The Village Mill

PRESORTED STANDARD
U.S. POSTAGE
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Permit No. 2150
Midlothian, VA 23112

December 8, 2003
Vol. 29, No.12

A LITTLE MAGIC



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Story on page 5.

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By Janit Potter
Special Correspondent

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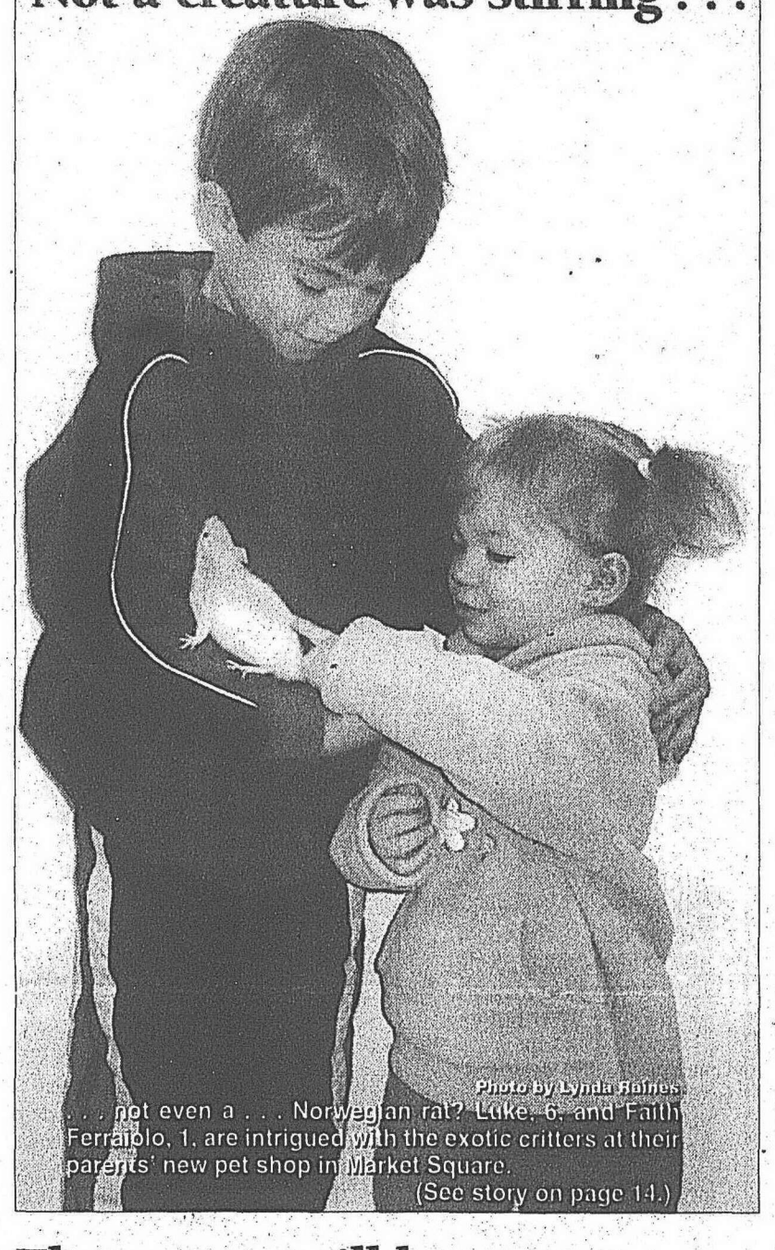


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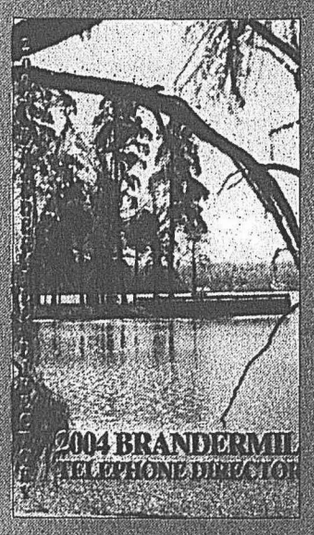
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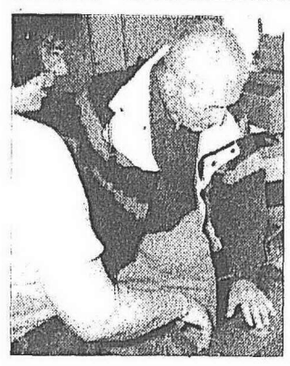
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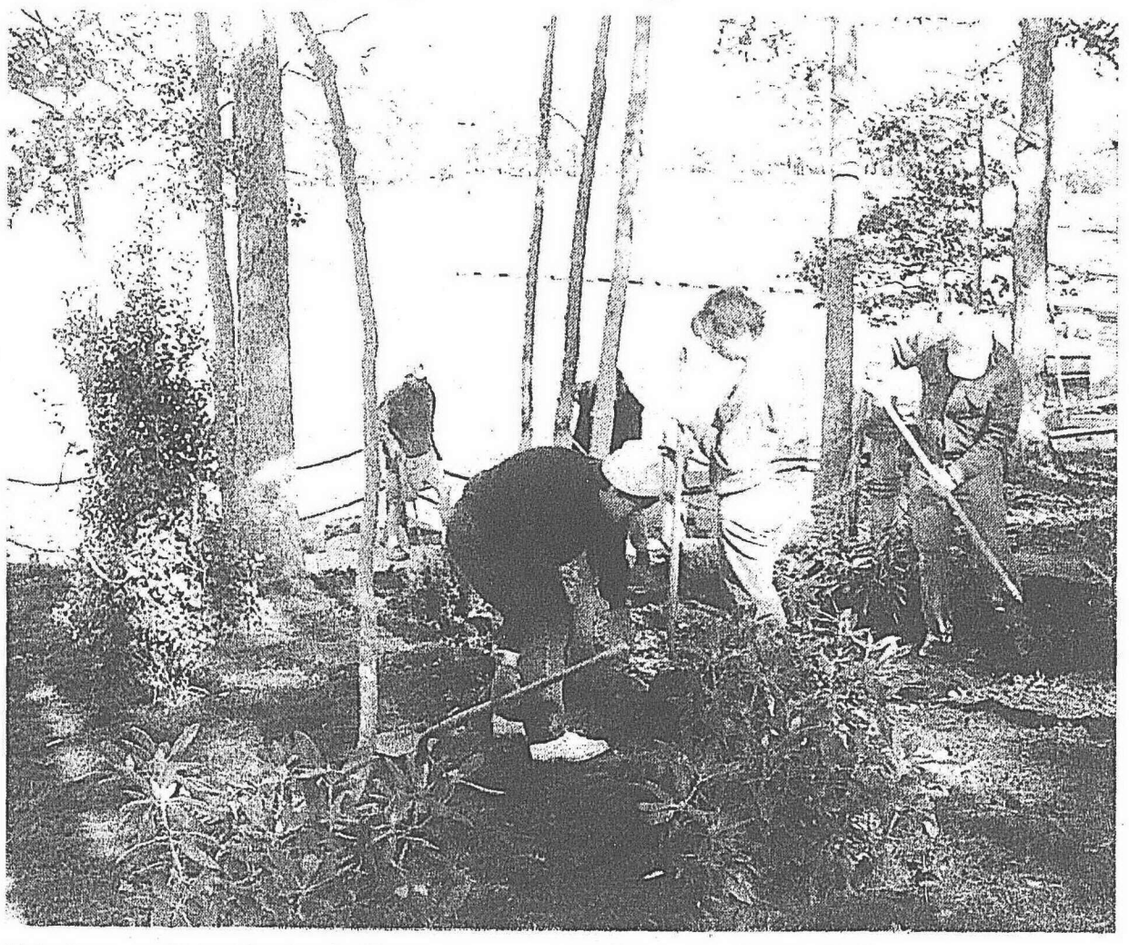
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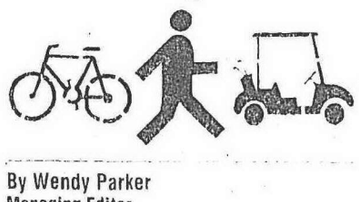
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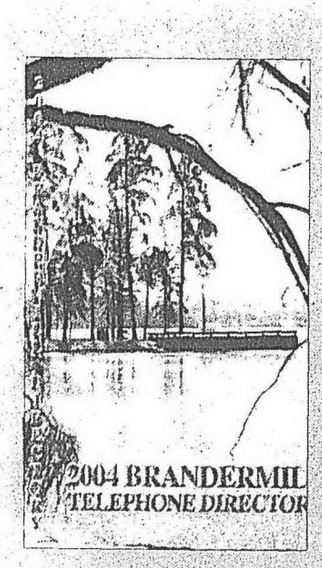
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BCA Board of Directors

Ed Moldof, President
Chuck Rayfield, 1st VP
Elissa Gellis Mast, 2nd VP
Jason Livingston, Treasurer
Tony Giordano
John Hughes
Kathleen Martin

WELCOME NEW RESIDENTS

EAST BLUFF
Paul & Dee O'Brien
FIVE SPRINGS
Ross & Amber Vandersommen
GARRISON PLACE
Ed & Kelly Bump
GLENEAGLES
Anson Hairston
NUTTREE WOODS
Steve & Sheila Ford
PLANTER'S WOOD
Michele Hoffman
SAGEWOOD
Jan & Brigitte Oey
WINTERBERRY RIDGE
Taylor & Brie Stockwell

ARB APPROVALS

Bayport Landing - deck
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Deer Meadow - shed
East Bluff - pond
Five Springs - screened porch
Harbour Ridge - front door
Huntsbridge - siding, deck
Long Shadow - windows, siding
North Point - water feature
Northwich - shutters
Nuttree Woods - deck
Nuttree Woods - shed
Nuttree Woods - shed
Quail Hill - garage
Sagewood - sunroom
Sagewood - siding
Sandy Brook - shed
Seven Oaks - deck extension
The Oaks - screened porch
Winterberry Ridge - deck

COVENANT VIOLATIONS

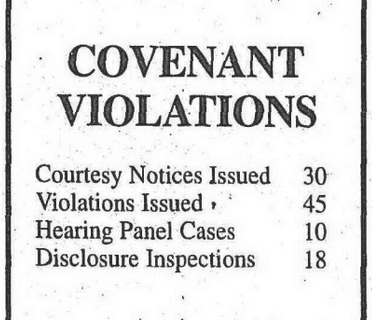
Courtesy Notices Issued	30
Violations Issued	45
Hearing Panel Cases	10
Disclosure Inspections	18

UPCOMING EVENTS

BCA Board Meeting
Brandermill Woods
December 15, 7 p.m.

BCA office closed
December 25 - January 1

BCA Board Meeting
Brandermill Woods
January 5, 7 p.m.



Happy Holidays & a Joyous New Year from the BCA Staff & BCA Board

Voice of the people: *What is your all-time favorite holiday memory?*

Photos by Randi Gellis



"Thanksgiving 1944, when Colonel Knott returned home safe and sound from overseas duty in England."
Dee Knott
Foliage Court



"Christmas Eve 1946, when I proposed to my wife."
Perry Morehouse
Birch Glen Court



"During Christmas dinner in 1941, listening to a radio broadcast of children who were sent far from their homes in England during the war. The broadcast gave parents relief knowing their children were safe in Canada and the U.S."
Elizabeth Youngblood
Camelia Circle



"I was 12 years old and money was tight. I got a wind-up music box and fireworks for Christmas."
Lewis Youngblood
Camelia Circle



"During the war, when my husband came home from the Phillipines for Christmas."
Dorothy Childress
Brandermill Woods Trail



"When my mother explained to me that Santa Claus was the Christmas Spirit, the spirit of anonymous giving. And now that you know the secret, you too, can be Santa Claus."
Olivette Robinson
The Grove

Board considers voter's rights referendum, covenant amendment

November 3 Meeting

The following minutes are a summary of the November 3, 2003 BCA Board of Directors meeting and are not approved. Complete official minutes are available at the BCA office.

The November 3, 2003 meeting of the Brandermill Community Association Board of Directors was held at Brandermill Woods. Directors Giordano, Hughes, Livingston, Martin, Mast, Moldof and Rayfield and Community Manager Divita were present.

President's Report

President Moldof attended a meeting in Virginia Beach regarding The Life Long Learning Institute start-up plans. An open house is scheduled for December 1, 2003.

Hurricane Cleanup

Community Manager Divita reported that approximately $161,000 has been spent to date on storm cleanup. Rootball removal continues to be an issue.

Genito Road Rezoning

A developer has approached the board asking for the board's position regarding the possible building of a car wash on a parcel of land located at Genito Road and Fox Chase Drive. Following an inspection of the site, the board supported Director Mast's recommendation that the land would be better suited for other uses.

New School Meeting

Due to speakers' scheduling conflicts, the new school information meeting is being rescheduled.

Voter's Rights Referendum

Director Giordano prepared a tentative referendum for the board's consideration. The proposed referendum includes the following two amendments to the covenants:

• Amend the Brandermill Declaration to equalize the method of calculating votes between commercial and residential members (one vote for each $100 in annual assessments—excludes special assessments for the purposes of calculation).

• Amend the Brandermill Declaration to establish two classes of special assessment categories—general for purposes that affect and benefit both classes of members (commercial and residential) and residential for purposes that affect and benefit only residential members. In addition, to establish a threshold of 30 percent of the annual budget whereas if this amount is exceeded the members would be required to vote on the proposed special assessment.

All board members agreed that a referendum to address the voter equalization issue is needed, however further discussion will need to take place before placing it on the 2004 annual election ballot. The concept of offering an amendment to limit the board's authority on special assessments was discussed at length with each director expressing his or her opinion on the subject.

The executive committee, consisting of Directors Giordano, Livingston and Mast and Community Manager Divita, has met several times regarding the matter, and while not completely unanimous on all issues, the committee was in agreement that to offer a linked amendment to the voter's rights amendment to modify the current special assessment provision in the declaration could attract commercial member support.

Without commercial member support, the likelihood of achieving the 75 percent majority vote required is very difficult. The proposed special assessment amendment would establish two classes of special assessments —general and residential—and include a proposed threshold figure of 30 percent of the operating budget, which if exceeded, would trigger a mandatory approval vote by the members. The proposed general category special assessment would include all members and the residential category special assessment would include only residential members. The board would retain discretion over which type of special assessment class would be required based on the purpose of the special assessment. The definition of the two types of special assessments has not been fully developed but the Residential special assessment would include projects that benefit the residential members more than the commercial members, while a general special assessment applies to both classes of members. Therefore, the commercial members would have the possibility of being opted out of a special assessment that was more beneficial to residential members. This strategy was developed primarily to obtain commercial support for the voter's equalization amendment since they were not in favor of the proposal when it was offered on the ballot three years ago. However, there was some benefit to the residents as well since they would have some ability to vote on special assessments in the future.

It was noted that the introduction of two classes of special assessment could be divisive for the community. Under the residential special assessment scenario described, residents would be required to make up the difference of special assessment funds if commercial members were permitted to be excluded from a future special assessment. There were concerns on how a special assessment limitation on the board would affect future decisions on debt reduction decisions. The limitation of the authority of the board was also questioned as unnecessary. Some directors offered that they might be willing to consider some linkage between the voters' equalization issue and the special assessment amendment (two classes of special assessment) if the special assessment threshold could be eliminated.

There was universal agreement concerning the need to equalize the method for calculating commercial and residential votes and the covenants should be amended as such. By a majority of the board, it was decided not to go forward with an amendment that had linkage between the two proposed amendments and not to proceed with an amendment which included a modification to the special assessment provisions of the documents as presented.

Directors Giordano, Hughes and Rayfield were asked to develop a strategy to bring the voters' equalization issue back to the board for a vote to place it on the 2004 annual election ballot.

Community Manager's Report

Community Manager Divita attended a Chesterfield County Erosion and Sediment Control Ordinance meeting on October 28. The new ordinance proposes to impose stricter controls on developers during construction and more enforcement ability by the county.

Community Manager Divita was recently asked to be a guest speaker at the 30th Community Association Institute Conference in Washington, D.C. He spoke on the revitalization of aging communities.

November 17 Meeting

The following minutes are a summary of the board meeting and are not approved. Complete official minutes are available at the BCA office.

The November 17, 2003 meeting of the Brandermill Community Association Board of Directors was held at Brandermill Woods. Directors Giordano, Hughes, Livingston, Martin, Mast, Moldof and Rayfield and Community Manager Divita were present.

Treasurer's Report

Director Livingston reported that the FY 2003 Operating Budget has a $28,720 deficit due to the following: Bad debt is higher than usual; liability insurance is currently $14,000 higher than expected; and tree removal is below budget because of Hurricane Isabel storm cleanup.

Community Manager Divita explained that the hurricane cleanup has been funded by the reserve fund but will be recorded as an operating expense and reflected on the FY 2003 Operating Income statements.

Director Hughes questioned the adjustment for First Market Bank. It was explained that First Market Bank was billed incorrectly before and this will be evened out once the correction is made in the next report. Director Hughes stated that the BCA has not utilized the funds for mulching and fertilizing. Community manager Divita explained that those funds were used to build retaining walls at certain locations; therefore, mulching and fertilizing will not be done. The level one landscaping areas throughout the community will continue to be mulched and fertilized but seeding and fertilizing the roadsides is not productive since weeds and lack of water continue to be a problem.

Standards Department

Director Hughes requests more detailed reports from the BCA Community Standards Department. Community Manager Divita explained that once the new software is in place, more thorough reports would be distributed to the board at that time. The standards department is currently in the process of compiling a list of all rental properties to see if this is a problem area within the community and to determine the percentages within each neighborhood. The community standards department will continue to track rental properties throughout the community.

Director Martin inquired how many homes were sold without the necessary disclosure package being requested. Community Manager Divita stated that about 10 percent of sellers do not request disclosure packages, as they are required to do by state law. When this happens, the BCA sends a letter to the seller and the closing attorneys notifying them of this failure to do so.

Director Rayfield questioned the process of violations and if the violation would carry over to the new owner. Community Manager Divita stated that unresolved violations become the responsibility of the new owner. Director Rayfield also requested more thorough background data of all violations on a monthly or quarterly basis.

Proposal to Amend Covenants

Directors Giordano and Hughes and Community Manager Divita met to discuss the two referendum items on the ballot. Community Manager Divita stated the referendums need to be written and presented to the board for a vote at the first meeting in December. Counsel will assist in drafting the language for the actual referendum and ballot prior to the board's approval. He also stated the community would need informational meetings and education about the referendum. It was suggested that the Brandermill Retired Men's Club and the Swift Creek Athletic Association might be willing to help.

The following potential referendum items were discussed:

• Voter Equalization. The board agreed that residential members should have their votes calculated under the same formula as commercial members—one vote per $100 of annual assessments paid.

• Reduce super majority percentage required to amend the Brandermill Declaration and Articles of Incorporation from 75 percent to a 66.7 percent majority. The board stated if the majority percentage was changed it would enable future boards and the community more flexibility in amending the documents.

There was considerable discussion regarding both referendum items and the majority of the board members agreed the two referendums should not be linked. After additional discussion it was decided to present only the voter equalization issue for a vote at the December board meeting.

Harbour Pointe Dock Storm Damage

Community Manager Divita discussed the damage of the Harbour Pointe dock due to Hurricane Isabel. There is an estimate of $55,000 of total repairs needed, of which $35,000 would be considered as minimum repairs. The balance would update the remaining structure to make it more aesthetically pleasing since much of the decking is very worn and cracked. The mandatory repairs are due to the hurricane and should be added within any consideration for a special assessment for storm cleanup and damage. There are several main parts of the structure that are either broken or cracked and need replacement. Moreover, the erosion on the face of the earth wall in front of the T-racks and behind the dock is severe and getting worse. The bank needs stabilizing or the entire dock may be threatened. Director Rayfield agrees that the entire structure is in need of replacement versus doing partial repairs. Director Mast voiced concern over expanding the dock since it is a nonbudgeted item and some repairs are not considered storm damage. Director Giordano questioned why the end of the dock past the T-racks needs to be replaced and that consideration should be given to removing that section and adding a floating dock for pontoon and boat use. It was agreed that this would be looked into as an alternative to maintaining the existing dock's design.

Community Manager Divita has received a verbal bid from one contractor and will request that an experienced contractor compare pricing as well as the redesign questions. The job will go out for bids and the board will be informed at that time.

Financial Update

Community Manager Divita referred to the resolution presented to the board that requests a one-year special assessment paid over four quarters to replenish the reserve fund, which has been used to pay for the hurricane storm cleanup and repair costs. Currently there is $165,000 of storm damage cleanup, not including rootball cleanup and tree removal, which is estimated at another $30,000. This combined with the estimated $55,000 to repair Harbour Pointe dock is the basis for the $250,000 special assessment figure in the resolution.

Director Hughes spoke of the massive amount of buffer that was lost due to Hurricane Isabel, specifically in the Cradle Hill and Thornridge subdivisions. He asked the board if we could examine the replacement costs of these trees that are down due to the storm. Director Rayfield stated there were also trees down in the buffer area along the lake and if the BCA replaced trees in the neighborhood buffer areas, residents on the lake would expect the same.

Director Livingston stressed that it would be a large, unbudgeted expense to the BCA. It was the consensus of the board not to include funds in the special assessment for this purpose and that operating funds could be used where needed to replace selected buffer areas.

A motion was unanimously passed to authorize a special hurricane cleanup assessment. (See box on page 3.)

Executive Session

The board entered executive session to discuss and accept a personnel matter regarding a deferral of salary for an employee to permit pre-tax deductions under IRS ruling at no cost to the association.

