

January 2013

WILLIAMSBURG'S

Next Door Neighbors[®]

VOL. 7, ISSUE 1

PRICELESS

Discovering the people who call Williamsburg home

Leaving A Legacy

David George Ball

BUSINESS: Bob Singley

SPORTS: Rachel Mansfield

A&E: Sofia M. Starnes

HEALTH: Steve Smith

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This issue is about leaving a legacy. It's something most of us think about at some point in our lives. Some of us have made plans and others have perhaps only thought about it. No matter, we all live with the reality that our days are finite and how we choose to handle the inevitable is something only we can decide.

When my Aunt Bernice died a few years ago, she passed on her father's Mason ring to me. I had never met my grandfather; he died at age 35 from an aneurysm long before I was born. However, I remembered the ring because my grandmother wore it after her husband was gone. I guess she had that ring on her finger for about 50 years!

I was spiritually close to my grandmother and when she passed away almost 30 years ago my memories of her strength and goodness have stayed with me. It was a surprise to me to be given my grandfather's ring - the ring my grandmother cherished and wore for so long. While the heirloom does not have that much worth in terms of gold content, its worth is immeasurable to me. I wear it with pride and as a reminder of how important it is to try to live a good life.

In this issue, we have approached the subject of "legacy" in a few different ways. There are far more stories that could be written. We hope that you enjoy the ones we have been able to include and learn from the neighbors we interviewed for knowledge of this topic. NDN



Meredith Collins, Publisher

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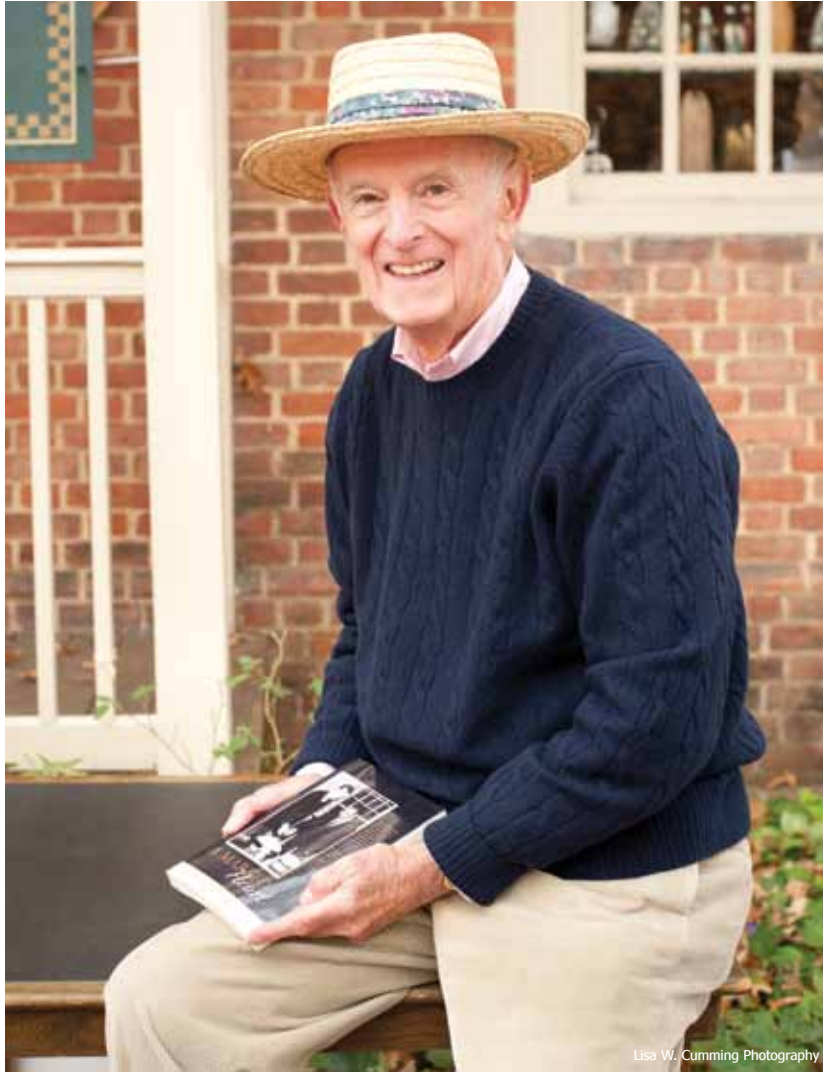
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A Marked Heart

A WRITTEN ACCOUNT OF A LIFE WELL LIVED



By Brandy Centolanza

Several years ago, David George Ball started writing down his life history at the encouragement of his wife, Carol, who thought David's five children would appreciate reading about his journey. What began as a recording for just family turned into the memoir, *A Marked Heart*, which David self-published in the spring of 2011.

