineowners70@gmail.com blocked.

## **MGA Happenings**

By Vince Moreno

### **November Tournament**



Winners: Kirk / Miller / Lewis / Ghelli



2nd flight winners: Wall / Roche / Rouse / Mantho

### **December Tournament**



Winners: Bryant / Ghelli / Muller

# **Keith Friend Memorial Golf Tournament a Success!**

By Angela Zieleck

This past Veterans Day, November 11th, Brandywine Bay Golf Club hosted a full field of golfers to raise funds for Semper Fi & America's Fund. With the support of all our golfers, sponsors and donors we raised \$17,000! SF&AF cares for our nation's critically wounded, ill and injured service members, veterans, and military families. They support all branches of the U.S. Armed Forces, providing one-on-one case management, connection, and lifetime support. The funds raised stay local, supporting service members in Eastern NC. Four local SF&AF beneficiaries came to play golf with us!

We'd like to thank our hard working team: Ken & Angela Zieleck, Ken & Janice Ghelli, Joe & Beth Kirk, Sue Pike, Elaine Potswa, and Mickey Friend. Many members of the LGA and MGA were a big help on tournament day! Thank you, Brandywine Bay Community! Keith Friend was the previous owner of the golf course before passing unexpectedly. He was an Army Vet and strong supporter of helping wounded service members. We are looking for volunteers to help organize the next year's tournament. Please email us at kfreindfoundation@gmail.com or call 622-7356.



3rd Flight Gross: Mickey Friend, Jeff Brantly, Ruth Zurn & Kevin Vaughn



3rd Net: C. Tucker, W. Garett, T. Stokes, T. Rudd



2nd Flight Net: Pat D., Susan T. and the Ghelli's



2nd flight Gross: Eugene G., Angela, & SF&AF players Joe & Brain



1st Flight Gross: Bob S., Marvin M. & Schulte's



1st Flight Net: G. Baracks, R. Hatfield, P. Gaskins, D.Lewis

### **KFMT Major Sponsors**

This event could not happen without our major sponsors. Please thank them when out and about:

First Methodist Morehead City
Noe Brooks Funeral Home
SunCoast Homes
Coldwell Banker Sea Coast Advantage
Shortway Brewery
Smithfield's Chicken 'N Bar-B-Q
TJ Davis Jr. General Contractor
Curtis Chevrolet

Also thank the following friends, sponsors, and community businesses:

IGA

Dunkin' Donuts

Sue Pike Coldwell Banker

Kathy Calling Coldwell Banker

Bowden & Carr Furniture
Oceanside Family Dentistry

Shore Décor

Carteret Community College

Cox's Family Restaurant

Brandywine MGA

Ruth Zurn

.....

The Brantly Family

Williams Hardware

Pat Barber

Christine Bryk

Chick Fil-A

Zaxby's

Plaza Mexico

Chused Patterson CPA

Atlantic Wealth Mgmt.

Debra Whaley Atty at Law

Munden Funeral Home

Key Title- Shannon Smith

Dr. Joe Nutz, M.D.

Amos Mosquitos

Lyle & Rosemary Vogel

The Kettunen Family

Mark & Myra Roche

Loretta Beaulieu

Anne Lynes

## **Neighbors Held Annual Halloween Party**

By Ann Webster

Fairway Drive East had a neighborhood gathering on Halloween at my house. This was the 9th year we have gathered. Everyone brought a snack to share with those present and candy to give to all of the kids. All candy was put on a table at the end of the driveway and they got to take candy from each container. If we thought they didn't take enough, we would grab a handful and put in their buckets! I took pictures of the kids in their costumes.







# What Can a Financial Advisor Do for You?





Presented by Greg Patterson and James Allen Canady

How can you get closer to achieving your financial goals? Depending on your income, assets, investments, and personal knowledge of finance, you may feel you can do a great job managing your money on your own. But according to a recent report from Boston research firm Cerulli Associates, the number of Americans willing to pay for financial advice has increased from 38 percent in 2009 to 63 percent in 2022. Why are more clients seeking help, how can a financial advisor make a difference, and is the advice worth the cost? Let's explore answers to these questions.