Remember: improper disposal of leaves is a covenant violation

In the weeks since Hurricane Isabel hit our area, many residents have been cleaning up, chopping and hauling wood, and raking debris. We seem to be seeing the light at the end of the tunnel, and now it's time to clean up and clear away the leaves. Although this is a daunting task for many people who live on heavily wooded lots, there are several options for disposing of the leaves.

It is important to remember, however, that dumping leaves in open space or drainage ditches is not permitted and is considered a covenant violation. This practice creates unsightly areas where mosquitoes and snakes can breed.

You may choose to prepare a few bags each week for your trash hauler to remove. The bagged leaves must be kept in or near the trash enclosure until they are picked up. You may also contact Chesterfield County at 748-1297 regarding its leaf pick-up program. Howard Heltman, Chesterfield County Solid Waste Manager, says that leaf pick-up will begin after January 5. Some residents also opt to take their own bagged leaves to the county's Warbro Road Transfer Station or to rent or borrow a grinder in order to use the leaves as mulch.



Julann Talty

The BCA does not have a leaf pick-up program but will vacuum or blow leaves that fall naturally into the streets and BCA–maintained paved areas such as bike trails.

Leaves that are piled in the street by residents or contractors will not be picked up by the BCA.

The Village Mill

3001 East Boundary Terrace, Midlothian, VA 23112
804-744-1035 Fax 804-744-5148

Publisher ..... Brandermill Community Association
Community Manager .. Mike Divita, CMCA®, PCAM®, MCM®
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The Village Mill is the Brandermill Community Association monthly newsletter.
Hand delivery to homes and businesses generally takes three days from issue date. Due to the monthly nature of the paper, on occasion, delivery may occur after some events have taken place.
The Village Mill is printed 80% of the time on recycled paper.
Letters should be sent to the editor at the above address or sent via e-mail to: *editor@brandermill.com*. Visit the BCA web site at www.brandermill.com

Here's the scoop if it snows

By Mike Divita
Community Manager

The following is a summary of the BCA Snow Removal Policy. All roads in the community are maintained by VDOT (except in our condominiums which have private roads.)

Understanding that VDOT cannot guarantee snow plowing in the time we would like, the BCA assists VDOT by adding contract snow clearing crews to keep our main roads open. Our priority is to plow the main parkways first, then the main neighborhood collector roads and finally the interior streets and cul-de-sacs. The BCA will begin snow clearing with its own limited resources augmented by several contractors when the snow depth reaches at least three inches or more on the roads.

The BCA will not plow around private mailboxes or driveways. In cases of deep snow, snow plowing may result in snow accumulating in front of driveways and mailboxes. While we do our best to avoid this, it is virtually impossible to eliminate. Residents are encouraged to have a snow shovel available to help remove snow from these areas should that occur.

Each year, we budget $10,000 for snow plowing. Contractors charge about $100 per hour for each piece of equipment used.

It is easy to see that with three contract pieces of equipment working 10 hours per day for three days that we could spend $9,000 for one heavy snowfall.

VDOT officials have committed to providing Brandermill two dedicated snowplows during snowstorms. Hopefully, this will provide a better and quicker level of service.

Last of all, we are asking for residents with four-wheel drive vehicles to volunteer their services for emergencies that may occur within the community. These volunteers would be placed on our "Good Samaritan" list to make emergency deliveries for medical and food supplies t hose residents who have difficulty making trips during heavy snowstorms or helping them visit their physician.

Please call the BCA office at 744-1035 if you wish to be placed on our "Good Samaritan" list.

Thank You BCA Staff



Photo by Wendy Parker

Members of the BCA Maintenance Staff receive recognition along with residents who helped clean up Brandermill following the hurricane. They are, from left: Quincy Butler, Dwayne Patterson, Travis Ruffin, Richard Washington, Maintenance Director John Barnard, Eric Swann, Community Manager Mike Divita, Jay Epps, George Robinson and Levar Sims. Not pictured: Charlie Cashion.

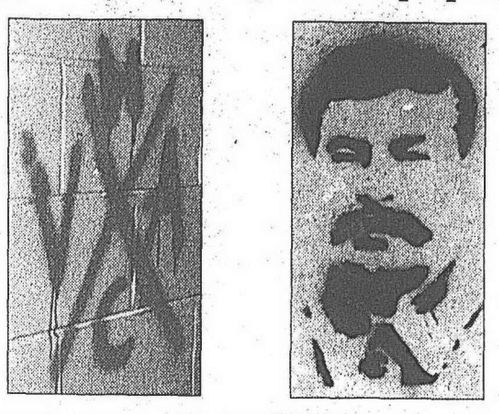
Maximum Annual Assessment Levy and Special Assessment for FY 2004

BCA ASSESSMENT CATEGORY	Levy for the FY 2004 Annual Assessment (dollars)	Pool/Land** Special Assessment (dollars)	Total Annual Assessment & Special Assessment
Assessment Increase %	**5.0%**		
Residential			
Improved	336.00	68.00	**404.00**
Apartments/Unimproved	251.00	50.84	**301.84**
Commercial			
Improved (Per square foot)	0.207		
Unimproved (Per Acre)	248.00	50.16	**298.16**
Self Maintained (Per Acre)	248.00	50.16	**298.16**
Unsubdivided Land	58.00		

****Pool/Land Special assessment ends December 2004**
****Covenants rounded to nearest dollar.**

REWARD up to $500

for information leading to the arrest of vandals responsible for damage to BCA property.



If you know who spray painted the above, please call 744-1035.

Sunday Park bathrooms - spray painted graffiti
Sunday Park playground - damaged equipment
Harbour Pointe Clubhouse - damaged light
Harbour Pointe dock - damage and graffiti
Neighborhood street signs - pulled up
Waterside Park - graffiti & racial epithets
St. Ledger's Pool - damaged play equipment & graffiti

To make an anonymous report, please call the BCA at 744-1035.

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Parties, Birthday & Graduation Celebrations*
Clubhouse or Pool 1st hour $50 Additional hour $35
Both 1st hour $75 Additional hour $50
(4-hour maximum)

Wedding Receptions, Reunions, Banquets*
Clubhouse $400 • Pool $150 • Both $500 (per event)

**Building monitor or lifeguards may be required*

For reservations, call 744-1035 x 104

BRANDERMILL Community Association

You Can Make a Difference

WANTED:

BCA Hearing Panel Volunteer
Someone interested in making Brandermill a better place in which to live.

• Must be available on the fourth Thursday of each month at 6 p.m.
• Must be familiar with BCA covenants and architectural standards.
• Must be willing to enforce regulations consistently.

Please write a brief description of background & reasons for wishing to serve on the BCA Hearing Panel. Drop off at BCA office or fax to 744-2839.

Your Neighborhood Representative

Arrowwood	Wesley & Tina Futrell	Old Fox Trail	Pat Murphy
Barne's Spring	Amy Abrahamson	Old Fox Trail	Pemmy Peterman
Barne's Spring	Doug Camp	Planters Woods	Regina Knapp
Bayport Landing	Bob Howard	Poplar Grove	Kathie Duffer
Birnam Woods	Angie Elliott	Poplar Grove	Michelle Hart
Brandermill Wds.	Joan Bernick	Quail Hill	Sy Stein
Commodore Pt.	Natalie Blake	Regatta Pointe	Lee Johnson
Copper Hill	Roger Comes	Regatta Pointe	Elinor Marshall
Cradle Hill	Shalini Upadhyaya	Ridge Creek	Hans Josephsen
Deer Meadow	Jamie Calabrese	Rockport Lnd	Doug Wayne
Five Springs	Israel Cavazos	Sagewood	Cheri Sullivan
Five Springs	Mel Whipple	Sandy Brook	Donna Taylor
Fortune's Ridge	Janet Ruud	Shadow Ridge	Robert Margolis
Gleneagles	Joan Keenan	Shady Pointe	John Chamberlain
Gleneagles	Kathleen McSweeney	Shallowford Lnd.	Mel Burton
Harbour Bluff	Jean Fiaux	Shallowford Tr.	Betty & Forrest Clapp
Harbour Hill	Dennis Smith	Spinnaker Cove	Fred Vandavelaar
Harbour Ridge	Theo Collins	Sterling's Bridge	Pat Moldof
Harbour Ridge	Rodger Connelly	Stoney Ridge	Pat Striker
Huntgate Woods	Bob Bradford	Stoney Ridge	Joel Bradner
Huntgate Woods	Martha Barry Korth	Tanglebrook	Joel Skretvedt
Lands End	Phyllis Myers	The Oaks	Jerry Johnson
Litchfield Bluff	Ted Hunt	Thornridge	Susan Dillard
Litchfield Bluff	Betty Waller	Three Bridges	Jack Hornung
Long Hill	Elizabeth Bottoms	Timber Ridge	Jean Miller
Long Shadow	Bob Hunt	Turtle Hill	Bernadette Reilly
McTyre's Cove	Deb Braun	Two Notch	Kathy Baystar
McTyre's Cove	Jerry Elliot	Walker's Ferry	Todd Piller
Muirfield Green	Marie Misiaszek	Winterberry Ridge	Judy English
Northwich	Norma & Bob Gibbons	Winterberry Ridge	Ed Applequist
Northwich	Gloria Arfert	Woodbridge Crsg.	Linda Cavazos
Nuttree Woods	John Brook	Woodbridge Crsg.	Mabel Childress
Nuttree Woods	Eleanor & Stu Dodson	Woodbridge Crsg.	Mary Pforsich
Nuttree Woods	Nancy Greenfield		

County thanks residents for teamwork



Photo by Wendy Parker

Winterberry Ridge neighbors pitch in with hundreds of other residents in cleaning up trees and debris following Hurricane Isabel.

Editor's note: during a recent Chesterfield County Board of Supervisors meeting, supervisors recognized Brandermill residents for their help in cleaning up after Hurricane Isabel.

At the meeting, Community Manager Mike Divita accepted the resolution on behalf of Brandermill residents. He also acknowledged the hard work of the BCA staff.

County Resolution

"Resolution of the Board of Supervisors of Chesterfield County, Virginia recognizing Chesterfield County residents for their efforts following Hurricane Isabel.

Whereas, Hurricane Isabel struck Chesterfield County and the region on September 18, 2003; and

Whereas, this storm was unprecedented in its sheer size and in the amount of destruction it caused; and

Whereas, it is estimated that more than 100,000 trees were felled in Chesterfield County by Hurricane Isabel; and

Whereas, many roads were closed throughout the county due to these downed trees; and

Whereas, most Chesterfield County residents were without electrical power, some for as long as two weeks; and

Whereas, throughout these and the many other challenges confronting Chesterfield County residents during the storm and its aftermath, countless residents helped by taking the initiative in clearing roads with their own chainsaws; and

Whereas, some residents shared generators, food, water, ice and other necessities with neighbors, friends and even strangers; and

Whereas, many businesses donated ice, food, water and other items to the public; and

Whereas, people exhibited patience, cooperation and expressed gratitude for assistance that was provided; and

Whereas, the extraordinary sense of community and civic-minded teamwork that was exhibited by many of our residents is something of which we all can be very proud.

Now, therefore, be it resolved, that the Chesterfield County Board of Supervisors recognizes the exemplary efforts of the many Chesterfield County residents and business owners who selflessly helped others in the aftermath of Hurricane Isabel, commends them for their commitment to serving the community, and extends its appreciation for their outstanding citizenship."

Lane B. Ramsey,
County Administrator.
Arthur S. Warren, Chairman
J.L. McHale, III, Vice Chairman
Edward Barber
Renny Bush Humphrey
Kelly E. Miller

Georgene Roth appreciates good neighbors

LETTER TO THE EDITOR

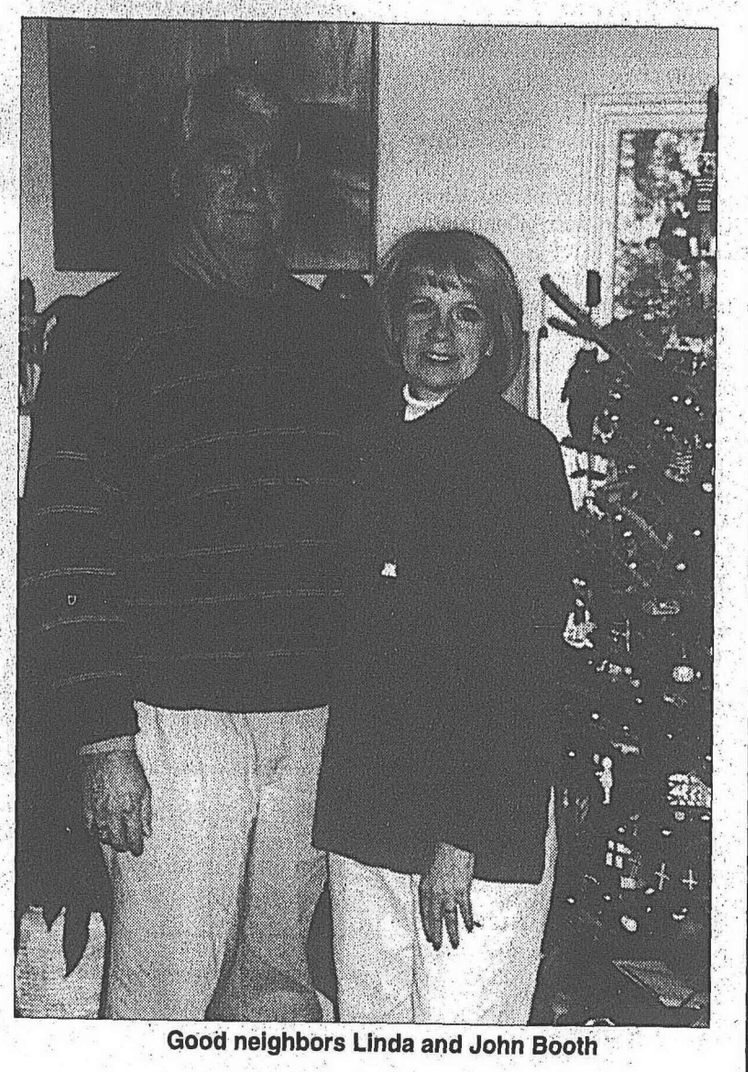
Dear Editor:

My neighbors need to be recognized for their outstanding efforts when another neighbor's tree hit my house. They heard the crash and appeared at my front door to assist me.

I was one month into recovery from major back surgery and I was still using a walker. They quickly organized a plan to move dining room furniture to another room so they could man the stream of water coming through my ceiling. They rolled rugs, took down drapes, and dismantled bedroom furniture from the adjacent rooms.

They insisted I stay with them that evening. They got up during the night to return to my home to continue to bucket water from the well-placed garbage cans. You see, my home had nine holes in the roof that permitted water to enter four rooms.

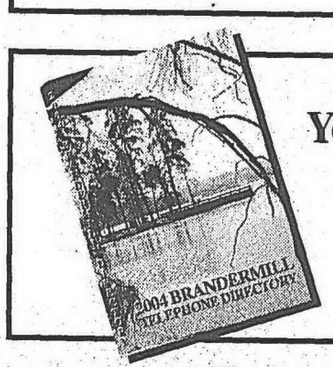
They located a roofer who appeared the next day to patch the holes and replace the roof. They connected a phone to an outside connection so I was able to contact the outside world should my health situation require. In addition, they cooked my meals in the following days. They really showed sincere caring.



Good neighbors Linda and John Booth

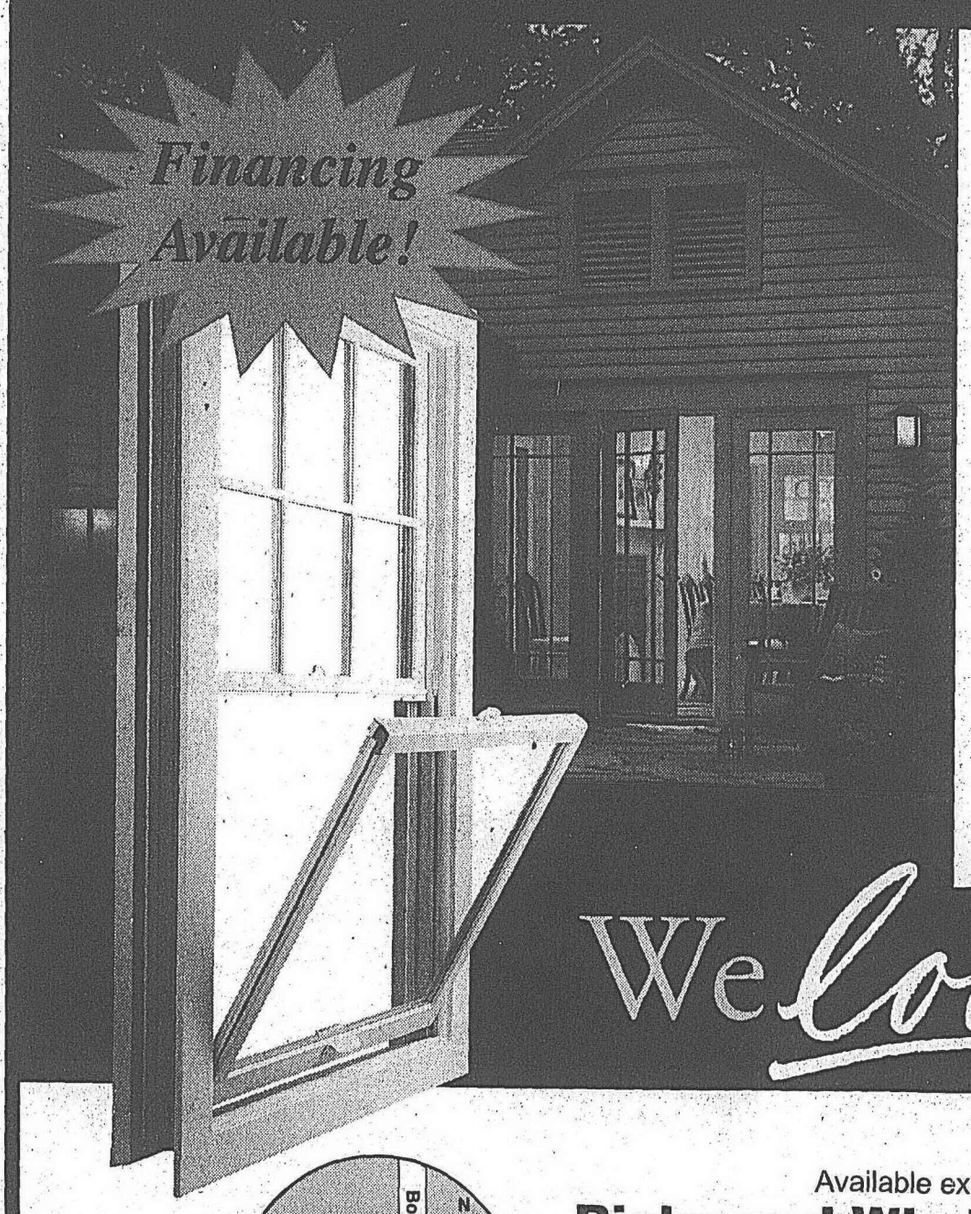
It is my pleasure to nominate Linda and John Booth of McTyre's Cove for a "Good Neighbor Award."

Sincerely,
Georgene Roth
McTyre's Cove



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mailbox chute in early January.

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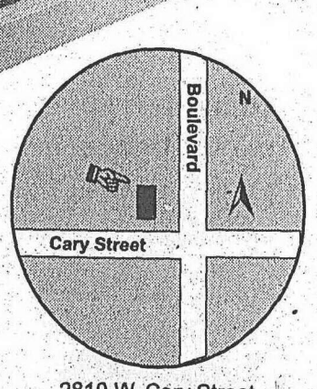
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BWC jewelry sale nets $400 for battered women at shelter

By Judy Larkin
Club Correspondent

The November 12 meeting of the Brandermill Woman's Club was held at the Harbour Pointe Clubhouse with 90 members in attendance.

Members began arriving at 9 a.m. for coffee and pastries, followed by the Second Annual Jewelry Sale. Members donated jewelry they no longer wore and offered it for sale, raising over $400 for BWC charities.

The unsold jewelry will be donated to a shelter for battered women. The jewelry will no doubt be a big morale booster for the women at the shelter.

The guest speaker at the meeting was Registered Nurse Jan Bricker. Bricker spoke about health problems associated with aging, offering natural solutions to many of them.

The December 10 meeting will feature John Kontaponas of Richmond. Kontaponas will entertain in the guise of favorite crooners. Not only does he have a wonderful voice, he also does great impersonations.

Attendees should be prepared to relax, be entertained, and get into a holiday mood.

All women are invited to attend the Brandermill Woman's Club meetings. It is not necessary to live in Brandermill to attend or join the club.

The meetings are held the second Wednesday of the month, September through May, at the Harbour Pointe Clubhouse.

Coffee and pastries are served at 9:30 a.m. and the meeting begins at 10 a.m.

For more information, please call Sheila Davidson at 897-8350.

Ten exercises for fiscal fitness

The end of the year is a great time to assess financial health and begin a training regimen. The following are some exercises from the Virginia Society of CPAs to help achieve optimum financial shape.

• **Warm up with a meeting.** Year-end is an ideal time to meet and develop a financial plan with a financial advisor. Outline some short- and long-term goals together and then monitor progress throughout the year.

• **Slim down spending.** Maintaining a budget and careful tracking of spending are the only effective ways to keep tabs on cash flow. Once it is determined where the money is going, it is easier to make more informed choices on how best to spend less and save more.