The book recounts pivotal moments in David's life, including his childhood in wartime England, his encounter with Dr. Martin Luther King Jr., his involvement in the creation of the first 401(k) plan and his role working under President George H. Bush.

David was born in Gloucester, England and spent the ages of 3 to 9 with his family fearing Germany during World War II. The first few

chapters of David's book describe his experience as a child during the war. He recalls an American soldier coming to live with his family following the attack on Pearl Harbor. David had many conversations with the soldier about life in America, and he had felt it sounded like "a wonderful place."

David kept that in mind, and at the age of 17, he departed England for America. It was 1954, and David arrived in Chicago to study at the Moody Bible Institute. His intent had been to follow in the footsteps of his religious parents, Harold, a Baptist minister, and Irene, a missionary. David soon transferred to Yale after receiving a scholarship for a student entering Christian ministry. It was at Yale that David spent time with Dr. Martin Luther King, Jr.

David also helped form the Undergraduate Lecture Committee, which brought a series of speakers to the university. After hearing about Dr. King's boycott of segregated public buses, David invited him to speak at the University. Dr. King agreed. In September 1958, before Dr. King could speak, he was stabbed at a book signing in Harlem. David sent him a sympathy letter, and Dr. King responded that he would reschedule his visit once he recovered.

A few months later, in January 1959, Dr. King came to Yale for the lecture, even though he still required daily rest. Dr. King's secretary put David in charge of looking after him while he was there. "It was my job to make sure that Dr. King took a nap every afternoon," David recalls with a laugh.



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Dr. King gave a sermon on January 14, 1959 to a crowd of 2,000 students, much to David's pleasant surprise.

"People were standing in the aisles, standing in the windows because there were no seats." After Dr. King's speech, "Everybody stood up and cheered. I stood up and cheered. It was really exciting," he says.

David found out that the next day was Dr. King's 30th birthday, so he rounded up a cake and some students to help Dr. King celebrate. A photo of David helping Dr. King cut his birthday cake graces the cover of David's memoir.

"He was really happy that day," David says, "and that day had been a turning point in my life."

David changed his major to political science. "After I graduated Yale, I vowed to help make the world a better place like Dr. Martin Luther King, Jr."

David moved on to law school and became a tax lawyer on Wall Street. In 1963, he married his first wife, Morganne. The couple started a family, but when his wife tragically died, David put his dreams of public service on hold to deal with his grief and to raise his three children.

In 1974, David began to reestablish his career, this time as a corporate secretary for a large industrial company, AMAX Inc. Part of his job was to sit on the pension committee, where he discovered some of the issues employees had with their retirement plans.

"It turned out my calling wasn't in civil rights," David says. "I became concerned about a different national problem, the lack of portability under traditional defined benefit pension plans."

David set about making changes to the pension system at the company, to protect both workers and management, and in 1981, the first 401(k) plan was adopted. "I hoped other companies would follow, but some of them were hesitant," he says. "I finally found my calling in 1989."

That was the year President George H. Bush nominated him as Assistant Secretary of Labor for pensions. David worked for the next three years on the establishment of 401(k) plan programs for employees with no pensions. Two weeks before President Bush lost his bid for re-election, the 401(k) regulation was published in the Federal Register under David's signature.

"Today, 70 million workers have the 401(k)," says David with pride. "It's all thanks to Dr. Martin Luther King, Jr., who steered me toward public service. To see the 401(k) as it is today is enormously exciting. It's breathtaking. I didn't end up becoming a minister because it was a different kind of ministry that God wanted for me."

Upon completion of *A Marked Heart*, President George H. Bush wrote David a letter telling him that he "indeed helped to make the world a better place."