There are many reasons why you might need a financial advisor:

**Complex investment options.** As the financial landscape changes, there are many more choices to make regarding investments, along with new regulations that may be difficult to navigate without professional guidance.

Aging baby boomers. A large percentage of the population is nearing retirement and seeking help to figure out how to maximize their savings to live comfortably after ending their careers. Longer life expectancies have also made retirement planning and guidance more important across age groups.

**Economic factors.** In times of market volatility, financial guidance becomes especially important. Inflation was a big concern for many people in 2022. Financial advisors can help answer questions like "will rising inflation affect my goal of retiring in the next 10 years, or do I need to adjust my portfolio to better keep up?"

#### The Benefits

There are many ways a financial advisor can offer value and assistance you may not be able to achieve on your own.

Saving time, reducing stress, and avoiding mistakes. Sure, you can do all the research, but having professional advice you trust and a knowledgeable person to ask when you're unsure takes much less time and reduces the anxiety of trying to get it right on your own. In addition, working with an advisor can help you avoid making critical financial mistakes (e.g., taking on an inappropriate level of risk within your portfolio for your investment goal), which can be costly and detrimental to your financial plans.

Professional advice. Even if you devote time to doing your own financial research, an advisor likely has a more comprehensive financial edu-

cation and more investing experience than you have. The experience an advisor brings can inform your strategies and get you closer to achieving your financial goals.

**Staying on track.** Regular check-ins with your advisor can help keep you on course toward your financial goals, keep track of your progress, and adjust your saving and investing strategies when necessary.

Comprehensive planning. Although you may have the resources to study new investment options or specific savings tools such as IRAs or 529 plans, it would be time-consuming to master the wide-ranging planning strategy that a financial advisor could help you create. In addition to asset accumulation, an advisor can provide insight into budgeting, saving, retirement planning, estate planning, tax planning, debt management, risk management, and business planning.

**Possible access to connections.** Advisors may collaborate with a network of attorneys, CPAs, insurance agents, and other professionals who can work together to help you achieve your goals.

#### How to Evaluate and Choose an Advisor

The best way to begin your search for a financial advisor is to ask family and friends for recommendations. If someone you know and trust vouches for the advisor, of course, there's a better chance of finding a good match versus choosing one at random. So, what should you look for when choosing an advisor to help guide your financial decision-making?

Firm affiliation, experience, and certification. Just as you would evaluate the résumé of a potential hire, you should evaluate the education and background of a potential financial advisor. If your advisor has designations, research them and find out what the requirements were for obtaining them. Some designation requirements are more rigorous than others. You may want to look for continuing education, any examination requirements, and adherence to a code of ethics.

**Fee structure.** Some financial professionals collect commissions based on the investments they pick or the products they sell you. Others charge a flat fee or a percentage fee based on assets under management regardless of their recommendations or your investments. Be sure to ask about your financial advisor's fee structure and how they get paid.

**Trust and personal attention.** Your advisor should give you as much information as you need to make the best financial decisions for you and your family. So, it's important to feel your advisor is listening to you, considering your circumstances and needs, and making recommendations you trust.

#### The Value

Whether working with a financial advisor is worth the cost depends on several factors. You may consider whether the potential investment growth you expect will be more than the advisor fee, but that's not the only consideration. As the saying goes, time is money. So, the time you may save if you don't have to educate yourself about various aspects of financial planning and investing should also factor into the benefit. You can also consider the benefits of working with a financial planning professional over time for things such as retirement planning, saving for educa-

(Continued on page 13)

#### **Financial Advisor**

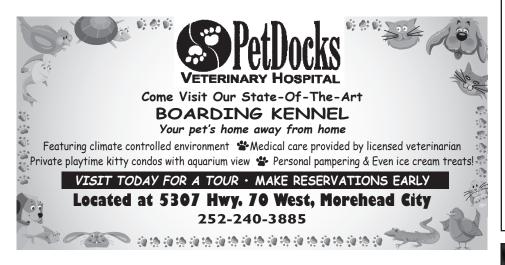
Continued from page 12

tion, and tax planning. Finally, the sense of financial security a trusted advisor can provide is priceless to some.