• **Stretch to contribute more to retirement savings plans.** A comfortable retirement requires active planning and regular, deliberate saving. Whether it is a 401 (k) plan at work or an Individual Retirement Account (IRA), be sure to make the most of this tax-advantaged way to save for retirement. For 2003, the maximum contribution is $12,000 for a 401 (k) and $3,000 for an IRA. At the end of the year, people ages 50 or older can make a maximum extra contribution of $2,000 for a 401(k) plan and $500 for an IRA.

• **Reduce credit card debt.** Carrying credit card debt and paying interest on that debt means a consumer is voluntarily paying more for that credit purchase. When a budget does not permit balances to be paid in full, it is time to consider whether it makes sense to restructure debt. This can be done by using the equity in the house or by shifting debt to a lower interest-rate credit cared.

• **Run for coverage.** All employees should carefully choose among the insurance coverage choices available to them. Be sure to have sufficient funds saved to cover a deductible in the event of a medical emergency.

Working couples with insurance coverage from two employers have another set of choices to consider. Depending on the benefits and premium costs for each plan, the best option may be for one spouse's plan to cover both, for each to have separate coverage, or to maintain duplicate coverage for both. Carefully examine each scenario to determine what is best for your family. Keep in mind that even with double coverage, it is not possible to collect more than 100 percent on the same claim.

• **Get a personal trainer.** Everyone should have a handle on his or her financial condition. If one spouse handles all the financial matters, it is important for the other spouse to learn at least the basics.

• Inventory everything. Be sure to take photos, digital or traditional, or video everything. Store the photos or videotapes in a secure place away from the home. This pictorial record may prove to be crucial in the event of a fire or theft.

• **Get moving on managing credit history.** Everyone needs a credit history. For example, each spouse should have one credit card solely in his or her name to be sure that each establishes a separate credit history. If this is not the case, it will be difficult to get a credit card, mortgage, or a loan. Also, get copies of your credit reports on a regular basis to prevent incorrect information from creating problems in the future.

• **Power up legal documents.** Arranging for a durable power of attorney is a simple and inexpensive way to arrange to have someone make financial and legal decision on your behalf should you be unable to do so.

A durable power of attorney remains in effect if you ever become mentally incompetent and will allow someone to conduct important business on your behalf, such as banking transactions, investing money, preparing and signing tax returns, and buying and selling a home if you are incapable. Provisions in the document can be broad or specific, although CPAs recommend that provisions be as broad as possible to address future needs.

• **Organize financial records.** Keeping financial and family records in an organized manner can save time, money, and trouble in the event of an emergency. Store permanent records such as birth certificates, property deeds, insurance policies, wills, powers of attorney, and other important documents in a safe, fireproof location, preferably a safe deposit box.

Copies of these documents and other records should be kept in a clearly marked filing system in your home,

Be sure that the spouse, family and executor are aware of where these documents and records are stored.

What to do when your phone rings for donations

Sleigh bells are not the only things ringing this time of year. Solicitors are calling to ask for donations for a variety of charitable causes. Virginia Department of Agriculture and Consumer Services remind consumers that it pays to be careful about donating to charities.

The Office of Consumer Affairs advises reviewing each request, even if it means a contribution delay. The office has compiled ten tips regarding making donations to charities.

• Know the charity. Never give to a charity unless you know its history, purpose and reputation.

• Listen closely to the name of the charity. Be sure the name is the one you know and respect. Some names are very similar.

• Do not give in to pressure. Legitimate organizations do not expect you to contribute immediately if you are unfamiliar with their services.

• Do not be fooled by a hard-luck tale. Base contributions on factual, relevant information.

• Request information. The majority of telephone solicitation calls are done by professional solicitors who often receive 70 to 90 percent of each contribution, so it is important to ask how much of your donation will be spent on fund-raising and administration versus how much will actually support the organi-zation's charitable purpose.

• Listen for disclosures. By law, telephone solicitors are required to tell you the name of the company which employs them and that they are paid solicitors. Be suspicious of anyone who does not volunteer this information.

• Examine gift offers. Mail solicitations often come with a small gift such as greeting cards or personalized address labels. The charity sometimes implies that the gift is yours to keep only if you make a donation.

State law specifies that unless you asked for the item, it is yours to keep without making a contribution.

• Verify registration. State law requires that, except for certain exempt groups, organizations which solicit contributions in Virginia must register with the Office of Consumer Affairs. Verify the charity's registration status with the Consumer Affairs or check www.vdacs.state.va.us/consumers. Click on charities and professional solicitors.

• Request identification. When solicited in person, always ask to see identification for both the solicitor and the charity.

• Do not give cash. Write a check payable to the charity, not the individual solicitor.

For more information about charities and solicitations, call the VDACS consumer protection hotline, at 1-800-552-9963 or 786-2042.

Women's league members will learn about self-defense

By Liess van der Linden-Brusse
Club Correspondent

"Self-Defense for Women" will be the subject for discussion at the monthly meeting of the Chesterfield Women's League to be held at the Bethia United Methodist Church in Chesterfield on Wednesday, January 21.

Andy and Anna Thomas, owners of the Inner School of Marital Arts, will discuss facts and fallacies about a woman's ability to protect herself, as well as demonstrate a series of basic moves using the hands and feet as weapons of self-defense. Anthony has been teaching martial arts for more than 11 years.

Invited speakers regularly discuss subjects of interest to the members of the Chesterfield Women's League, a local service and social club founded in 1973 to extend hospitality, fellowship and community awareness to women residents throughout the county.

The club meets on the third Wednesday of the month, September though May, at the Bethia United Methodist Church, 10700 Winterpock Road in Chesterfield, from 9:30 a.m. to noon.

Refreshments are served and babysitting is available at a nominal fee. In addition to ongoing fund-raising activities, the club's current social calendar includes such interest groups as book discussion, bridge, bunko, sit and stitch, scrap booking, day trippers, and more.

New members are always welcome. For more information on the Chesterfield Women's League, please call Dottie Parker at 639-1986 or Carol Stearns at 739-4365.

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Refreshments Served

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Sat. (Lobby & Drive In) 9 a.m. - Noon

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Participants must be 15 years of age on or before last day of the course. Participants must also be able to pass a pre-course exam consisting of a 500 yard swim and retrieval of a 10-pound dive brick from the bottom of the deep end. PARTICIPANTS MUST BE ABLE TO ATTEND ALL DATES OF A COURSE, NO MAKE UP SESSIONS WILL BE OFFERED. Registrations must be received and course fees are non-refundable after 3 business days prior to the course. If you have any questions, please contact Shawn at 675-3299. The course fee is $165 per participant.

Interviews for the 2004 season begin on 2/1/04! Certify early for your choice of pool placement!

SCHEDULE OF COURSES

#	Time	Dates	Course Meets	Location	Notes
1	11a-5:30p	12/20-28	Sat & Sun	Midlothian YMCA	Winter Break
2	11a-5:30p	1/17-25	Sat & Sun	Midlothian YMCA	
3	11:30a-6p	1/31-2/8	Sat & Sun	Tuckahoe YMCA	
4	11a-5:30p	2/21-29	Sat & Sun	Midlothian YMCA	
5	5p-8p	2/29-5/8	Sundays only	Tuckahoe YMCA	No class 4/4 & 11
6	11a-5:30p	3/13-21	Sat & Sun	Midlothian YMCA	
7	11:30a-6p	3/20-28	Sat & Sun	Tuckahoe YMCA	
8	10a-4:30p	4/5-8	Mon-Thu	Deer Run	Spring Break
9	11a-5:30p	4/17-25	Sat & Sun	Midlothian YMCA	
10	11:30a-6p	4/24-5/2	Sat & Sun	Tuckahoe YMCA	

Send this form, proof of age, and payment to:
SwimMetro Management, Inc.
Attn: Shawn
310 Turner Rd, Suite C
Richmond VA 23225
675-3299
shawnfields@swimmetro.com
www.swimmetro.com

Name:
Address:
Phone: or
Email:
D/O/B:
Please print legibly

Check #:
Amount:
Course #:

Office Use Only:
Confirmation Sent
___ email
___ USPS
Date
Initial

Matthew Piper completes Eagle Scout project



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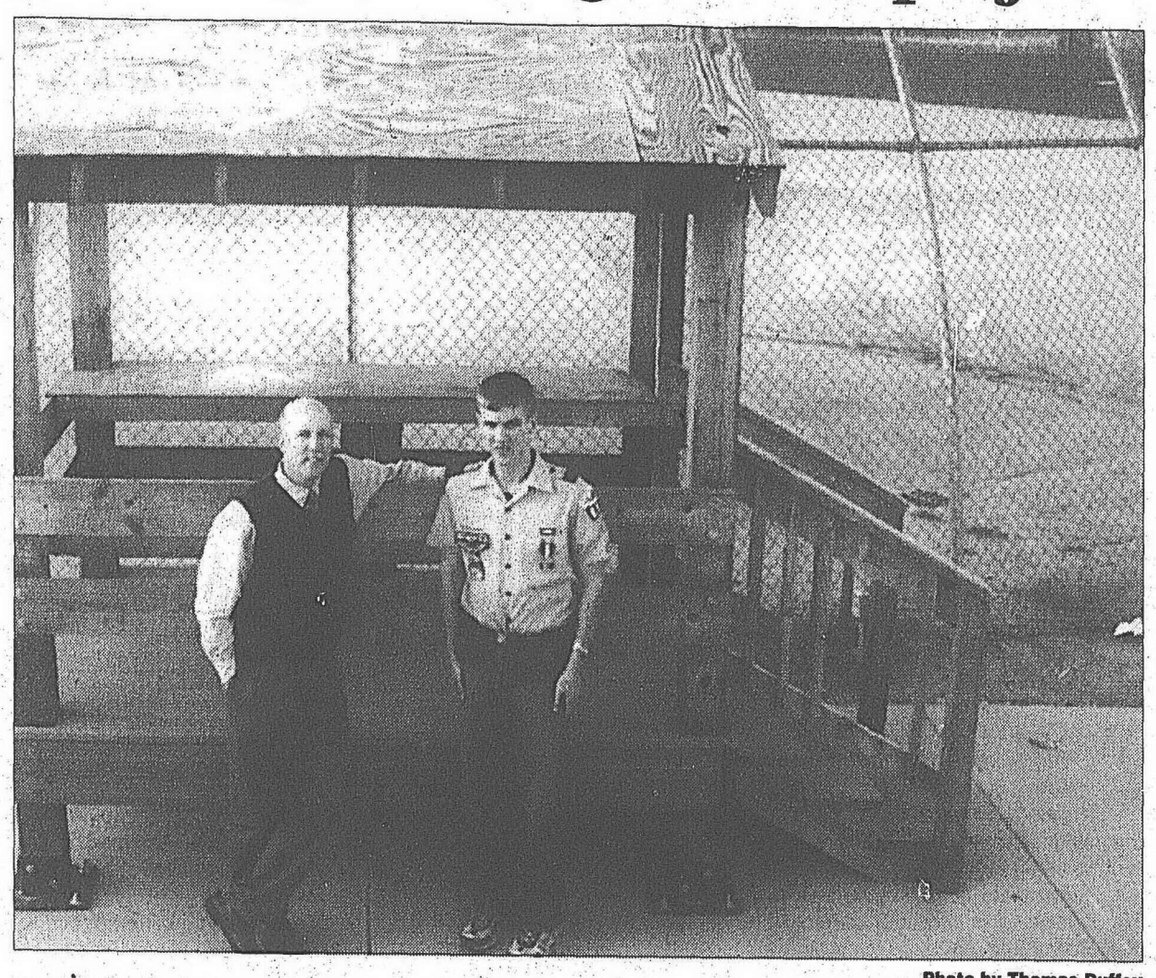


Photo by Thomas Duffey

Carl Duffey, Eagle Scout coordinator with Chesterfield Little League and Eagle Scout Matthew Piper check out Piper's scorekeeper's stand.

Police look for thieves of construction equipment

Chesterfield County Crime Solvers asks for help in solving a rash of construction equipment theft.

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www.brandermill.com

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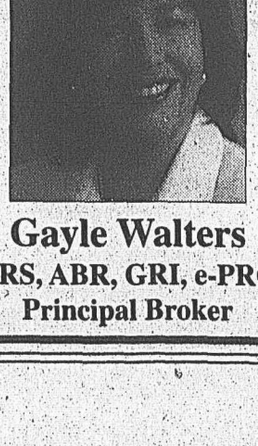
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VEPCO	Old name for Virginia Power

HAPPY HOLIDAYS!
THANK YOU to all of these HOME or PROPERTY BUYERS, SELLERS, LANDLORDS, and TENANTS that have made 2003 a WONDERFUL YEAR for GAYLE & COMPANY REALTORS!
From all of us to all of you, we wish you a happy, safe, and blessed holiday season!
Sandy & Leon Hunsberger, Arthur & Katrina Battle, Pam Barrar, David & Dawn Epstein, Richard & Wendy Todd, Keith & Essee Hebert, James & Gladys Stanley, Mark Foust, Todd & Christina Judge, Robert & Allison Williams, John & Marsha Zimsky, Tony Mayo, Travis Smith, Rob & Teresa Wilmoth, Marlyn & James Hankins, Annette Harrison, Trish Gills, Mike & Fran Rubin, Dick & Betty Dols, Robert & Betty Glasgow, Timothy & Brooke Smith, George & Gloria Thacker, Dixie Hathaway, Marvin Mann, Kelly & JJ Armstrong, Beth Kaiser, Trent Overboe, Dean Cowles, Shirley Brady, Kay Heath, Ann Kartheiser, Mark & Heather Nichols, Richard Redman, Rob & Maria Mast, Don & Jill Schildkamp, Curtis & Mary Cheatham, David & Sandra Callahan, Jeff & Angie Branyon, Marianne & John Baker, Jim & Margo Bach, Jeff & Jennifer Hoke, Jeff & Kathleen Kreutzer, Mark & Jennifer Fox, Gerard Kealy, Tom McGrath, Ed & Kazuko Kelleher, Penny Lemieux, Michael & Mary Hubbard, Mark & Suzanne Ceja, Earl & Theresa Wilkins, James & Sylvia Traylor, Lynette Greenfield, William & Dawn Bultje, Richard Smith, Miguel Torres, Jim & Pam Beasley, John & Angie Kelly, Bill & Sandee Montignani, Bert & Christine White, Bill & Karen Bigger, David & Rebecca Gwyer, Nancy Niedermayer, Doug & Shirley Bayne, David & Charlotte McGoye, Dan & Signa Owens, Bryan & Jill Davis, Anne Smith, Scott & Katherine Montrose, James Norwood, Alfred & Mildred Corvelli, Chris Couch, Carol Kim, Mike & Laurie Westfall, Sandra Baughman, Chris Grubb, Micah & Megan Edwards, Bobby Truax, Shawn Kopelove, Meredith Ford, Virginia Sensabaugh, Wayne Mullins, Jim Robinson, Ross & Amber Vandersommen, Lenora Small, Susan Swander, Mike Johnson, Troy & Kimberly Via, Peg Patch, Clifford & Willie Hice, Nelson & Diane Rich, Bob & Jo Parkin, Karen Middleton, Ray & Marcia McLeod, Tom & Ida Hill, Mary Jane Poore, C. Allen Construction, Anderson & Atkinson Builders, Avent Homes, Inc., Kenneth Carter, Kate Herbst, James & Jackie Foley, Bill Clarke, Kathy Langley, Robert & Pam Harris, Chris & Elissa Mast, Linda Morris, Natalie Boulet, Charles & Camelita Pugh, Michael & Sabrina Edwards, Faye Ragle, Stephanie Chavis, Keith & Jeannie Stephenson, Ed & Suzanne Martin, Kevin & Margaret Waters, Joseph & Maxine Freeman, Jason & Olga Wilkins, Robert & Marta Garrison, Steve & Lynne Dennis, Steven Jayne, Cliff & Barbara Prillaman
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Lifelong Learning Institute opens to serve those 50 and older

By Wendy Parker
Managing Editor

On December 1, approximately 150 people attended the official ribbon-cutting ceremony of the Lifelong Learning Institute located at 13801 Westfield Road (behind Sycamore Square). The new institute will offer a wide range of educational programs for adults, age 50 and older.

According to Debbie Leidheiser, coordinator of the new institute and foundation and PR director at Brandermill Woods, the Chesterfield County campus Lifelong Learning Institute was organized less than a year ago. It has attracted the efforts of a large group of community leaders who addressed the needs for a facility, course offerings, teachers, publicity and outreach, and budget administration. The vision was accomplished by the sponsorship from Brandermill Woods Retirement Community, the Brandermill Woods Foundation and the Virginia Center on Aging at VCU. In addition, a partnership was formed with the Chesterfield County Public Schools, John Tyler Community College, Chesterfield County Parks and Recreation, and the Brandermill Retired Men's Club.

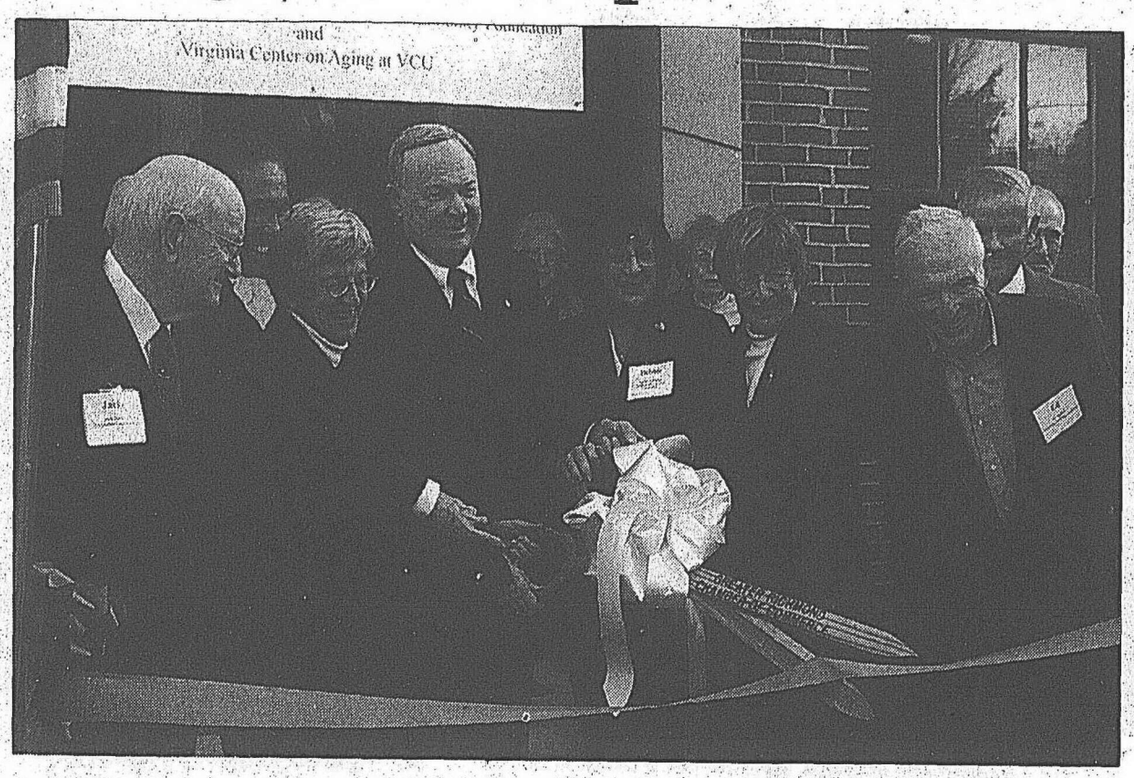
Lifelong Learning Institutes are community organizations dedicated to meeting the lifetime learning interests of older adults. There are about 500 in the nation and seven in Virginia. Each is unique and independently organized, offering learning opportunities determined by its members. Almost all are sponsored by or affiliated with a university or college and provide college level courses. These classes are led by retired or current faculty members or instructors with expertise in the subjects offered.

LLIs are volunteer organizations with governing boards, teachers and committee members who serve without compensation. Membership is open to adults, age 50 and older, who share a love of learning. There is no particular experience or educational background required nor are there exams or college credits offered. Members' interests determne courses. \

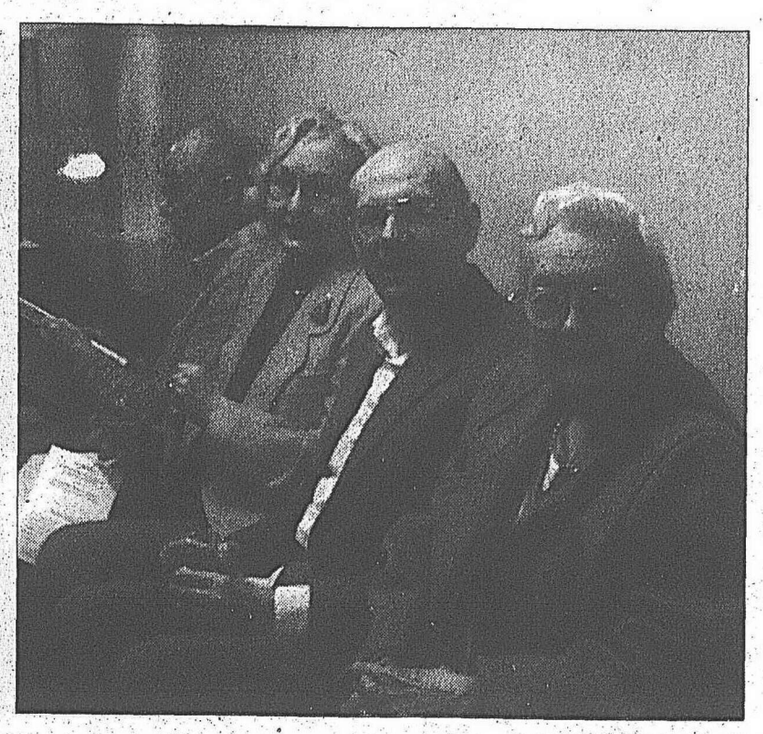
The educational programs cover a wide range of subjects and may also include social activities such as luncheons, picnics, trips or making friends over coffee in the social room. Members pay an annual membership fee, which allows them to take part in as many offerings as they want during the year.