"To hear my boss say this was very moving to me," David says. Seeing his memoir take off has been the same for him. Since the book was published, David has been busy promoting it, accepting speaking engagements and conducting interviews about it on national radio and television. Almost daily, weather permitting, David can be found perched outside the shop at Bruton Parish Church signing copies of his memoir.

"My market is the tourists now," he says. "My book is going all over the country and foreign countries too."

David shares that anybody can write a memoir, and the best way to start is by keeping a journal. "When you journal, you have the raw materials for a book," he says. "Everybody has a story. You have a story. You just don't realize it, but the potential is there."

Eventually, David wants to pen another book, but for now he's just content on where *A Marked Heart* is taking him. That includes to Atlanta next month to speak in commemoration of Dr. Martin Luther King Jr.'s 84th birthday. "I'm reconnecting," David George Ball says. "It's very exciting." NDN

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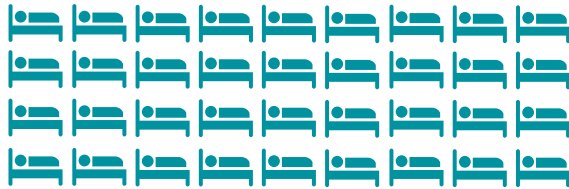


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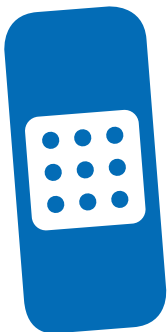
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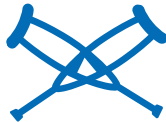
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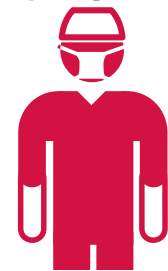


20 Medical Specialties



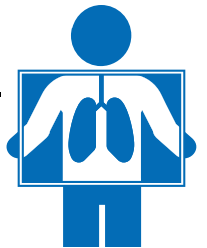
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A Family Business

By Alison Johnson

When Joe Scordo opened his restaurant in 1992, he named it after his grandfather, his namesake, a hard-working Italian stonemason who immigrated to Connecticut in 1907. From then on, Giuseppe's Italian Restaurant – "Giuseppe" means "Joseph" in Italian – has been a family affair.

Joe first put his oldest son, Anthony, to work at Giuseppe's at age 10. His son helped clear tables and later seat customers. Joe's wife is a day manager there, several of his nieces and nephews have worked during summer vacations and his 13-year-old son, Trace, may soon be doing some table-clearing on weekends. Another son, 3-year-old Max, and a baby grandson, Carter, are waiting in the wings.

Giuseppe's will stay in the family for the foreseeable future: Anthony, now 31, has bought into the restaurant and is now a co-owner, manager and chef. Every year on Anthony's birthday, Joe gifts him with stock shares as a way to gradually transfer ownership. Anthony says he



Joe Scordo with his son, Anthony

Lisa W. Cumming Photography

now owns a little less than half of the corporation.

But Joe believes the real key to passing down a family business is something more emotional than smart financial planning. That's making sure the business is what a child truly wants in his or her life – not just an obligation.

"It has to be important to them, not to me,"

says Joe, 65. "It has to be their dream, their desire, because a parent's dream is not always the same as a child's dream. Sometimes parents push kids in directions they don't want to go. I always said I would never do that to my kids."

Luckily, Anthony says he's all in. Armed with a business degree from Virginia Commonwealth University, he aims to blend tradition with innovations such as revamped menus and technology for easier accounting.

"I wouldn't want it any other way," Anthony says. "We've built this as a family. To sell it and have someone else run it, with my great-grandfather's name on it, doesn't feel right."

Joe, a Connecticut native, introduced his son to the restaurant business very early. After a four-year stint as an enlisted man in the Navy, Joe attended the University of Denver with help from GI benefits and waiting tables and bartending jobs. After graduation, he got into the hotel business and managed a variety of properties for 15 years, sometimes bringing Anthony to work.

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"The chefs would spoil him," Joe remembers. "He'd try any food they made. He was eating escargot when he was just a little kid."

Joe moved to Williamsburg about 26 years ago for a hotel job. Eventually, though, he tired of the frequent travel required for that career and decided to focus on a smaller piece of the hotel business, a restaurant.