###

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.

Copyright © 2024 Commonwealth Financial Network®





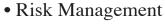
THE FREEDOM TO LIVE INSPIRED

## HOW CONFIDENT ARE YOU IN YOUR FINANCIAL FUTURE?



Cros Pottorson

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





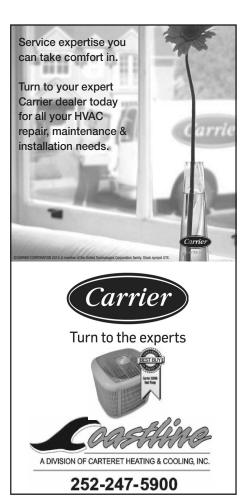
ames Allen Canady

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** 

'Securities and advisory services offered through Commonwealth Financial Network®, Member FINRA/SIPC a Registered Investment Advisor. Fixed insurance products and services are offered by Atlantic Wealth Management, LLC.

### Visit the Brandywine Little Free Library

Are you looking for a new book to read? Now you don't have to go far! Brandywine's new Little Free Library is a community book exchange, sponsored by the Friends of the Library of the Webb Center. Look for the red barn in the parking lot beside the playground and BBGC pool. Thanks to Brandywine Bay Golf Club for installing it for our neighborhood! You can take a book, read it, pass it on or return it. You are encouraged to leave a book when you take a book. Please shut the doors tightly.









# PetDocks Oh No! Fleas!

By Dr. Todd Worrell

A few fleas can turn into a massive infestation in a hurry. And if your pet is sensitive to flea antigen, even one or two bites can make him very uncomfortable. In our area, fleas thrive year-round. Plus, fleas can survive on your pet and inside anywhere! Year-round flea control is best for your pet.

When it comes to fleas, your pet is most likely to become a target if it comes into contact with an infested area or environment. Stray cats and dogs, rabbits and ferrets can carry flea eggs into your yard. Having a fence doesn't necessarily mean you'll keep fleas out.

Below are some reasons your home makes an ideal environment for fleas—and what you can do about it.

Outside the home

For successful reproduction, fleas select protected, shady, undisturbed areas, for example, porches, decks, stairs, and around doghouses.

Fleas at all stages of life are able to withstand large shifts in temperature. Just because it's cold outside doesn't mean your pet is safe. Fleas can survive in lows as cold as 28 F and highs up to 95 F

Inside the home

When we mention fleas, some pet owners think we mean that their house is less-than-clean and that can make them defensive. But even the cleanest home can be the target of a flea infestation. In fact, infestations usually start because the fleas were picked up outside of the home and brought inside unknowingly. If a pet has access to a yard, dog parks, nature areas or kennels, he is at risk of picking up these pesky hitchhikers who make the owner's home their next bed and breakfast.

Many pet parents say their pets stay indoors and, therefore, are not at any risk of having a parasitic infection. Unless a dog strictly uses pee pads and never goes on a single trip outside a client's home, he really isn't an "inside" dog. And even if this is the case, an indoor pet (whether dog or cat), is still at risk for a flea infestation. The chance is obviously lower, but there's no such thing as zero risk.

Inside the home, fleas thrive. They will go from egg to adult in pet beds, under furniture, and buried deep in carpets. A female flea can start laying

eggs within 24 hours of feeding and mating, and has the ability to produce 40-50 eggs per day. That's hundreds of eggs in a few days!