A membership drive is underway for the March 2004 classes.

For more information on membership or teaching positions, please call Debbie Leidheiser at 521-8282 or e-mail her at dleidheiser@brandermillwoods.com.



On hand for the ribbon-cutting ceremony, from left, are: Jack Davis, Brandermill Retired Men's Club; Dr. Billy Cannaday, superintendent of Chesterfield County Public Schools; Beth Davis, chairwoman of Chesterfield County Public Schools; Art Warren, chairman of Chesterfield County Board of Supervisors; Debbie Leidheiser, coordinator of Lifelong Learning Institute; Jane Stephan of The Virginia Center on Aging; and Ed Moldof, chairman of the Lifelong Learning Institute Steering Committee.



Photos by Mira Paliotta
Seniors are eager to get back in the classroom.

Protect Reservoir

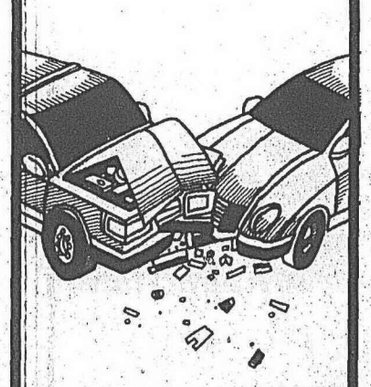
Continued from page 1.

Tupper of River Birch Trace; Sandy Williams master gardener; and Brenda Winn of Fortune's Ridge. The Chesterfield Office of Water Quality staff who participated were Joan Salvati, Scott Williams, Heather Barrar, Pam Bartell and Weedon Cloe.

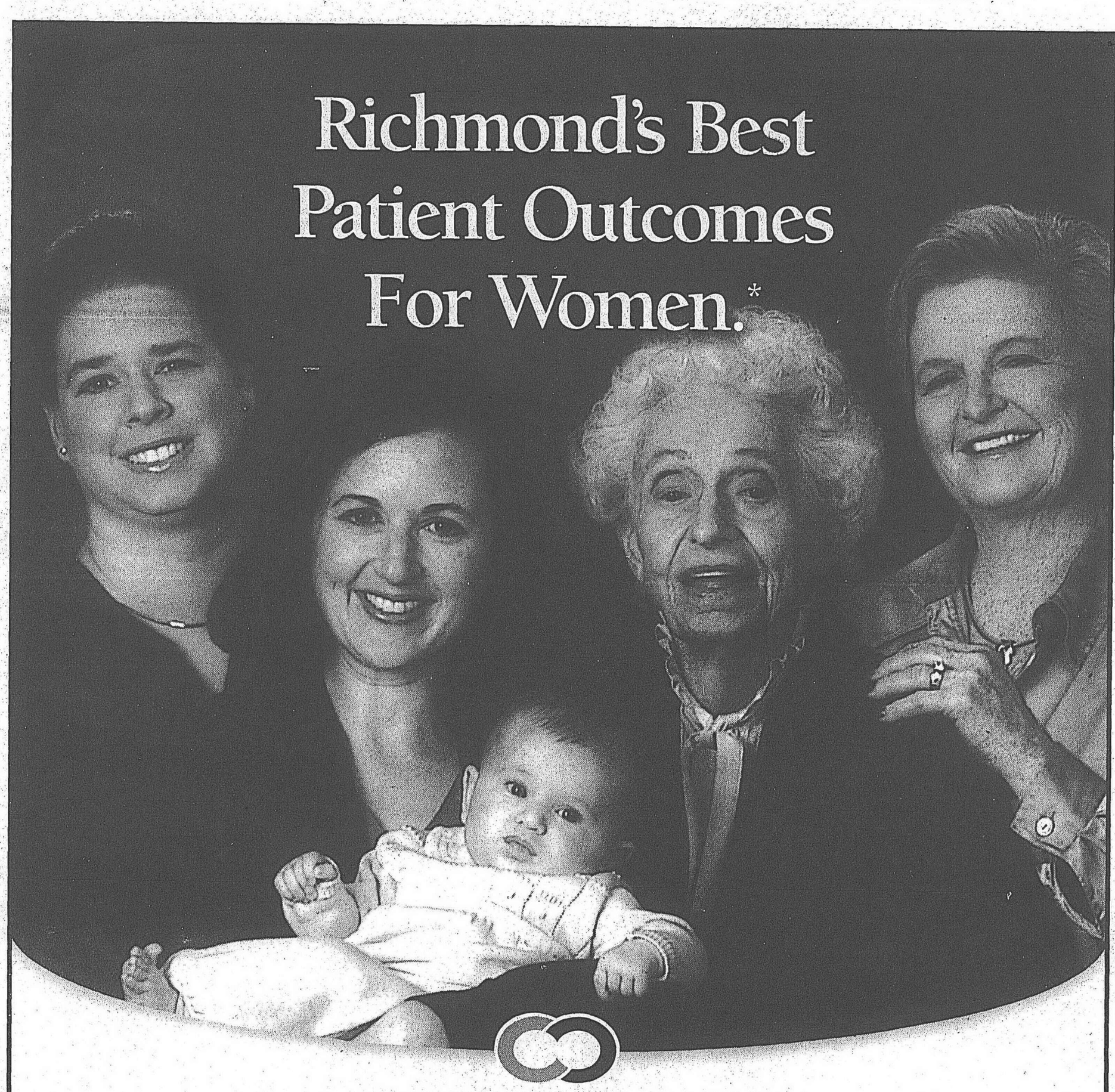
RPA Seminar

There will be a RPA restoration seminar at the Clover Hill Library on Wednesday December 10, from 7 to 9 p.m. This seminar will help homeowners better understand the types of plants and planting techniques that are best suited for stream or lakeside corridors. Those who would like to attend, may call Janit Potter of the Friends of Chesterfield's Riverfront at 796-1703 or email at riverfronts@eartlink.net.

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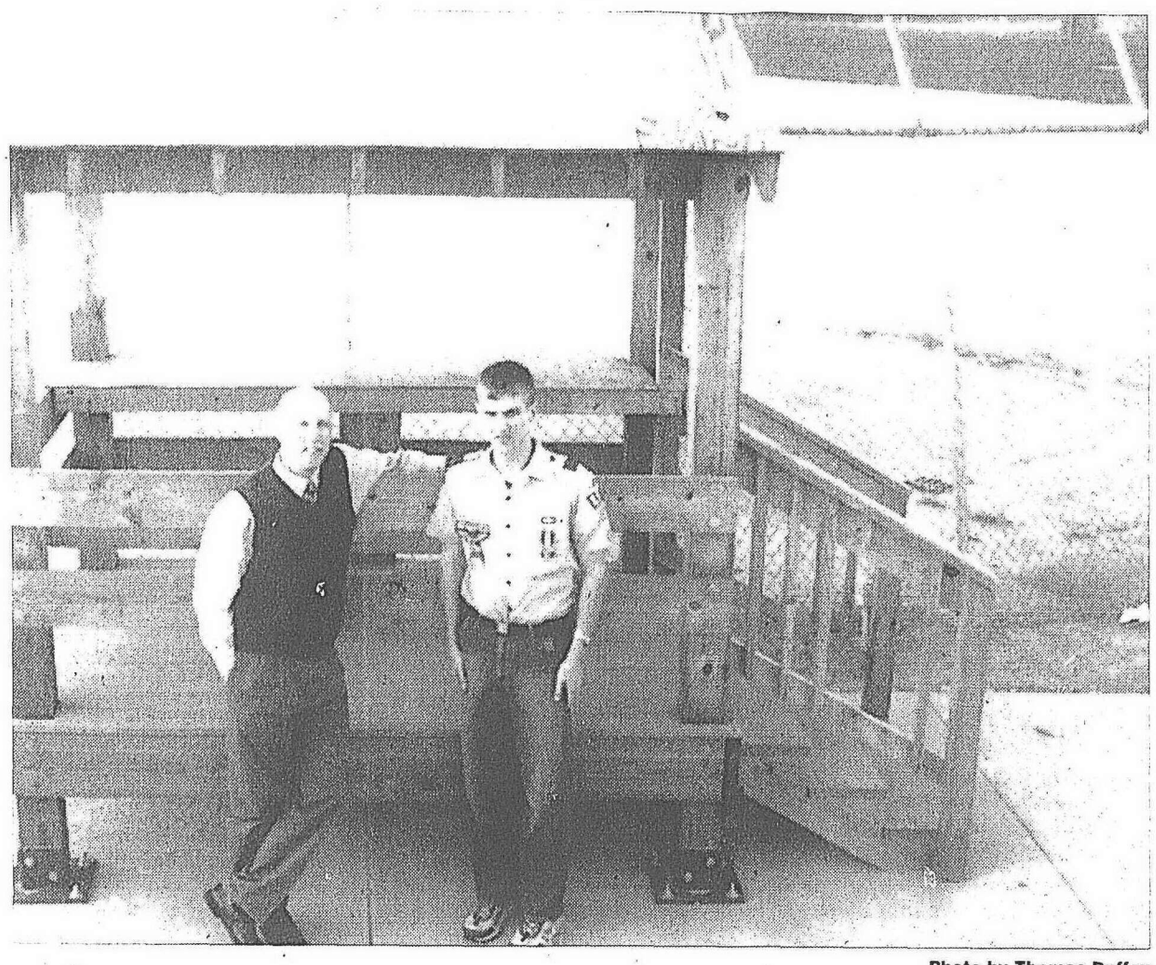


Photo by Thomas Duffey

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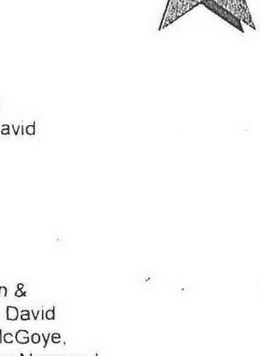
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THANK YOU to all of these HOME or PROPERTY BUYERS, SELLERS, LANDLORDS, and TENANTS that have made 2003 a WONDERFUL YEAR for GAYLE & COMPANY REALTORS!
From all of us to all of you, we wish you a happy, safe, and blessed holiday season!

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and all of our friends and families!

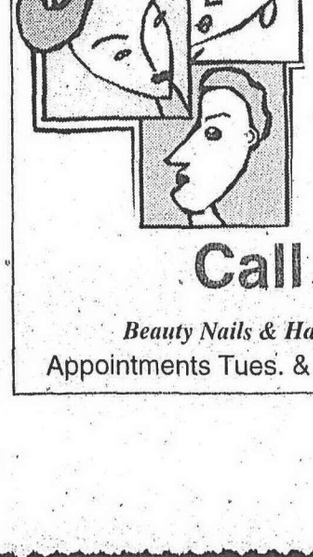
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Lifelong Learning Institute opens to serve those 50 and older

By Wendy Parker
Managing Editor

On December 1, approximately 150 people attended the official ribbon-cutting ceremony of the Lifelong Learning Institute located at 13801 Westfield Road (behind Sycamore Square). The new institute will offer a wide range of educational programs for adults, age 50 and older.

According to Debbie Leidheiser, coordinator of the new institute and foundation and PR director at Brandermill Woods, the Chesterfield County campus Lifelong Learning Institute was organized less than a year ago. It has attracted the efforts of a large group of community leaders who addressed the needs for a facility, course offerings, teachers, publicity and outreach, and budget administration. The vision was accomplished by the sponsorship from Brandermill Woods Retirement Community, the Brandermill Woods Foundation and the Virginia Center on Aging at VCU. In addition, a partnership was formed with the Chesterfield County Public Schools, John Tyler Community College, Chesterfield County Parks and Recreation, and the Brandermill Retired Men's Club.

Lifelong Learning Institutes are community organizations dedicated to meeting the lifetime learning interests of older adults. There are about 500 in the nation and seven in Virginia. Each is unique and independently organized, offering learning opportunities determined by its members. Almost all are sponsored by or affiliated with a university or college and provide college level courses. These classes are led by retired or current faculty members or instructors with expertise in the subjects offered.

LLIs are volunteer organizations with governing boards, teachers and committee members who serve without compensation. Membership is open to adults, age 50 and older, who share a love of learning. There is no particular experience or educational background required nor are there exams or college credits offered. Members' interests determine courses.

The educational programs cover a wide range of subjects and may also include social activities such as luncheons, picnics, trips or making friends over coffee in the social room. Members pay an annual membership fee, which allows them to take part in as many offerings as they want during the year.

A membership drive is underway for the March 2004 classes.

For more information on membership or teaching positions, please call Debbie Leidheiser at 521-8282 or e-mail her at dleidheiser@brandermillwoods.com.



On hand for the ribbon-cutting ceremony, from left, are: Jack Davis, Brandermill Retired Men's Club; Dr. Billy Cannaday, superintendent of Chesterfield County Public Schools; Beth Davis, chairwoman of Chesterfield County Public Schools; Art Warren, chairman of Chesterfield County Board of Supervisors; Debbie Leidheiser, coordinator of Lifelong Learning Institute; Jane Stephan of The Virginia Center on Aging; and Ed Moldof, chairman of the Lifelong Learning Institute Steering Committee.



Photos by Mira Pallotta
Seniors are eager to get back in the classroom.

Protect Reservoir

Continued from page 1.

Tupper of River Birch Trace; Sandy Williams master gardener; and Brenda Winn of Fortune's Ridge. The Chesterfield Office of Water Quality staff who participated were Joan Salvati, Scott Williams, Heather Barrar, Pam Bartell and Weedon Cloe.

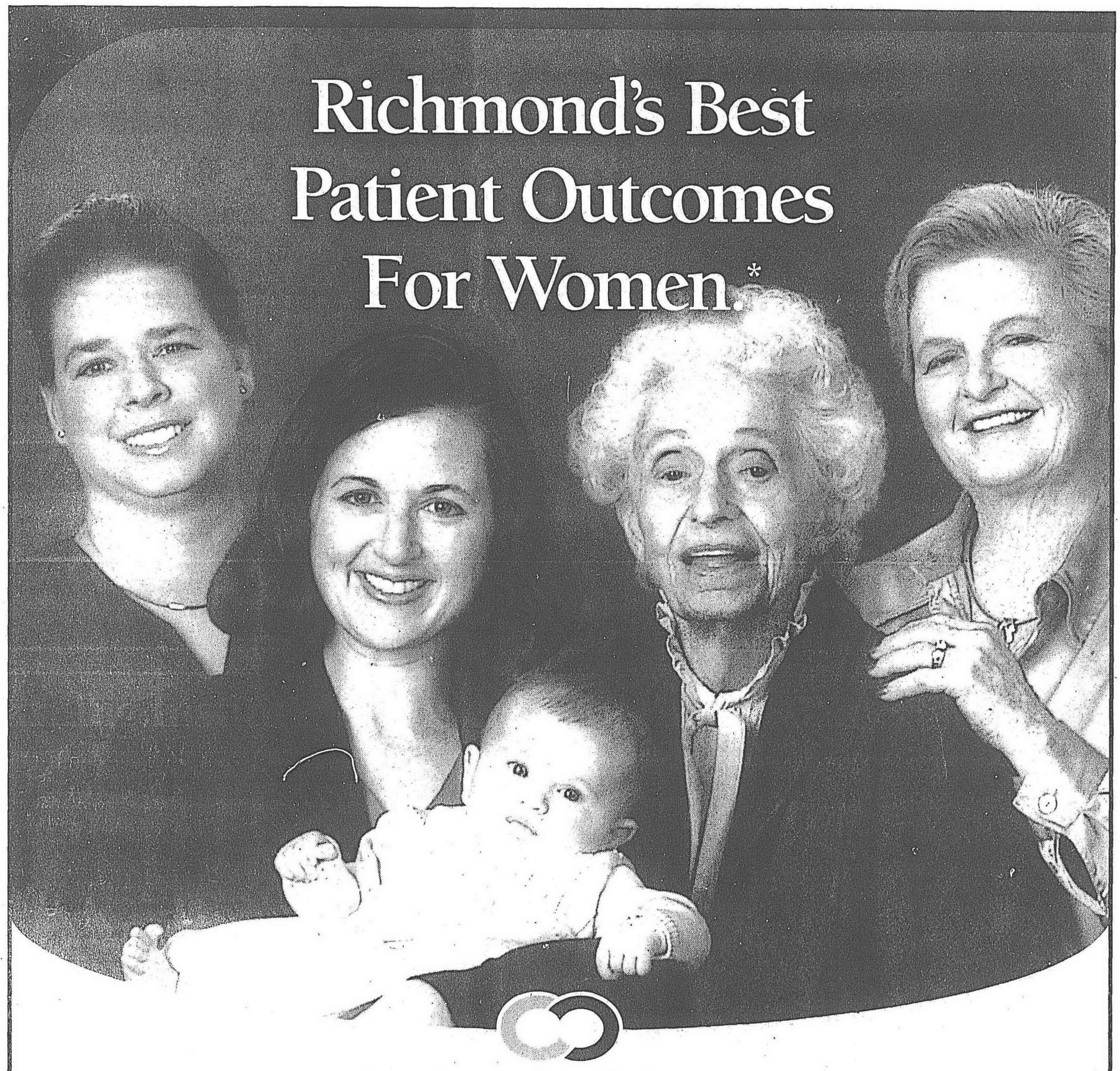
RPA Seminar

There will be a RPA restoration seminar at the Clover Hill Library on Wednesday December 10, from 7 to 9 p.m. This seminar will help homeowners better understand the types of plants and planting techniques that are best suited for stream or lakeside corridors. Those who would like to attend, may call Janit Potter of the Friends of Chesterfield's Riverfront at 796-1703 or email at riverfronts@eartlink.net.

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Follow basic food safety rules while preparing holiday meals

Keeping Your Food Safe, a guide to food safety created by the Virginia Department of Agriculture and Consumer Services (VDACS), is now available on the Internet. Log onto the department's website at www.vdacs.state.va.us/foodsafety/index.html for an in-depth look at consumer responsibilities regarding food safety, product labels, and food-related illness, as well as cooking and storage guidelines.

The guide stresses that consumers should follow the basic food safety rules, including cleanliness, thorough cooking, and proper temperature control and storage. It offers these and other practical tips:

• Try to make food shopping your last errand before going home. This reduces the time your perishable groceries will be without refrigeration.

• Pack raw meat and poultry products separately from other groceries; prevent their juices from dripping on other foods.

• Date all undated products and rotate older products to the front of the shelf.

• Keep raw and cooked foods (and their juices) separate at all times. This prevents bacteria on raw food from contaminating cooked food.

• Wash fresh fruits and vegetables with plain water and loosen dirt with a scrub brush. Discard outer layers of leafy vegetables. Do not use soap.

• Thaw frozen foods in the refrigerator, microwave, or under cold water in a watertight wrap, not on the kitchen counter.

• Cook meat, poultry, fish, egg dishes, and casseroles thoroughly in one process.

• Serve hot foods hot — hold above 40 degrees Fahrenheit; keep cold foods cold — maintain below 40 degrees Fahrenheit.

• Reheat cooked foods (processed or refrigerated) to 165 degrees Fahrenheit; bring soups, stews, and gravies to a rolling boil.

• Follow the two-hour rule: don't leave perishable foods unrefrigerated for more than two hours.

• Never refreeze frozen food that has completely thawed. Cook it before freezing it again.

• Refrigerate leftovers as soon as they have cooled. For quick cooling, divide large volumes of soup, stew, gravy, and casseroles into small containers no more than four inches deep. Cut large roasts into pieces no more than three inches thick.

• Launder dishcloths and towels often. Replace dish sponges every few weeks or earlier if dirty or mildewed.

Soak sponges in a mild bleach solution between uses.

• Always wash your hands with soap and very warm water before each food preparation, especially after using the bathroom or handling pets, diapers, garbage or raw food.

The department's website also contains information on food security and food poisoning, a kitchen food safety test, tips on safely bagging groceries and kid-friendly "cool rules for a hot topic."

When disaster strikes, are you covered?