"Really, I never thought I'd be in business so many years later," he says. "I just wanted to open a little place and be happy, and have enough money to pay the bills."

Giuseppe's also was a place where he could teach Anthony about work ethic, just as his grandfather had taught him. "My grandfather was a tough old guy – a machine gunner in the Alps, captured twice by the Germans, lived until he was about 80," Joe says. "I worked construction jobs with him when I was 14. He showed me a lot about how to be a good man." By 15, Joe had landed his own job, selling hot dogs and making milkshakes at a beach concession stand.

As for Anthony, he had the normal attention span of a preteen boy and was a less-than-illustrious bus boy at age 10, Joe reports with a laugh. But by 13, Anthony was doing some hosting out front and asking customers about their dining experience. "Now he can start a conversation with anyone," Joe says.

Looking back, Anthony appreciates his childhood days at Giuseppe's. "My dad taught me how to work, how to earn things," he says. "I'll still get out there now and bus tables sometimes. It's always good to help out wherever you can."

Anthony didn't come right to Giuseppe's after college – which, in Joe's opinion, was a good thing. He held several jobs in Richmond and Virginia Beach, including managing an upscale Tex-Mex restaurant, until one day something clicked in his mind: his family had a profitable business that he believed, with a little tweaking and modernizing, could survive and thrive into the future.

"I like challenges," Anthony says. "I like coming up with new solutions and creating new approaches, because you've always got to grow and change." Having his father as his boss isn't always easy, he admits, "but I wouldn't trade it. I'm not going anywhere."

Since Giuseppe's moved to a new location in 2009, Joe and Anthony have worked together with their staff to refresh the décor and menu. For example, Anthony is gradually moving away from the heavy sauces and cheeses that are staples of American-style Italian cuisine and embracing healthier trends such as incorporating fresh fish into dishes. The family also opted against putting any televisions on the walls, to help conversations flow.

What no one ever wants to change is Giuseppe's family-friendly feel, which father and son partly credit to having longtime staff members and on-site owners who interact with customers and oversee details large and small, from studying food trends to trying to keep prices reasonable.

"Running a restaurant looks easier from the outside in," Joe says. "A lot of people think, 'Oh, I can make a drink and my wife can cook, so let's open a restaurant.' There's a lot more to it. It's hard work. It takes a competitive spirit to stay ahead of the competition."

Joe, who also manages some real estate properties, has no immediate plans to retire. Even when he does, he still pictures himself coming into Giuseppe's to chat with customers. "The doctors say to keep being active," he says. "I don't want to play golf all day with my retired friends. I think it would be much nicer walking around the restaurant."

Not surprisingly, Joe has no plans to push Trace and Max into the family business if they're not interested. Anthony feels the same way about his 9-month-old son, Carter. "If it's what he wants, Okay, it's what he wants," Anthony says, before adding with a laugh, "Of course, I hope he becomes a brilliant baby brain surgeon who changes the world." If he does, perhaps he'll celebrate over dinner and drinks at Giuseppe's. NDN