Also, they can survive a wide range of temperatures, so even winter is no guarantee you have seen the last of fleas. Without the ideal temperature, early flea stages lay dormant, delaying the emergence of adult fleas—anywhere from two weeks to just under six months. Fleas will do just fine in microenvironments around the home, where temperature and humidity are elevated.

By working with your veterinary team and learning as much as possible about fleas, you, your home, and your pet with be able to stay flea-free.

### Addressing a Flea Problem

In addition to discussing your individual situation with your veterinary professional, here's how you might start addressing a flea problem:



- Eliminate weeds and brush piles
- Routinely cut your grass
- Vacuum regularly (under furniture, too)
- Keep baseboards and other hidden areas clean
- Keep rodents away from your home
- Wash bedding— yours and Fido's— routinely
- Treat your yard with outdoor products

## WILLS, TRUSTS, ESTATE PLANNING & ASSET PROTECTION



### Jane Gordon

Attorney at Law

Kirkman, Whitford, Brady, Berryman & Gordon, P.A.

General Practice Attorneys jgordon@kirkmanwhitford.com

710 Arendell Street • Morehead City, NC 28557
252-726-8411
lawyers@kirkmanwhitford.com • www.kirkmanwhitford.com

# The Battle Against the Red Imported Fire Ants

By Monica Sellars

We have been fighting for our yard for the past couple of years. We've been fighting to control the Red Imported Fire Ants that have entered our property. These ants are destructive and vicious. They create huge, ugly nests in your yard. They also use underground tunnels that extend out from the nest and up to the surface for foraging for food. These ants come in three sizes and are dark red or brown, so they can be mistaken for ordinary ants.

If you happen to come into contact with any of these ants, though, you will know they are different. Their bites are painful. If the mound is disturbed, multiple ants will swarm you and attack. The bites become red swollen welts that take weeks to heal and often leave a scar. It's important to avoid scratching or popping the welts because doing so can lead to skin infections.

If you see a nest, drench it, and 2 feet around it, with liquid insecticide that is specifically made for fire ants; powdered and granulated formulas are also available. You may see this species listed on the package as invasive fire ants. Follow the instructions to make sure you apply the proper amount to treat the size of nest that you found. We have found these fire ant products online and at our local Lowe's.

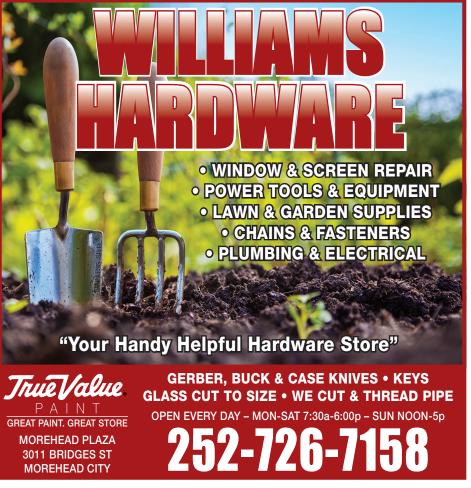
Check the nest after treatment to make sure it worked. You may see that the living ants have moved the dead ones to the surface; yes, this is gross. You may need to treat the nest more than once or treat a wider area to get them all.

In addition to treating the nest, the whole yard can be treated at key times of the year with fire ant insecticide. These ants move around, and mounds are also formed when new queens mature and fly away from their original nest to establish a new nest. Another reason is that the forager ants can be exposed to the poison while they are out of the nest looking for food.

Believe me, we hate that it has come to this because we love nature and treasure the beneficial, native species of insects that work together in our beautiful ecosystem. But these invasive fire ants do not belong here and are a threat to us, our pets, our homes, and our belongings.

The experts at the NC State Extension provide an excellent detailed article about these ants and how to treat them with insecticide here: https://entomology.ces.ncsu.edu/red-imported-fire-ant/. Please learn how to spot these dangerous insects and read up on controlling them appropriately. Talk with your neighbors about the problem so you can work together on staying free of these pests.







(B) (B)





252.499.9710