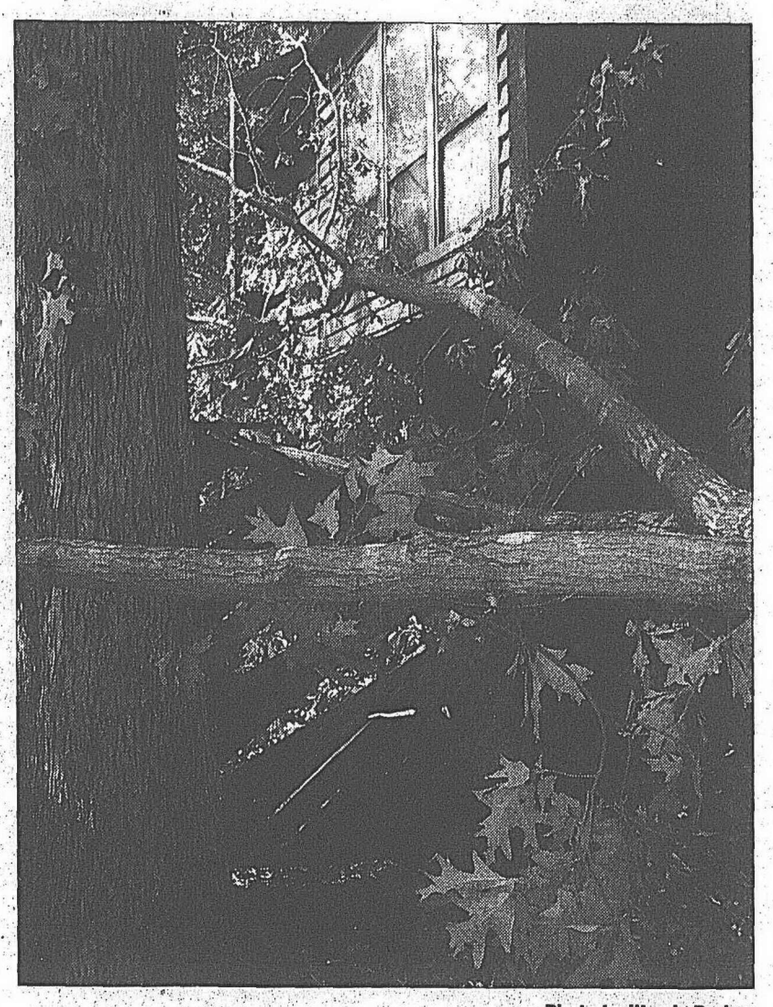


Photo by Wendy Parker

If homeowners are prepared, damages from storms like Isabel will be covered by insurance.

According to the Virginia Society of CPAs, homeowners policies vary widely in the perils covered and premium rates.

The HO-1 (Homeowners One) policies are the most basic. They cover the home and personal possessions against specific types of damage, including fire and lightning, windstorms and hail, explosions, riots and civil commotion, damage from vehicles, and theft. If a peril is not listed on the policy, it is not covered. Some states are phasing out this type of policy.

The HO-2 (Homeowners Two) policies are similar in that they specify the perils covered. With an HO-2 policy, in addition to insuring the home against the same perils in HO-1 policies, they also cover damage from falling objects, the weight of ice, snow, or sleet, building collapse, accidental discharge or overflow of water or steam, the explosion of steam or hot water systems, frozen plumbing, and artificially generated electricity.

HO-3 (Homeowners Three) is the most comprehensive and popular plan because it covers all the risks associated with owning a home except those specifically excluded by the policy.

Be aware that even broad coverage HO-3 policies have a number of important exclusions. Understanding these exclusions can help you to determine what supplemental coverage or endorsements may be needed. For example, coverage against floods or earthquakes has to be purchased under a separate insurance program.

The following are examples of those not covered by any of the three standard homeowners policies:

• A standard policy does not cover damage that results from floods, waves, sewer overflows, or water seeping into the basement. Flood insurance is offered by the federal government under a program called the National Flood Insurance Program.

• Earthquake coverage is sold as additional coverage to the policy.

• Homeowners insurance policies do not cover damage caused by termites, mice, rats, or other rodents because the damage occurs over time and is not the result of a sudden and accidental event. Other wear-and-tear type damage that occurs over time and is not covered includes settling, cracking, or expansion of pavement, walls, or foundation.

• If there is a home-based business, the policy does not cover damage to business equipment. It also does not provide liability coverage in the event a client or customer is injured on your property. However, special coverage for a home business may be available as an endorsement to the current policy.

• The policy does not cover damages or injuries suffered by tenants who rent any part of your home. The tenant must have renter's insurance for such coverage.

• Damage from mold caused by excessive humidity, leaks, condensation, or flooding is a maintenance issue that is specifically excluded in the standard homeowners' policy. Mold is covered only if it is the result of a covered peril. For example, the cost of cleaning up mold caused by water from a burst pipe may be covered.

The best way to be educated about homeowners insurance is to read the policy carefully. Determine whether the level of coverage is for the actual cash value, replacement cost or guaranteed or extended replacement cost. The latter provides the most protection.

Smoke detectors save lives

Officals of the Virginia Department of Fire Programs urge Virginians to change the batteries in their smoke detectors.

Working smoke detectors save lives and testing them is the only way to ensure the smoke alarm is working. The simple task of replacing a battery in a smoke detector could mean the difference between life and death.

While smoke detectors are estimated to be present in the majority of American homes, non-working smoke detectors are common.

The most common cause of non-working smoke detectors is missing or dead batteries. The Virginia Department of Fire Programs staff recommends checking, cleaning and testing smoke detectors once a month; replacing the smoke detector after 7 to 10 years; and, replacing the batteries twice a year.

About 80 percent of fire deaths nationwide occur in the home. Younger children and older adults have a high risk of dying in a home fire. Most people who die in house fires are not in the room where the fire starts. Working smoke detectors alert people to fire and give them time to escape in a situation where minutes can mean the difference between life and death.

"Americans over the age of 65 are at the greatest risk of dying in a fire," says Rhonda Keith, injury prevention consultant, Virginia Department of Health, Center for Injury and Violence Prevention.

Seventy-five percent of the older Americans who die in fires do not have a working smoke detector."

In Virginia, a new fire occurs about once every fifteen minutes. Each year, fire kills an average of 100 men, women and children in Virginia and injures or disfigures many more. Fire causes more than $2.1 million in property loss each week in Virginia.

Police offer tips for a safe holiday

With the approach of the holiday season, Chesterfield County police offer the following home security tips:

• Use deadbolt locks on all doors.

• Lock all doors and windows, including garage doors, when you leave, even if only for a few minutes.

• Make sure the outside of your home is properly lighted and that points of entry are clearly visible from the road. Keep nearby trees and bushes trimmed away from the entrances.

• Do not display gifts where they can be seen from the outside.

• If you are traveling, use an automatic timer for your lights and other frequently used items such as televisions and radios.

• Ask a trusted neighbor to watch your home and park in the driveway periodically. Encourage them to report any suspicious activity to the police in your absence.

• Have mail and newspaper delivery stopped. If it piles up, it is a sure sign that you are away.

• When strangers come to the door, be cautious. Criminals sometimes pose as couriers delivering gifts.

For more information on home security or any other crime prevention topic, call the Chesterfield County Police Department Crime Prevention Unit at 748-1265.

Teen drivers account for 34 percent of fatal alcohol-related accidents

The Insurance Institute for Highway Safety (IIHS) and the National Highway Traffic Safety Administration (NHTSA) have compiled statistics about teen drivers.

• 16-year-old drivers have crash rates that are three times those of 17-year-olds, five times those of 18-year-olds and twice those of 85-year-olds (NHTSA)

• 5,933 teenagers ages 13-19 died in motor vehicle crashes in 2002, down 32 percent from 1975 but up 6 percent from 2001; that number also is the highest death toll since 1990 (IIHS)

• Teens accounted for 10 percent of the U.S. population in 2002 and 14 percent of motor vehicle deaths; they represented 16 percent of passenger vehicle occupant deaths in 2002 (IIHS)

• 24 percent of drivers ages 15-20 who died in car crashes were intoxicated; of those drivers, 77 percent were unrestrained (NHTSA)

• 61 percent of teen passenger deaths in 2002 occurred in crashes where another teen was driving (IIHS)

• Among all ages, 20 percent of passenger deaths in 2002 occurred when a teen was driving (IIHS)

• 52 percent of teenage motor vehicle deaths in 2002 occurred on Friday, Saturday or Sunday (IIHS)

• 41 percent of deaths in 2002 occurred between 9 p.m. and 6 a.m. (IIHS)

• About two out of every three teens killed in auto accidents in 2002 were males (IIHS)

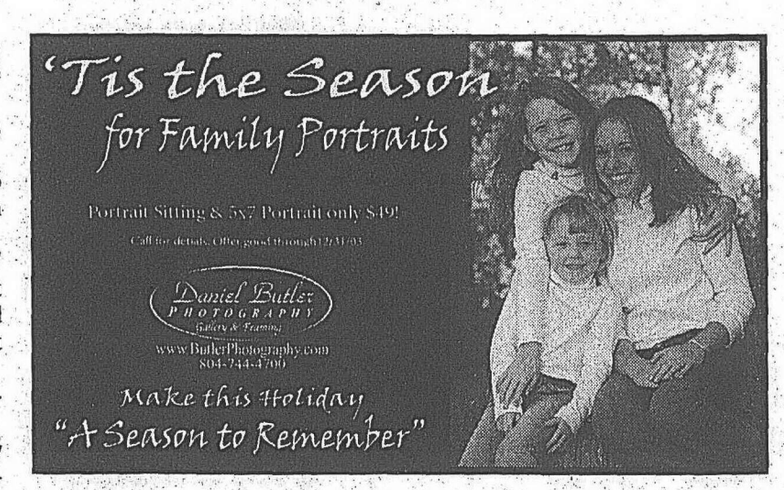
• 64 percent of all teenage drivers use their seat belts in Virginia

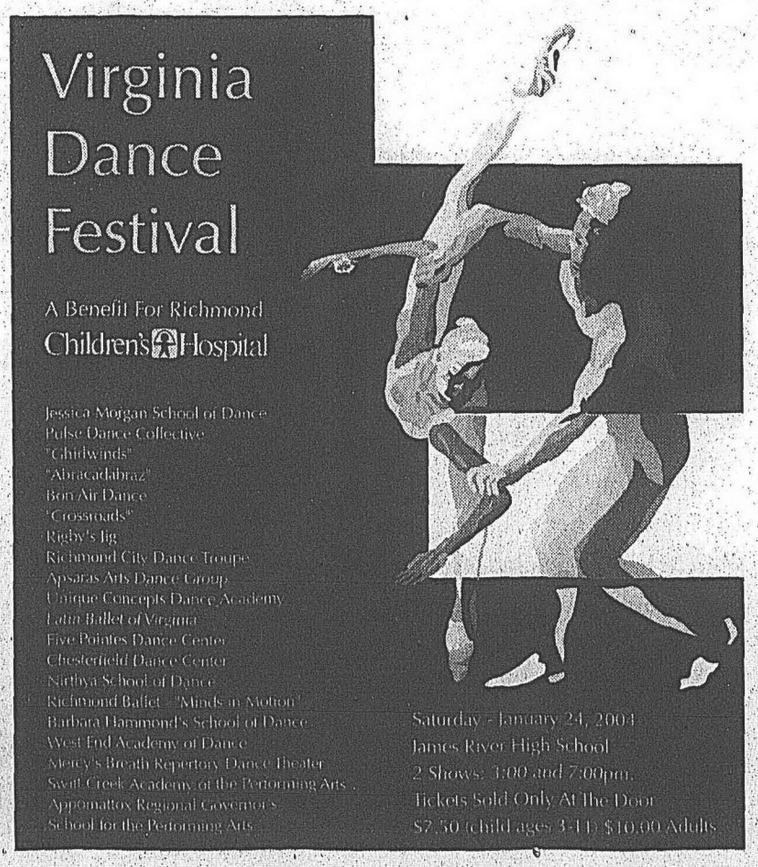
• In 2002, teens accounted for 16 percent of all automobile crashes in Virginia

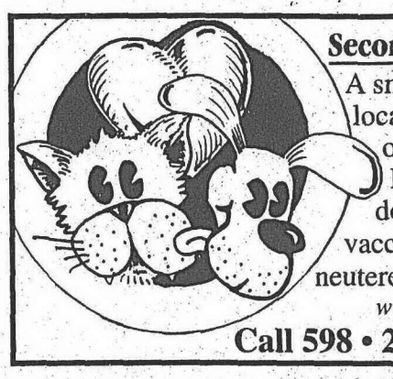
• In 2001, 51 people ages 16-17 died on Virginia's roads, up 6 percent from 2000; 90 individuals 18-20 died on Virginia's roads, down 17 percent from 2000

• In the 18-20 group of 90 individuals who died in 2001:

63 percent were not wearing safety belts; 63 percent were involved in run-off-the-road crashes; 34 percent were alcohol-related; 69 percent were drivers; and 29 percent were passengers.







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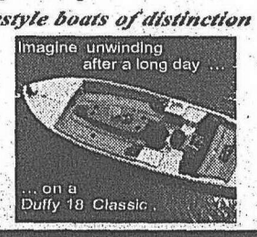
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SCMS students help peers in West Africa



Photo by Wendy Parker

A truckload of school supplies donated by students will be headed for Guinea, West Africa.

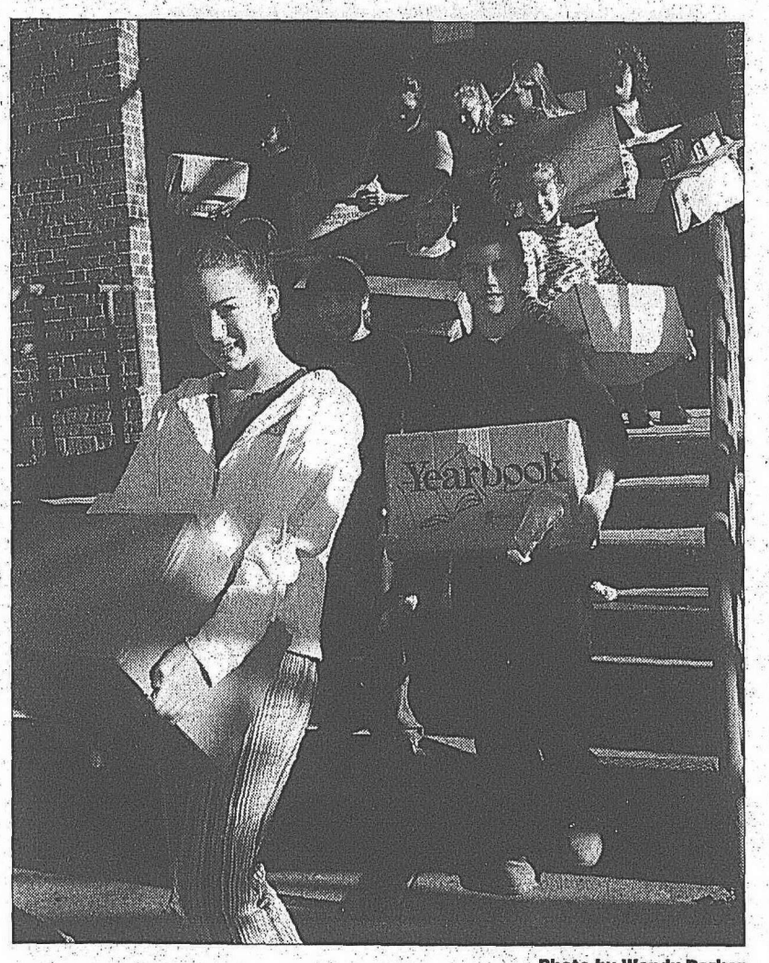


Photo by Wendy Parker

SCMS students proudly carry their donations.

By Lynda Raines
Copy Editor

The Village Mill ran an article in August about Brandermill resident Joan Groves, a retired middle school teacher who joined the Peace Corps and is serving in Guinea, West Africa. Her assignment in Guinea includes teaching math and science in an overcrowded, poorly supplied one-room schoolhouse.

In the article, Groves made a plea for supplies and books for her students. "I barely have the basics for my students," Groves said.

The article said The Village Mill office would gladly accept donations for Groves's Guinea students, but not a single pencil or paperclip appeared.

Then, the day before Thanksgiving, there was a phone call from Cathy Miller, a teacher at Swift Creek Middle School. "Our students have been busy collecting supplies for the school in Guinea," she said. "We have over 20 boxes."

The supplies, 4,666 items by the Swift Creek Middle School students' count, filled the entire bed of a pickup truck.

Miller sponsors the Interact Club, and co-sponsors the Student Council Association with SCMS teacher Toni Thornton. Both teachers supervised the donation of supplies during the month of October. "The entire school responded," Miller said. "They were so happy to help."

The SCMS Interact Club is also sponsored by the Brandermill Rotary.

Some of the 4,666 items donated by the SCMS students include: notebook paper, reading eyeglasses, crayons, journals, folders, notebooks, index cards, calculators, tape, glue, binders, markers, scissors, rulers, textbooks, and pencils and pens.

SCMS NEWS

The students expressed hope that the supplies would be useful.

"I'm so proud we could send these school supplies," said Fanny Nilsson.

"We hope the students enjoy all these supplies and that they can use them," said Ashley Bracey.

Groves was immediately contacted by e-mail about the donations. "My goodness, it is unbelievable!" she responded.

Groves does have a serious concern about how she will get the supplies from Richmond to Guinea. "It can cost as much as $80 in postage for each box," she says.

Groves says The Brandermill Church has contacted her and generously offered assistance.

Those who would like to help send the donated supplies to Groves's students in Guinea should contact Lynda Raines or Wendy Parker at The Village Mill, 744-1035.

Eighth-grader Robert Earle offered a simple message for Groves' students: "Study hard," he said.

CHES students shine at PTA Reflections event

By Leathie Gibson
School Correspondent

Clover Hill Elementary School held its eighth annual Fall Festival on Saturday, October 18. The students dressed up in costumes and had fun playing games and winning prizes. Page Trebour did a wonderful job organizing the event. Thanks go to all the volunteers and merchants who helped to make Fall Festival a success.

CHES students recently participated in the National PTA Reflections program. The theme for 2003-2004 is "I am really happy when . . ."

The winners are: Photography—first place, Nia Gibson; second place, Alino Ho; third place, Amanda Morrison.

Visual Arts, Primary Category—first place, Joseph Laskowitz; second place, Shelby Lawson; third place, Ian Krauss; honorable mention—Eric Chang and Sara Dunn. Intermediate category—first place, Rachel Krauss; second place, Nia Gibson; third place, Jiyun Chang; honorable mention—Brittany Powers and Rebecca Kretzer.

Literature, Primary Category—first place, Troy Scott; second place, Rachel Hagerman; third place, Cody Tomnay. Intermediate category—first place, Mckinley Duffer; second place, Daniel Miller; third place, Timothy Perry; honorable mention—Joshua Rimmer, Ashley Oliver, and Ashley Lovely.

Music, Primary Category—first place, Jami Hagood; second place, Alyssa Hart; third place, Ian Krauss. Intermediate category—first place, Andrew Schappacher; second place, Jon Hart; third place, Laila Abbas and Maggie Moyler.

CHES NEWS

The first place winners will compete with other Chesterfield County school students at the county level competition

Thanks to Suzanne Krauss and Susan Hagerman for coordinating this year's Reflections program.

CHES students held their annual Student Council Association elections in November. The SCA is sponsored by CHES teacher Jennifer Norman. This year's winners are: Courtney Smith, president; Kevin Speers, vice-president; Allie Horton, treasurer; Samantha Krishner, reporter; and Jiyun Chang, historian. There were also 27 students sworn in as classroom representatives.

CHES PTA has a lot of exciting events coming up in December. The Holiday House will take place on December 13. Students will be able to enjoy a Santa breakfast and then shop. The Silent Auction and Used Book Sale will also be held on December 13. Anyone who would like to donate books can call Martee Leeds at 763-4360.

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SCES studemts deck the halls with holiday enthusiasm

By P.J. Sperbeck
School Correspondent

Activities abound at Swift Creek Elementary School this holiday. The anticipation of seasonal events began on November 20, when SHEEK Productions presented an evening of story telling to the SCES families. The skit, "The Princess and the Ogre," was puzzling and humorous. Students participated as they assisted a lovely and very independent princess in escaping from the Ogre's den.

The holiday book, "Turk and Runt" was read to the group with thoughtful expression.

It was a unique and memorable night for all ages.

The literary evening also included an opportunity for students and parents to shop at the annual Book Fair. Families filled the SCES library to browse and make purchases from an excellent selection of books.

Wholehearted thanks go out to our loving and most capable librarian, Mrs. Carol Savage; her dedicated assistant; Donna Gibson, and to the host of volunteers who helped make the book fair a great success.

Led by our dedicated and talented music teachers, Mrs. Joanne Sherman and Mr. David Atkins, students are spending the early part of the month preparing for the December 10 performance of "December in Our Town," a musical feast of elves, rockabilly reindeer, and Santa and Mrs. Claus.

Holiday enthusiasm is easily observed upon entering the SCES building. Though academics still proceed, the halls are decked with colorful artwork and seasonal projects, thanks to our talented art teacher. Mrs. Angela Patterson.

Not forgotten this holiday season are those in our area who are less fortunate. Led by our guidance counselor, Mrs. Ann Anderson, children have been bringing clothing, food and toiletry necessities to be distributed through programs such as the Christmas Mother and The Carol Deaton Memorial Fund. In the midst of the holiday merriment, teaching students the values of good will to all and the importance of community service is not forgotten.

Students and faculty responded to the question, what is your favorite part of the holiday season?

SCES NEWS

"Being together with family and seeing my two-year-old daughter open her gifts is my favorite part. I also love the festive colors.—Angela Patterson, Art Teacher.

"I like to give gifts to my family and to open my presents on Christmas morning."—Eileen Walsh, 4th grade.

"My favorite part is being with my family."—Jacob Noble, 1st grade.

"I enjoy being with my family and loving my new grandbaby."—Nan Sanborn, Assistant Principal.

"I like going through the neighborhood and seeing all the Christmas lights."—Jason Hall, 4th grade.

"It's fun to open Christmas presents, but it is really hard to wait!"—Barrett Spencer, 1st grade.

"I like our family Advent time. It is also fun to have surprise snow days. I love sledding and having snowball fights."—Michael Sperbeck, 3rd grade.

"On Christmas Eve, about forty family members gather at my house for dinner. It's all about being together with those you love."—Doris Young, Administrative Secretary.