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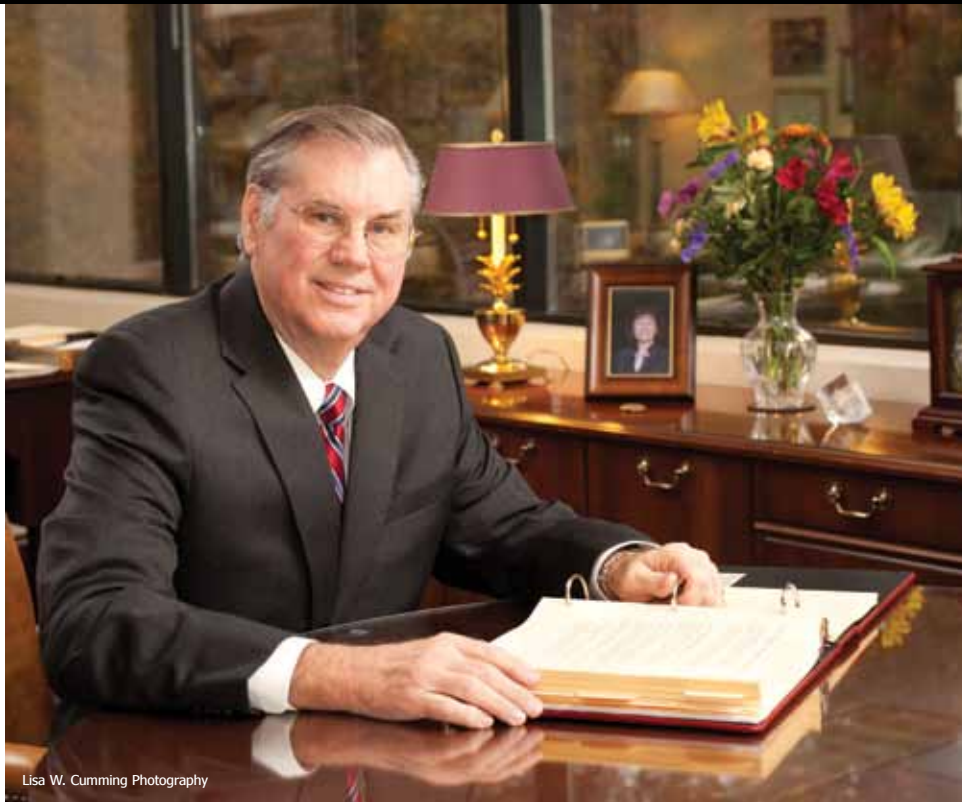
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“Life Planning”

By Linda Landreth Phelps

The old saying “Failure to plan is planning to fail” still holds true, especially when considering how best to preserve our hard-earned assets. A lifetime of working and saving can easily be negated after we’re gone if we’re not wise enough to put some basic safeguards in place.

“Six out of ten people in the United States die without making a simple will, and of the 40% who do have a will, half simply leave everything to a surviving spouse,” says Williamsburg’s Richard L. “Dick” Ferris, of the law firm

Ferris & Associates. Dick has dedicated his lifetime of work to ensuring that his clients establish and maintain control of their own legacies and transfer their assets to the right loved ones, at the right time, and in the right way.

“My associates and I take a ‘life planning’ approach,” Dick says. “We like to get to know our clients and their families first, and then help them with a financial and legal strategy that will consider their hopes and dreams as well as their aspirations and fears.”

Dick began his legal career in 1972 with the Ohio Attorney General’s Office Tax Section, and moved on to a position with Aetna. Eventually, he found himself drawn to the idea of going out on his own and relocating to Williamsburg in order to serve a much-needed market. Dick founded Ferris & Associates in 1993, a law firm whose practice is limited to estate, tax and trust planning; probate and estate administration; and business formation and planning.

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Nobody likes to dwell on life's inevitable end. The Ostrich Approach towards estate planning is very common. If we stick our heads far enough into the ground, we blindly hope, those pesky reminders of mortality may go away. The problem with this method is that those we leave behind have to deal with its consequences.

"Love, money and control: power struggles over these potential areas of conflict can fracture the closest and most well-intentioned family," Dick says. "I have seen it happen."

Regarding financial inheritances, an important gift you can give loved ones is the seamless transition of your wealth.

What wealth? - you may ask. *I don't have enough to worry over.* That's where you may be wrong. Single, childless people need a will, too. If you'd want your best buddy to have your fishing tackle if you pass away instead of your sister who'd dispose of it in a garage sale, you had best get it in writing. If you'd like a particular sweet niece to have your mother's heirloom quilt, please specify so in a legally binding document. Dick explains what could happen to anything you own when the Ostrich Approach is employed.

"If you die intestate, without even having a minimal hand-written will, the government steps in. Courts will freeze all assets (checking and savings accounts, investments, personal

property, etc.) and publicly administer and allocate your estate. Costs associated with this often lengthy process - appraisals, court costs, accounting, [and] lawyer's fees - can eat up a considerable amount of money and time," Dick says. But even with a will, heirs will still face the delay and cost of probate.

Probate is a legal process that includes proving in court that a deceased person's will is valid; identifying and inventorying the deceased person's property and having it appraised; paying debts and taxes; and distributing the remainder as the will (or state law, if there's no will) directs.