No matter how Swift Creek Gators and their families spend the holidays, the faculty wish them a safe and wondrous winter vacation. We also wish all the caring personnel at SCES a joyous and refreshing holiday. Every student will be ready and eager to learn and to do their very best come the New Year. And yes, Virginia, there is a Santa Claus!

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Brandermill resident Carolyn Crabtree is Teacher of the Year

By Lynda Raines
Copy Editor



Photo by Trilby
Carolyn Crabtree

Robious Middle School couldn't let Carolyn Crabtree retire without a proper good-bye—so they named her "Teacher of the Year for 2003-2004."

For 26 years, Crabtree taught speech, drama and writing enhancement to sixth-, seventh-, and eighth-graders at Robious Middle School. She also worked with the in-school debate team.

In Crabtree's writing enhancement classes, her students read nonfiction accounts about people who accomplished great things. She then encouraged them to write about their own experiences. Crabtree was always amazed at the depth in which her students relayed their takes on life. "They have such positive outlooks," she says.

Crabtree says her most enduring memory as a drama teacher is the thrill students experience after a play production.

"They are so happy with what they achieved, their faces sparkle."

"They are so happy with what they achieved, their faces sparkle." Crabtree says the play productions forged friendships among her students. "I saw what goes on backstage—the costumes, the lights, the stage management. Students who were only casual acquaintances became good friends due to the pride they felt by working together on a drama production."

Crabtree, who lives in Harbour Bluff with her husband Donald, a Virginia Commonwealth University School of Dentistry professor, frequently sees former students around the Chesterfield community. "They always mention the plays, too," she says. "I've even had the pleasure of teaching the children of former students."

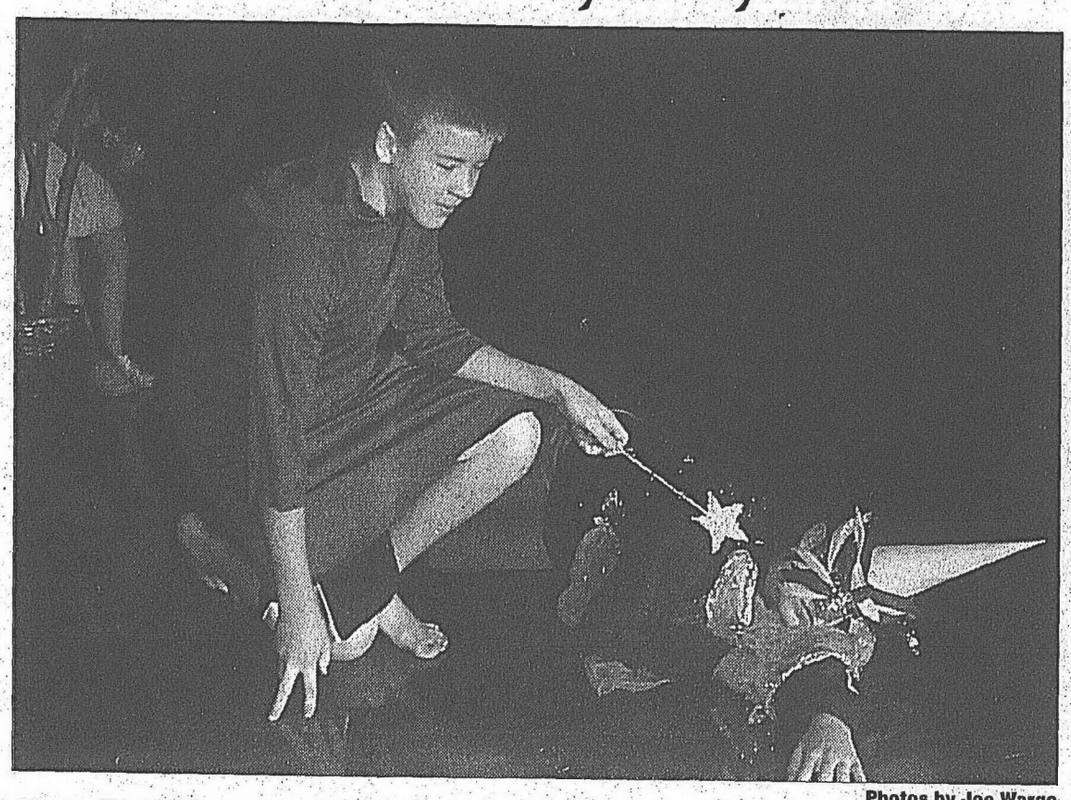
Her own sons, Chris and Craig, who are now grown, were educated in Chesterfield County schools.

Crabtree received a bachelor of arts degree in drama and English from Muskingum College in New Concord, Ohio, and was recently tapped to become a member of Alpha Delta Kappa, the International Honorary Organization for Women Educators.

Now that she is retired, Crabtree says she doesn't intend to slow down. She is a strong supporter of St. Joseph's Villa, and she plans to spend time with her parents, Bill and Lois Aiken, who live in Harbourwood.

Of her honor, Crabtree says, "I feel the award is for all of us because I really support the administrators of Chesterfield County, and I am very proud of Chesterfield County schools."

SCMS students stay busy with a "A Little Magic"



Photos by Joe Wargo
Above, Blackenberry the elf (Joey Ferrar) uses his magic wand on Willowthorn the unicorn, played by Danielle Reggie. Below, the cast and crew of "A Little Magic" are from left to right: Nicole Young, Colleen Dawes, Erin Lowney, Rachel McHugh, Megan Weber, Lauren Boyd, Danielle Reggie, Joey Ferrar, and Eric Mohta as the sorcerer.



By Debbie Hickey
School Correspondent

SCMS Orchestra Director Joe Wargo and his drama 8 class recently performed "A Little Magic," a one-act play in the style of a Greek tragedy at Swift Creek Middle School.

The eighth-grade drama classes study many units including communication, staging, improvisation, monologue, speeches, Greek theater, and media. As part of their Greek unit, the students staged and presented the tragedy and are now writing their own plays.

Students featured in the play were: Eric Mohta as the sorcerer, Joey Ferrar as Brackenberry the elf, and Danielle Reggie as Willowthorn the unicorn.

Rachel McHugh did an excellent job as light/curtain technical manager.

Members of the Greek chorus and narrators were: Colleen Dawes, Lauren Boyd, Erin Lowney, Megan Weber, and Nicole Young.

Swift Creek Middle School Students spent their social studies class time on Veteran's Day learning about the true meaning of this national holiday. They read articles in the Richmond Times-Dispatch about Pvt. Jessica Lynch and were inspired to write letters to local vets. Class time was devoted to creating 120 personalized, patriotic greeting cards which were delivered to McGuire Veteran's Hospital that afternoon.

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Students visit battlefield and museum



CHHS students at Drewry's Bluff are, left to right: Irene Kuykendall, Deanna Malaney, Jamie Klempa, Drew Harrison, and Roshan George.

By Jim Alberston
Special Correspondent

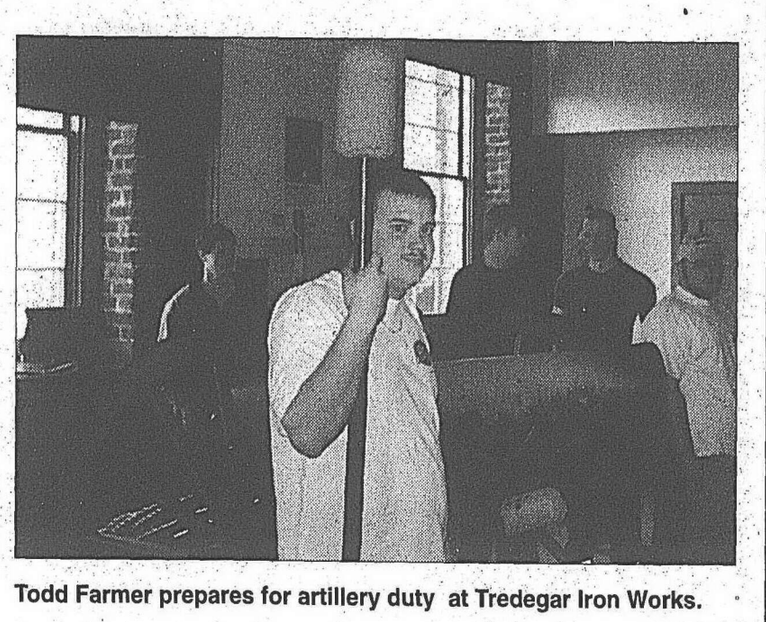
In early November, students from Clover Hill High School took a field trip to several Civil War battle sites and a Civil War museum in the Richmond area.

The students visited Fort Stevens, Drewry's Bluff, Tredegar Iron Works, and the Museum and White House of the Confederacy.

While at the Museum and White House of the Confederacy, the students participated in a lecture dealing with medical practices during the Civil War. The students learned how difficult it was for doctors to save soldiers' lives and why amputations were so common.

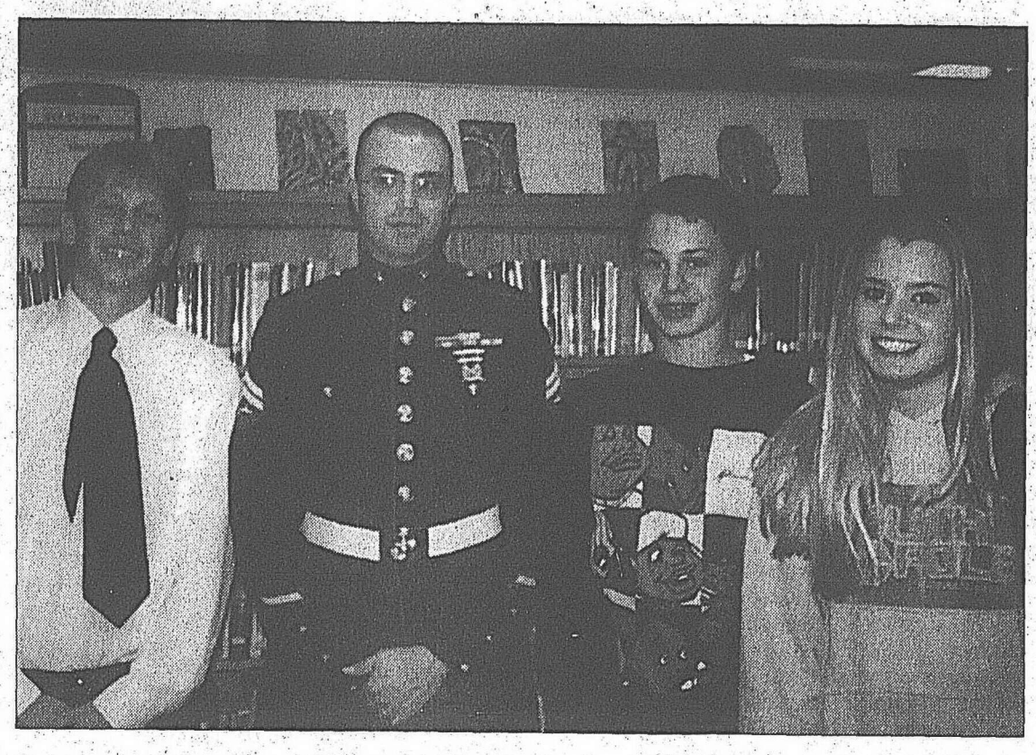
Later the students visited the home of President Jefferson Davis to see where his family lived until early April 1865.

The last part of the field trip took place at Tredegar Iron Works, which was an important factory during the Civil War that produced cannons and weapons for the Confederate Army. The students had the opportunity to learn about artillery from that time and participated in role-playing as an artillery unit.



Todd Farmer prepares for artillery duty at Tredegar Iron Works.

CHHS students host Iraq veterans



CHHS students and their U.S. military guest of honor are, left to right: Travis Mulford, Corporal Mike Davis, Michael Creed, and Jordon Poole.

By Jim Alberston
Special Correspondent

On November 11, Clover Hill High School students and four members of the U.S. military from Central Virginia participated in a Veteran's Day seminar on the war in Iraq.

Marine Corporal Mike Davis, Army Captain Travis Dettmer, Army Sergeant Raymond Hicks, and Army Sergeant Eric Hollis gave power point presentations and described to students their duties during the time they served in Iraq. They explained their mission in Iraq and talked about the variety of living conditions they experienced while traveling through the Iraqi desert, mentioning the comforts of home they missed while defending America. The absence of good food and long showers were at the top of the list.

Receiving mail and regular e-mail always helped morale, the soldiers said.

Near the end of the presentation, several students dressed up in Marine and Army gear and one student dressed as an Iraqi civilian.

Several of the students had the opportunity to sample the MRIs (food rations) that all soldiers eat in Iraq.

All of the guests expressed the hope that their fellow soldiers still serving in Iraq will return home safely.

They reflected on the tremendous pride they have for America and said they hoped their actions in Iraq would continue to keep the U.S. safe and secure.

CHHS students and staff give back during holiday season

By Maidson Bolls
School Correspondent

As the holiday season approaches, both Clover Hill High School students and staff are opening their hearts and giving back to the community.

Among them is English teacher Heather Curran, who adopts at least one angel per class every year from the Salvation Army Angel Tree.

"I love Christmas, and it horrifies me to think that a child may not have an enjoyable one," Curran said. "I may not be able to change the world, but I do have the power to make someone else's corner a little better."

Curran also feels that charity is an important lesson for her students, especially around the holiday season. "I want my students to have a larger perspective on things, and I think this opportunity puts their lives in a whole new light," Curran said.

School-sponsored clubs and organizations are also helping out around the area. Members of the CHHS Interact Club volunteer for holiday events as well as year-round projects. Sponsored by the Brandermill Rotary, the Interact Club helps out the Adopt-A-Highway program; visits residents at Brandermill Woods; and supplies volunteers for various events in the Midlothian area.

"Everyone has a responsibility to contribute to the community," sponsor and Spanish teacher Linda Young said. "I am constantly amazed with these students who find time out of their busy schedules to volunteer. [They] are not looking for recognition, just an avenue to share their time and talents to help others."

The Friends of HAPPE (Homeless Animal Protection Placement Education) is also a club that reaches out to others by helping animals in need. The club's activities include fostering homeless animals, helping at adoption events, and aiding fundraisers.

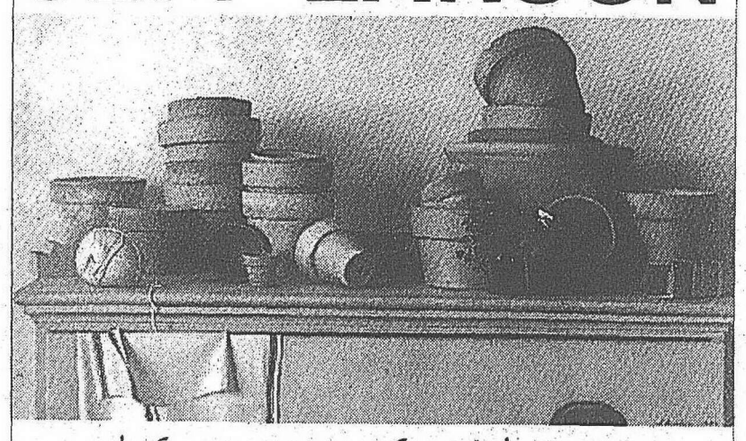
CHHS NEWS



"It is so wonderful to help with students who want to help animals who cannot help themselves," sponsor and math teacher Judy Bowman said. "I feel we have made such a difference in how many dogs and cats that have [been adopted] that would have otherwise been killed."

Bowman feels the students develop a sense of responsibility through the volunteer work. "It allows a better outlook on life because you are just not focusing on yourself," Bowman said. "We have been blessed and this is the least we can do."

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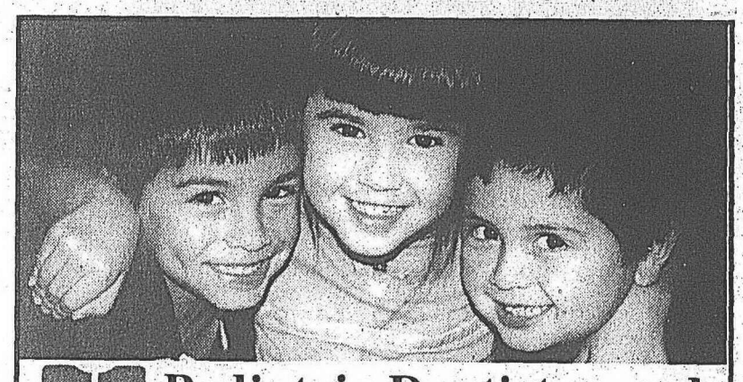
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CHHS boys volleyball team proves it has the right stuff on the court

By Kate Vance
School Correspondent

An outstanding record precedes Clover Hill High School's boys volleyball team. This season, the team has whipped many other high schools, with a record of 25-2.

Junior and player of three years, Greg Stafford, gives credit to the time spent on volleyball throughout the rest of the season for their exceptional season.

"A lot of the volleyball players play for the Richmond Volleyball Club in the off season, which increases their skill level," Stafford said.

Senior, David Meador, credited the strength of the team, and their wins to team work.

"Everyone on the team contributes to the wins, not just one player," Meador said."The reason we succeeded is because we work as a team, and we have all stuck together and keep improving as a team."

Even though the team is incredibly strong, senior, Keith Speers, notes their flaw is the players' heights. The way they deal with a weak point is offsetting it in other areas of their game.

"Because we are at a height disadvantage with the players, we compensate with a stronger effort," Speers said.

After winning their regular season, district tournament, regional tournament and state semi-finals, the Cavs met their defeat in state finals against the Cox High School Falcons with the final scores being 25-23, 25-21 and 25-23.

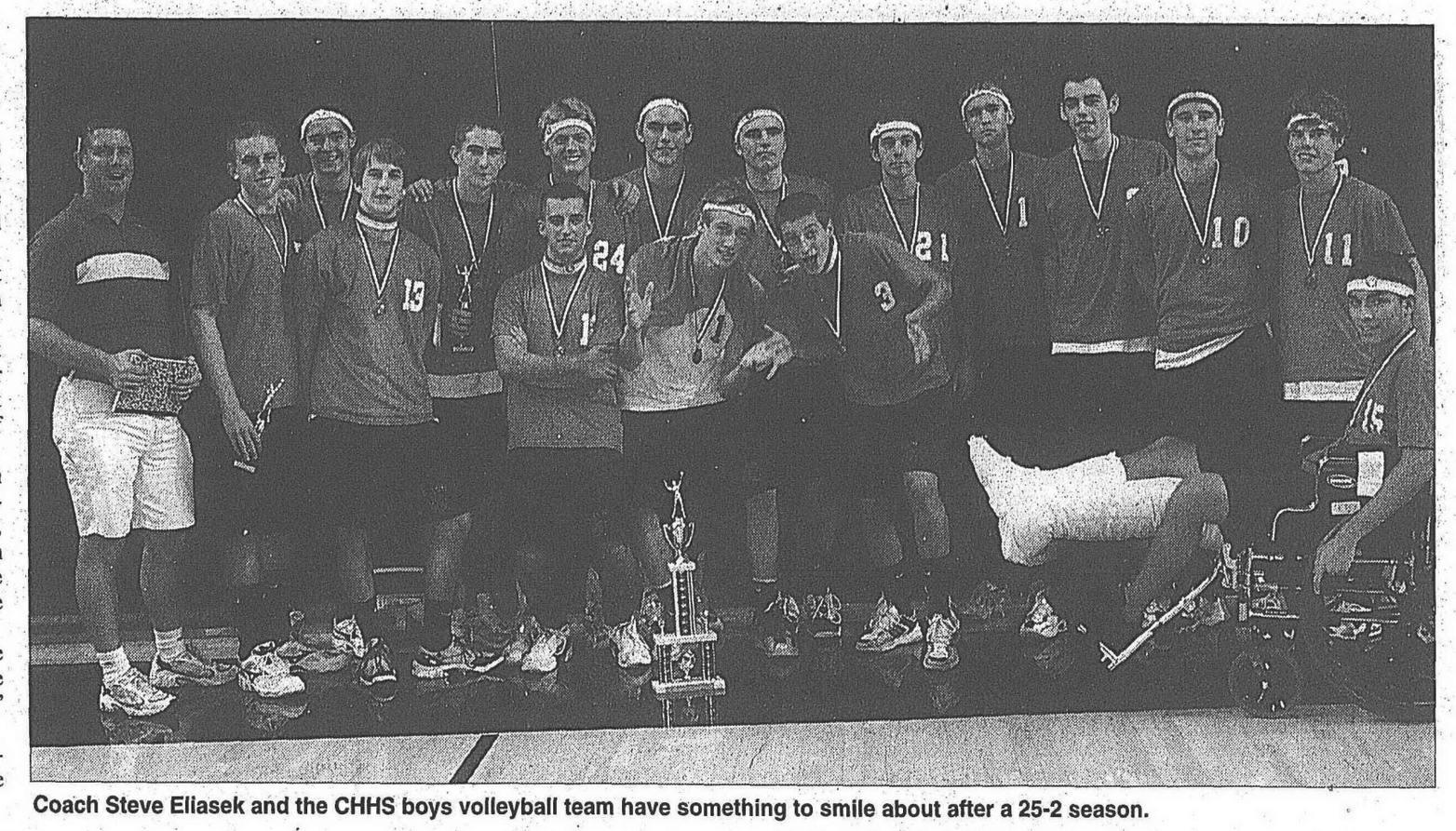
Meador was pleased with their past performances, but had hoped for a better outcome in the State finals.

"We played well but we didn't get the points when it mattered," Meador said. "We always had the lead, but we blew it towards the end of every game."

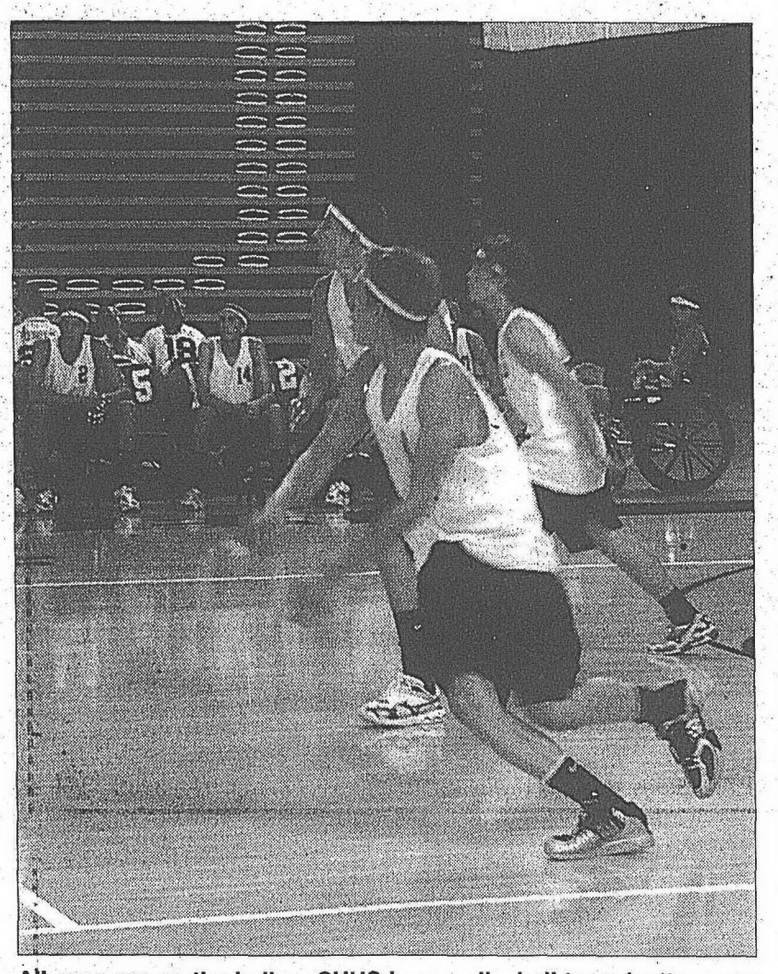
Regardless of the final defeat, each player remembers the reason for playing the game. According to Speers, the most enjoyable part of the match is greeting the other team and the "circle up" of the team right before the first serve.

"My favorite part is before the game when we shake hands with the team and we circle up before a match," Speers said.

The victories and unique experiences have made this a memorable season.



Coach Steve Eliasek and the CHHS boys volleyball team have something to smile about after a 25-2 season.



All eyes are on the ball as CHHS boys volleyball team heats up on the court.

SCMS girls cross country team makes a championship run

By Debbie Hickey
School Correspondent

The Swift Creek Middle School girls cross country team finished as champions for the regular season with a 5-0 record, and the boys were not far behind with a 4-1 season record.

Both teams finished second at the county meet.

Coaches Tom Robertson and Lisa Melroy coached the largest cross country team in the county with over 90 members.

Athletes receiving awards at the year-end banquet are: Most Valuable Runners: Jeff Quackenbush and Jenna Moye; Coach's awards: Tyler Saupe and Lauren Schwartzenburg; Spirit Awards: Taylor Jones and Erin Stehle.

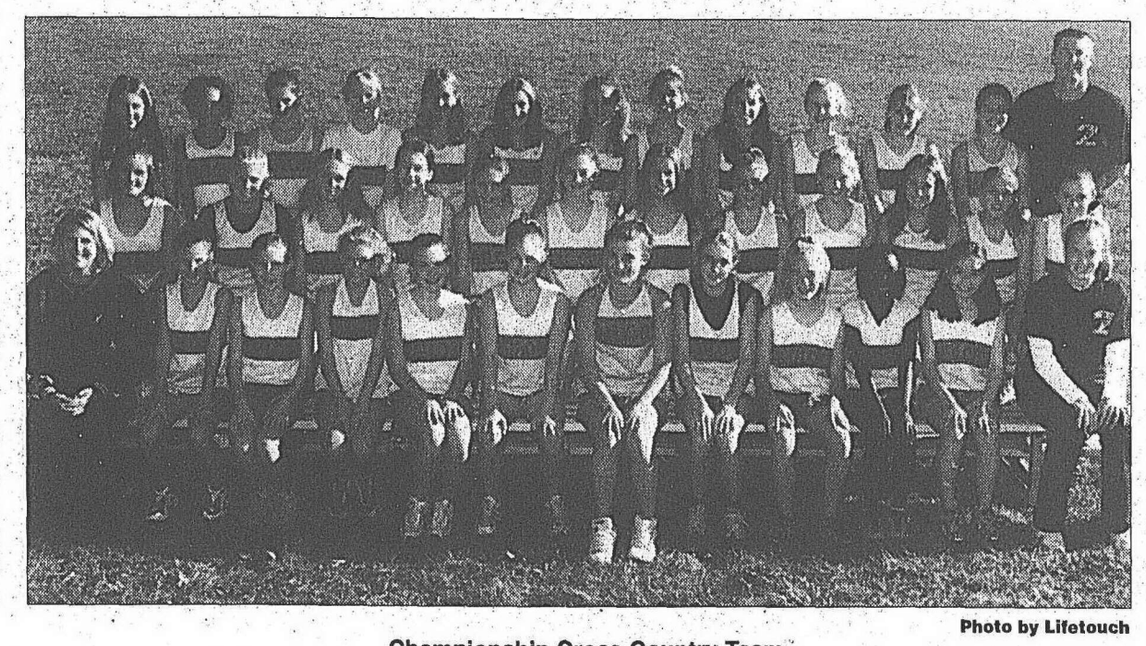
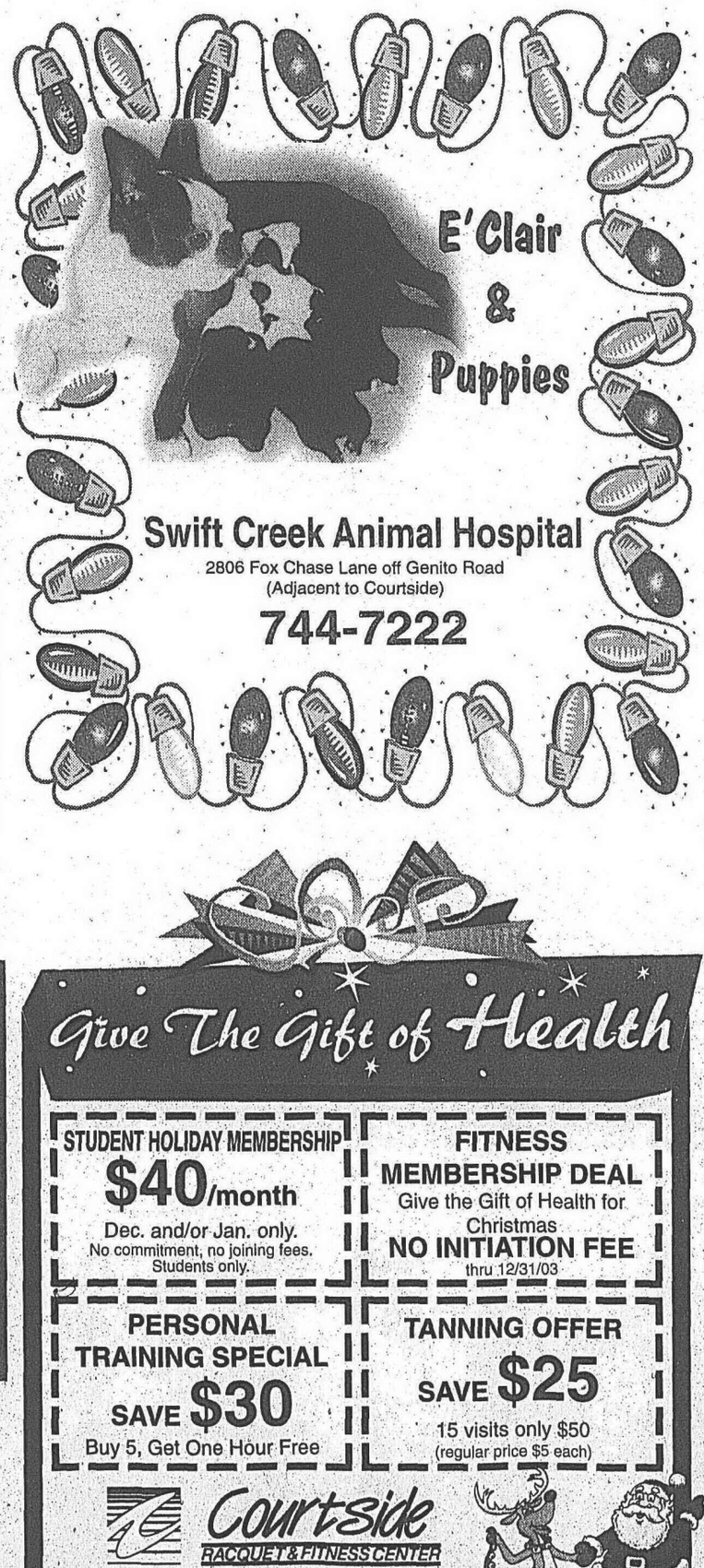


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Championship Cross Country Team

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Photo by Lynda Raines

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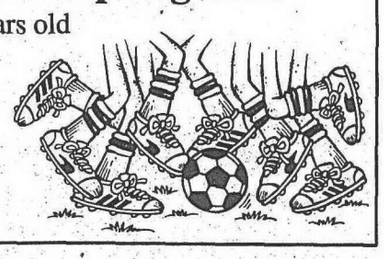
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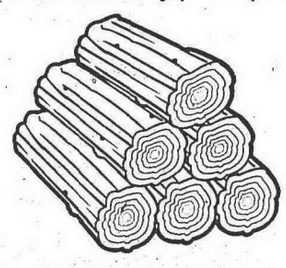


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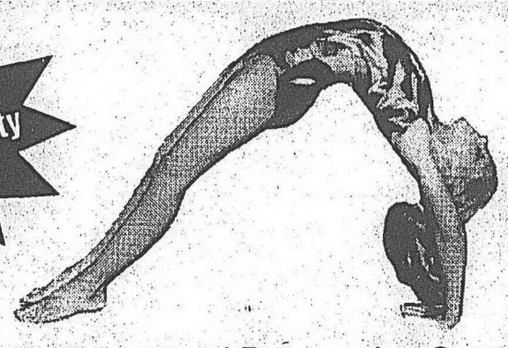
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CHHS boys volleyball team proves it has the right stuff on the court

By Kate Vance
School Correspondent

An outstanding record precedes Clover Hill High School's boys volleyball team. This season, the team has whipped many other high schools, with a record of 25-2.

Junior and player of three years, Greg Stafford, gives credit to the time spent on volleyball throughout the rest of the season for their exceptional season.

"A lot of the volleyball players play for the Richmond Volleyball Club in the off season, which increases their skill level," Stafford said.

Senior, David Meador, credited the strength of the team, and their wins to team work.

"Everyone on the team contributes to the wins, not just one player," Meador said."The reason we succeeded is because we work as a team, and we have all stuck together and keep improving as a team."

Even though the team is incredibly strong, senior, Keith Speers, notes their flaw is the players' heights. The way they deal with a weak point is offsetting it in other areas of their game.

"Because we are at a height disadvantage with the players, we compensate with a stronger effort," Speers said.

After winning their regular season, district tournament, regional tournament and state semi-finals, the Cavs met their defeat in state finals against the Cox High School Falcons with the final scores being 25-23, 25-21 and 25-23.

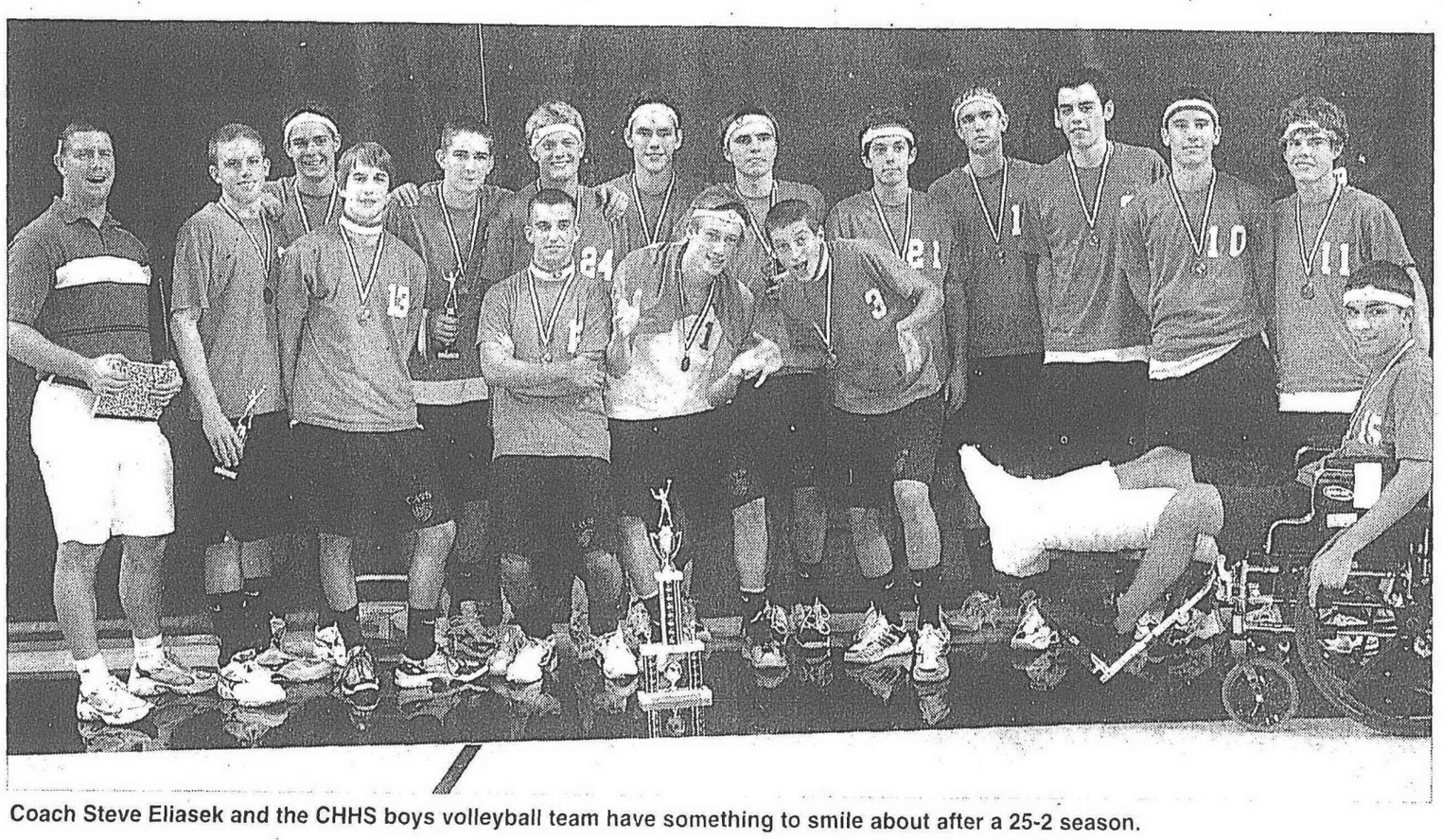
Meador was pleased with their past performances, but had hoped for a better outcome in the State finals.

"We played well but we didn't get the points when it mattered," Meador said. "We always had the lead, but we blew it towards the end of every game."

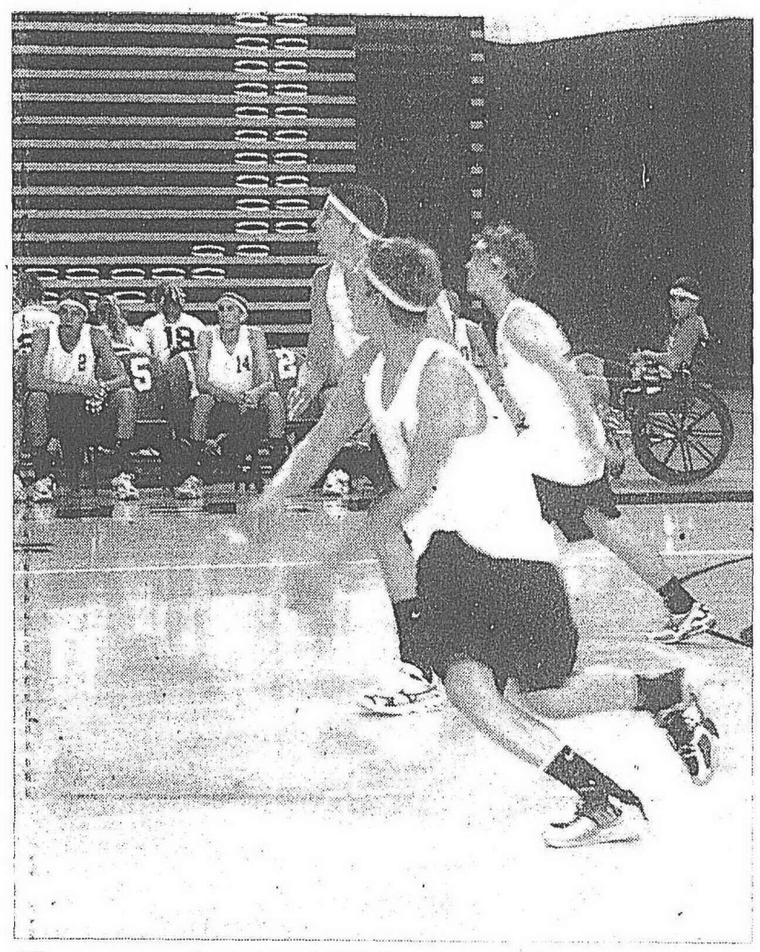
Regardless of the final defeat, each player remembers the reason for playing the game. According to Speers, the most enjoyable part of the match is greeting the other team and the "circle up" of the team right before the first serve.

"My favorite part is before the game when we shake hands with the team and we circle up before a match," Speers said.

The victories and unique experiences have made this a memorable season.



Coach Steve Eliasek and the CHHS boys volleyball team have something to smile about after a 25-2 season.



All eyes are on the ball as CHHS boys volleyball team heats up on the court.

SCMS girls cross country team makes a championship run

By Debbie Hickey
School Correspondent

The Swift Creek Middle School girls cross country team finished as champions for the regular season with a 5-0 record, and the boys were not far behind with a 4-1 season record.

Both teams finished second at the county meet.

Coaches Tom Robertson and Lisa Melroy coached the largest cross country team in the county with over 90 members.

Athletes receiving awards at the year-end banquet are: Most Valuable Runners: Jeff Quackenbush and Jenna Moye; Coach's awards: Tyler Saupe and Lauren Schwartzenburg; Spirit Awards: Taylor Jones and Erin Stehle.