Do you own property in more than one state? The laws of that state, not your state of residence, apply to your property there. Intestacy laws also vary by state. For example in Florida if you die without a will and are survived by a spouse and children from the marriage, then your spouse takes the first \$60,000 of the estate, plus half of the remaining balance, and your children share equally in what's left. But using the same facts in Virginia, your spouse will inherit 100% if it's a first marriage, and your children will receive nothing. It's when we are dealing with blended families that it gets particularly tricky.

"In Virginia, a surviving spouse of a subsequent remarriage receives one third, while the

children receive two thirds of an unprotected estate. There are also circumstances in which offspring of the first marriage could be inadvertently disinherited," Dick says. "If you remarry and commingle assets without legal protection, you're asking for a train wreck."

In this financially and culturally complicated world, every day unprotected estates go to ex's or alienated children who blow through their inheritance in ways that, if they knew, would cause the departed to figuratively spin like a top in their graves. The best way to avoid drama is to have an attorney draw up a simple, affordable will, or to be more precise and thorough and avoid the hassles of probate entirely, a Revocable Living Trust. In most cases, it's well worth the extra expense.

By its design, a Living Trust covers all three phases of your life: while you're alive and well, while you're alive but not so well, and after your death. Don't confuse this with a Living Will, which only covers what your wishes are if you are near death. A Revocable (meaning it can be changed during your lifetime) Living Trust is a dynamic document and can be added to and modified to fit changing circumstances, such as providing for the care of aging parents or a beloved pet. You retain full control of all assets while alive and can specify what happens to them after you're gone.

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There are many estate strategies which legally can be employed to maximize what is left to heirs and to minimize any potential tax burden. Laws regarding such things as taxes, bequests and charitable giving are always changing, and professional help is unequivocally crucial to the success of any strategy.

“Families that plan their estates tend to survive their journey through the generations intact,” Dick says. “It’s not about the legal documents; it’s about the results from those documents. I find that the true wealth of a family is in the passing along of its core values. Many of our clients will express their philosophy of life, spiritual beliefs, and their vision for their family’s future in a document included in their trust known as a Family Legacy Letter. With this in place, generations to come can reflect back on those that came before, and absorb the wisdom found there.”

Over the course of Dick’s 40 years in law, he’s gained a lot of wisdom himself, which he freely shares with his colleagues and the public. He has authored numerous articles, including a publication in the Virginia State Bar’s Trusts and Estates. Dick frequently speaks before civic, social, and professional groups, as well

as having co-authored three books on Estate, Taxation and Trust Planning. His passion is to help people maneuver the murky waters of life and the law without running aground.

Dick follows his own advice when it comes to estate planning. He and his wife, Joyce, are active supporters of many charities, including

“Families that plan their estates tend to survive their journey through the generations intact. It’s not about the legal documents; it’s about the results from those documents.” ~ Dick Ferris

their home parish of St. Bede, and they hope to continue that support even after they’re gone, thanks to a carefully drawn Revocable Living Trust.

Joyce Ferris was her husband’s office manager for 15 years, until she retired three years ago. Proof, Dick says, that “A husband and wife really can work together without killing each other!” They’re both pleased with their 1993 decision to relocate from Northern Vir-

ginia to establish his own private law practice in Williamsburg.

“Joyce and I had visited this area many times for anniversaries and other special occasions. We both just loved the city’s ambience and beauty. We’re big golfers - Joyce is actually better than I - and it seemed to be a great place to live and work. It was a good decision and we’ve been very happy living in Governor’s Land,” Dick says. “Thanks to the merger, we can play golf more often and always shoot within a few strokes of each other.”

Last fall Dick merged his firm with that of the respected, multi-practice Richmond law firm of Carrell, Blanton, Garrett and Van-Horn, so with that additional work force in place, he has more time for those relaxing games of golf. He may be at an age when many think about permanently shedding their business attire for the sportier wardrobe of retirement, but, unlike his wife, Dick has other ideas.

“I enjoy what I do too much to retire fully,” Dick says. “I still get a lot of satisfaction out of estate planning, but I also like having this extra time to spend with Joyce and the family.”

Sounds like a plan. A good one, at that. NDN

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By Ryan Jones

“I am only one; but still I am one. I cannot do everything, but still I can do something; I will not refuse to do the something I can do.”