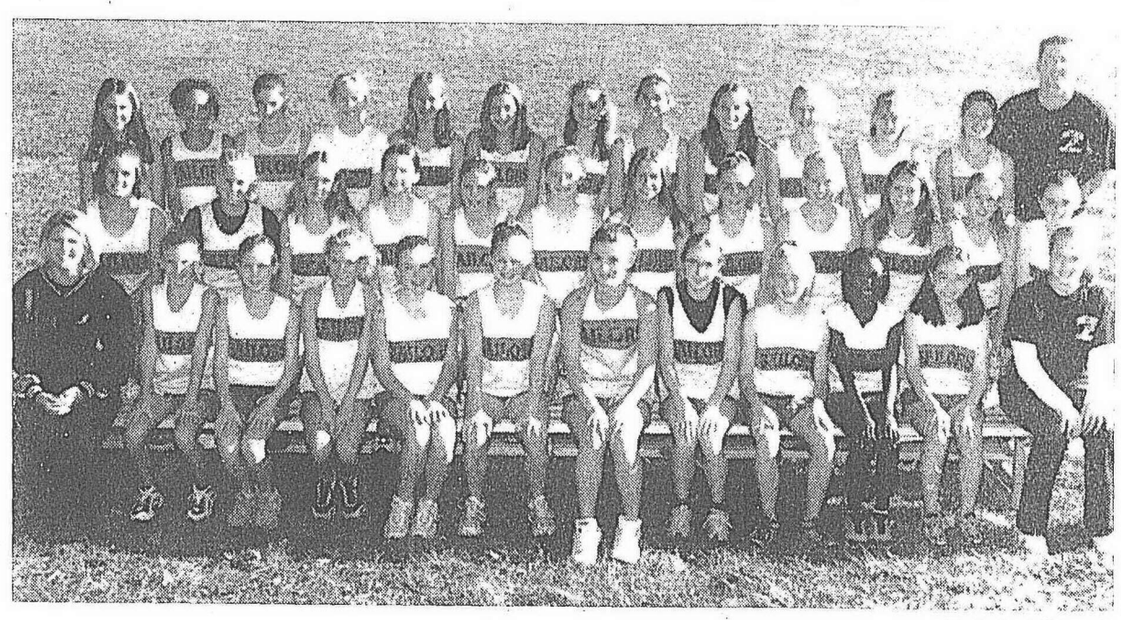


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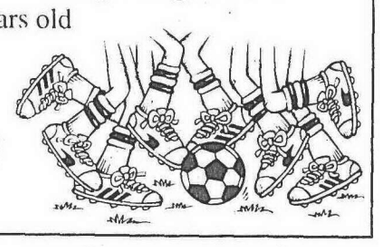
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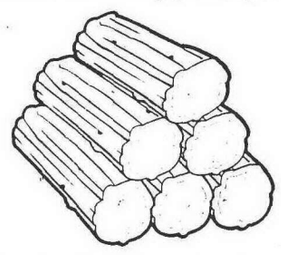
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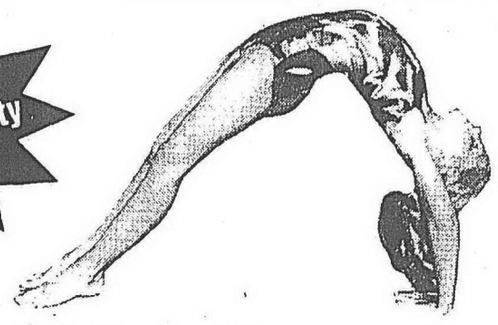


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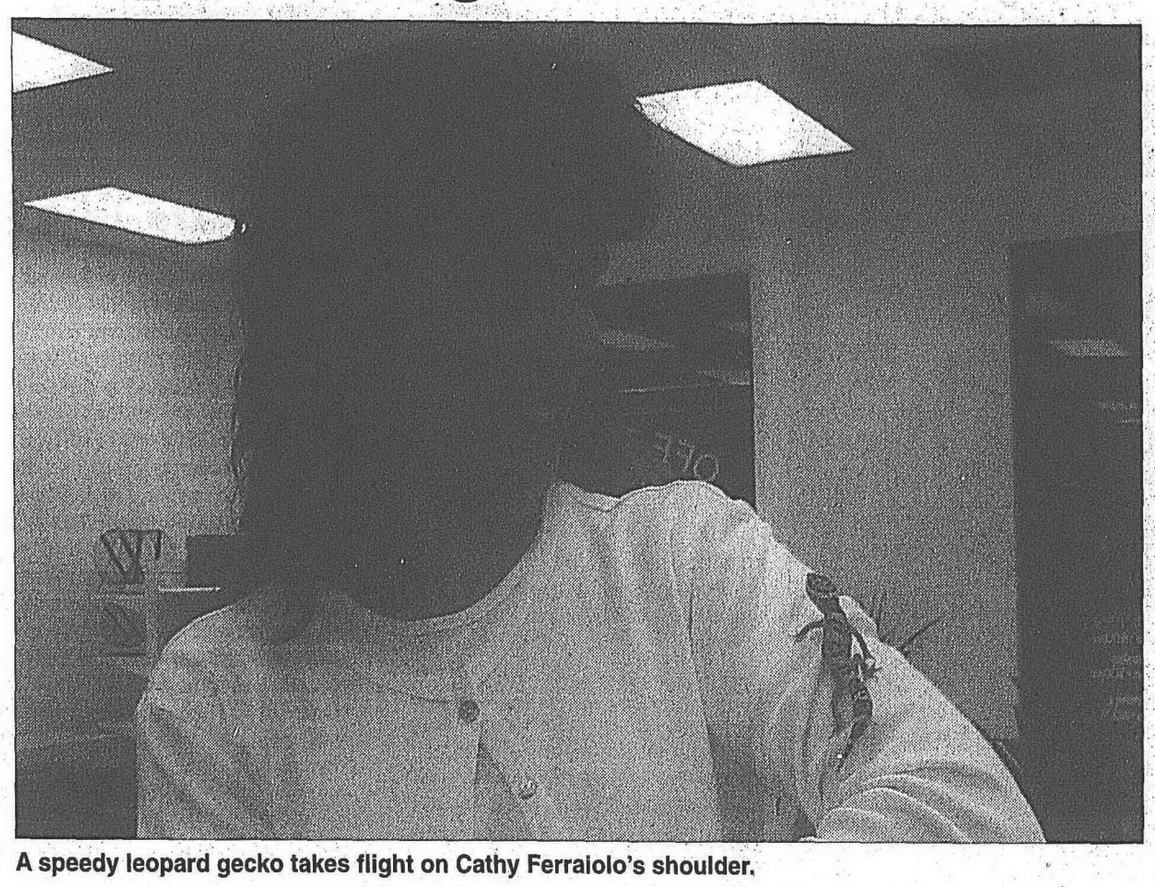
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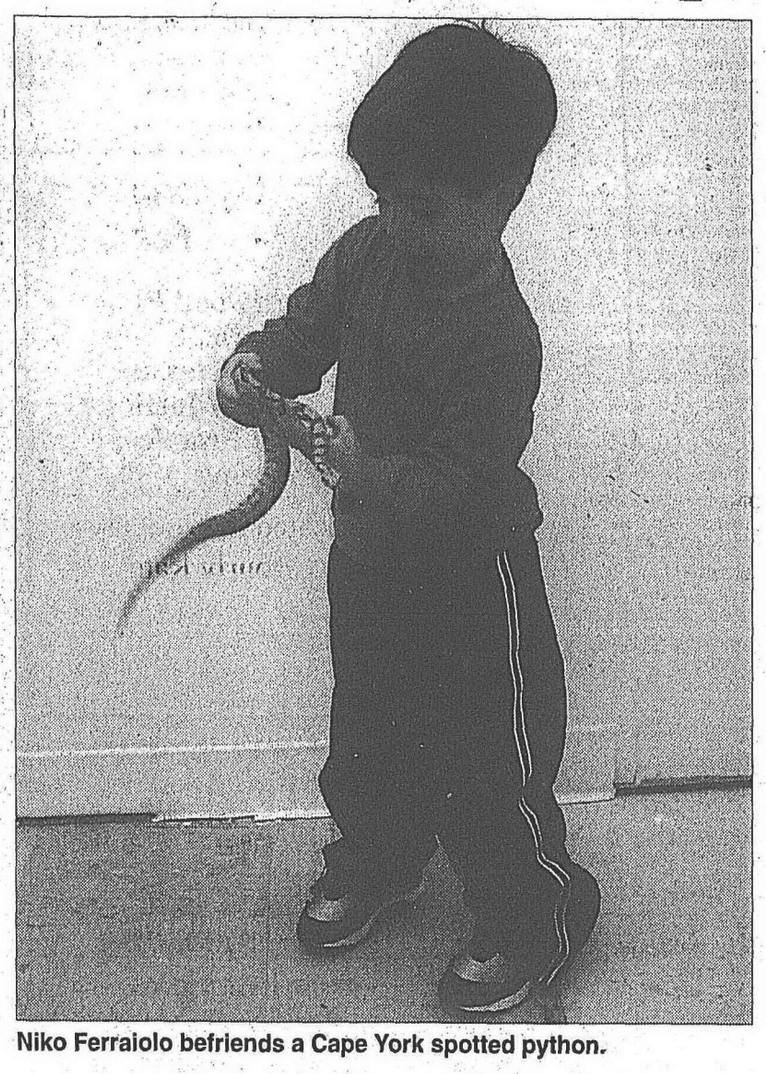
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Rare and exotic pets are right "Off the Ark" at new Market Square shop

By Lynda Raines
Copy Editor



A speedy leopard gecko takes flight on Cathy Ferraiolo's shoulder.



Niko Ferraiolo befriends a Cape York spotted python.

Man's best friend doesn't necessarily fetch sticks and go for walks on a leash. That's the idea behind Off the Ark, LLC, an exotic pet store that opened November 17 in Market Square.

Owners Cathy and Vinny Ferraiolo carry unique and unusual pets as well as food and habitat supplies. Some of the specialized exotic pets that can be found at Off the Ark include freshwater stingrays that grow to two-feet in diameter and "Old World" snakes such as pythons and boas, which can grow as long as six feet. Some of the exotic snakes found at Off the Ark are extinct in the wild, such as the Hogg Island boa.

Then there are the lizards: frilled dragon lizards, monitor lizards, Australian water lizards, and armadillo lizards. "We have leopard geckos, arrow frogs, red-eye frogs, and millipedes," Cathy Ferraiolo says. "The red-eye frogs are probably familiar—I call them the 'poster children of the rain forest.' The arrow frogs, which grow to only two inches, are beautifully, brilliantly colored."

The frogs, like the lizards and the snakes, are terrestrial pets; they live in a "dry" aquarium that resembles their natural environment. "The only pets we have right now that live in water are the stingrays," Ferraiolo says, "but we've got plans to stock tropical fish that can live alongside the stingray."

Off the Ark also carries "ornamental pets" such as tarantulas and scorpions. "The tarantulas and scorpions aren't meant to be handled," Ferraiolo says, "the enjoyment comes in watching them."

There are also African pygmy hedgehogs and Norwegian rats. "We breed all the hedgehogs we sell," Ferraiolo says, "and they are USDA (United States Department of Agriculture) approved. Ferraiolo stresses the importance of the USDA approval: "We take pride in that," she says, "because we care about the quality of the pets we sell."

Off the Ark carries pets that can't be found anywhere else, Ferraiolo says, "and we have everything needed to take them home and care for them, from food to habitat items."

Some of the feeder animals used for food that can be purchased at Off the Ark include frozen rats, mice, quail, live crickets, fruit flies and meal worms. Off the Ark also supplies care sheets, which contain explicit instructions on how to care for an exotic pet.

Ferraiolo says the unique pet store has been her husband Vinny's dream for a long time.

Vinny Ferraiolo has been breeding snakes as a hobby for six years.

His position as a biology and earth science teacher at Thomas Dale High School in Chester allows him to share his love of exotic pets with his students, and he conducts reptile shows at area libraries and schools.

He has also received a grant that combined Thomas Dale's biology and marketing departments in a joint venture to breed and sell leopard geckos.

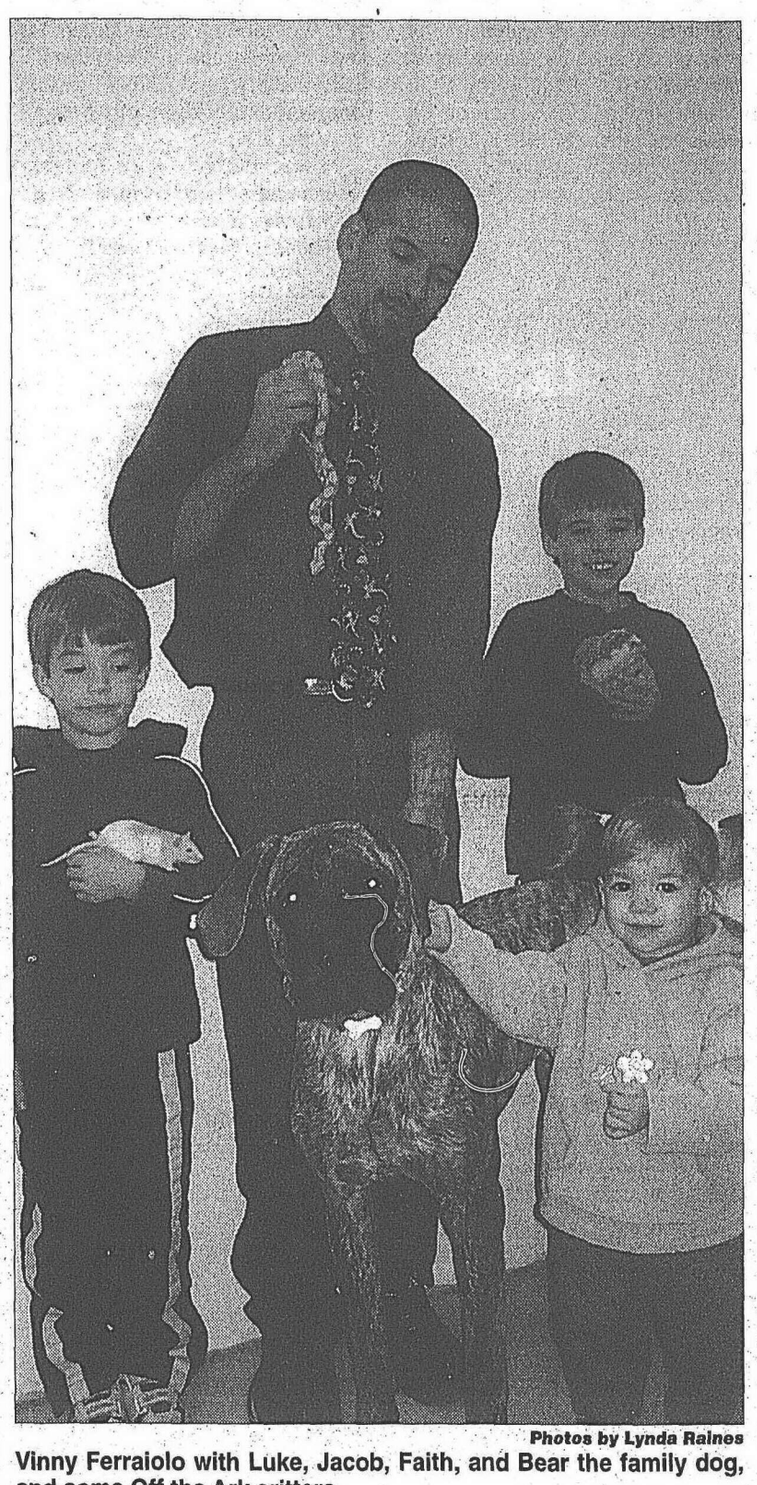
The Ferraiolo household is filled with children and exotic pets.

"Our children love the pets," Cathy Ferraiolo says, "and they handle them daily. Even Faith, our daughter who is 1-1/2 loves them; she especially is fond of the crickets. The boys, of course, took to the snakes right away."

Jacob, 10, and Luke, 8, are students at Swift Creek Elementary School, while Niko, 4, attends The Brandermill Church pre-school.

The Ferraiolos have a long history with Market Square. "We met when we both were working at Sergio's," Cathy Ferraiolo says, " we were married in the Tomahawk Baptist Church, and now we're starting a family business in Market Square, so it definitely feels like we've come full circle."

Off the Ark, LLC is open Monday through Friday 4 to 8 p.m., Saturday 11 a.m. to 7 p.m., and Sunday 1 p.m. to 5 p.m. For more information, call 744-0330.



Photos by Lynda Raines
Vinny Ferraiolo with Luke, Jacob, Faith, and Bear the family dog, and some Off the Ark critters.

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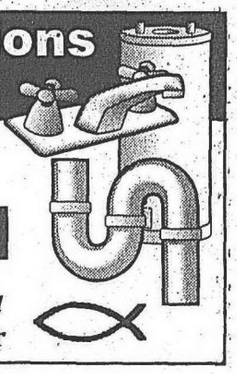
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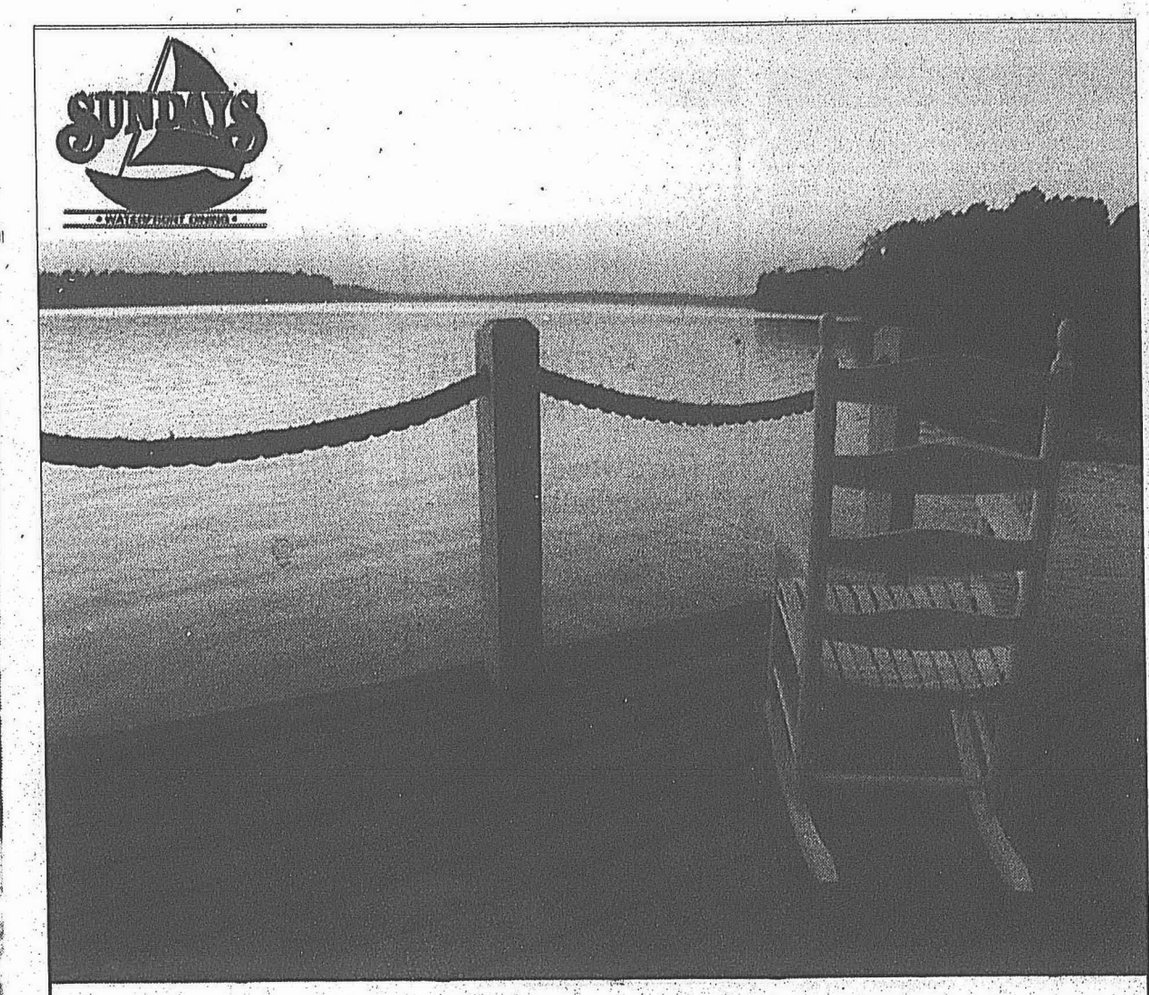
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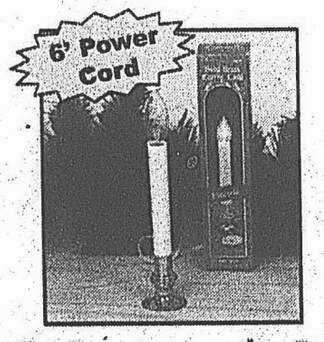
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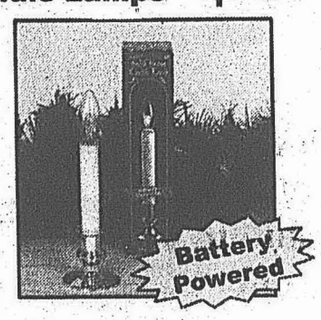
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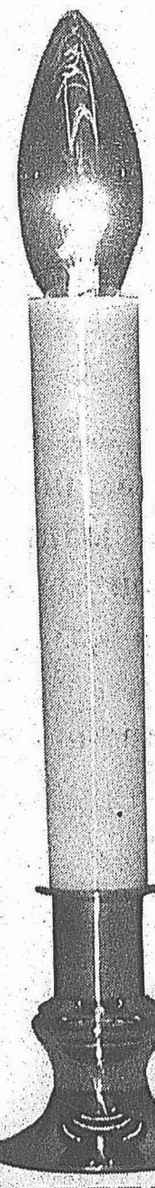
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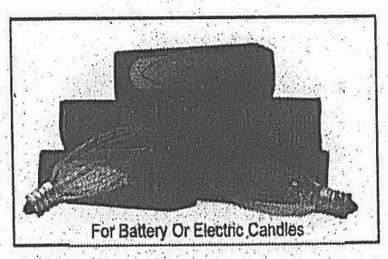




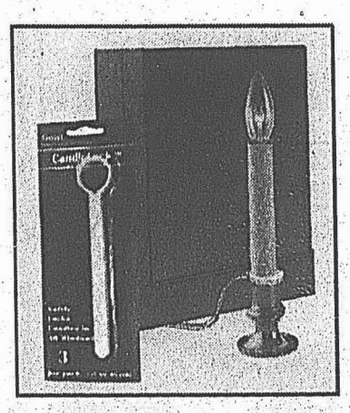


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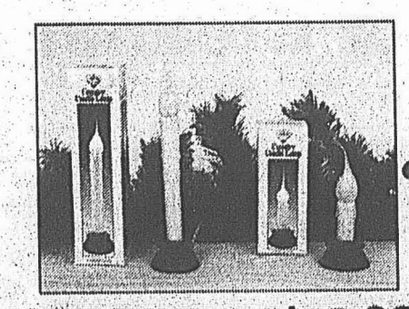




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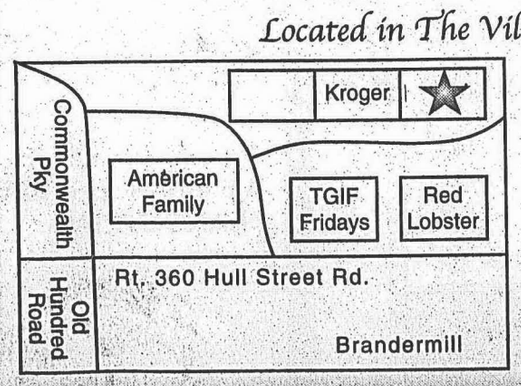
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