- Helen Keller



Lisa W. Cumming Photography

Do you ever wonder if your charitable contributions make a difference? On an individual level, it can be hard to tell. Collectively, our efforts are inspiring. In a recent study, the Commonwealth ranked tenth in the nation with annual contributions exceeding 4.2 billion dollars. Locally, York and James City Counties combined to amass 102.1 million dollars in charitable donations.

Nancy Sullivan, executive director of the Wil-

liamsburg Community Foundation (WCF), is a supporter of many of the establishments that improve the quality of life for residents in greater Williamsburg. During the course of a business week, she interacts with applicants and contributors of all dispositions, and says that choosing to give on a local level is a popular option because results are readily discernible in the community.

“We had an event last week where one of

our donors addressed the idea of giving locally,” she says. “He explained that contributing to Williamsburg-area charities enables him to actually see what is happening with the donations. That’s one of the great things about our community: It’s an open door. Grant recipients want people in the community to know who they’re helping and what they’re doing. I think that makes a big difference. Our donors are people who really have a commitment to Wil-

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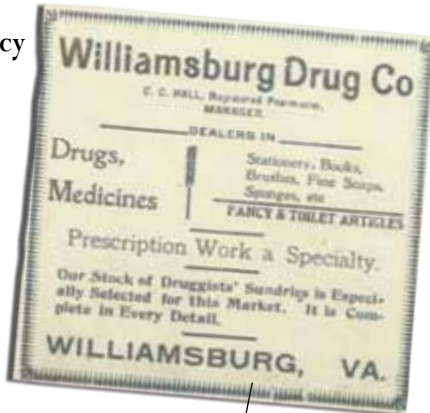


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liamsburg and to helping right here at home.”

Community foundations have been a prevalent philanthropic outlet since the early 1900s. Nearly fourteen-hundred community foundations are currently in operation around the world, with more than seven-hundred registered in the United States. Nancy says the easiest way to grasp the concept of a community foundation is to envision a collection of funds that supports needs in the community indefinitely. The idea is to pool locally donated resources into an invested endowment that distributes gifts back into the community in the form of grants. Since the original donation is left intact, gifts and bequests continue to support community interests long after they are made.

“Because we invest the money, and because the endowment is giving out a percentage each year, donors can arrive at the point where the amount given out is more than the original gift,” she explains. “It’s a slow process; you don’t build endowment overnight. It’s not instant gratification. Endowment is like a mountain and you have to get to the top before you feel like you have accomplished something. But we’ve been here for twelve years and have tripled our grant making over the last six years.”

Nancy says she was first introduced to the idea of non-profit work when she took a position with a theater in Washington D.C. called Arena Stage. Though Arena Stage was focused on supporting theater-related interests, it was a good ice-breaker for some of her future non-profit ventures. In 1993, Nancy traveled with her husband back to her roots in Connecticut, and later went to work for the Connecticut Community Foundation (CCF). She says she was excited about helping to drive a local non-profit, but soon found herself fielding questions from her mother regarding the work of community foundations.

“My mother asked me why people would give to a community foundation,” she remembers. “My answer was simple: eople contribute to a community foundation because it’s always going to be there. It is a collective form of giving. My husband and I set up a fund as part of a challenge we had a few years ago. It was small, and we might have been tempted to say, ‘well it’s not going to make very much of a difference.’ But we had one hundred other people who did the same thing. Put them all together, and that’s the source of our grants. That’s what makes it interesting. It’s not your fund or my fund... it’s our community fund. That’s what I think is the key to making community foundations work. The donations stay in the community, and they work for the community.”

During the latter part of her tenure with the CCF, Nancy says her husband began to consider finishing grad school so that he could pursue a career more in line with his educational path. As luck would have it, the two passed through Williamsburg on vacation, and Nancy made an offhanded remark that would prove to be serendipity.

“Part of our criteria in looking at grad schools was finding a place we could raise our kids and feel good about it,” she recalls. “The place we were living had a lot of the problems of an inner-city without many of the advantages. We had a great house and a pretty decent neighborhood, but I couldn’t let my kids wander around the neighborhood or ride their bike. It was a totally different environment. I can remember coming down here on vacation and going to the CVS on Jamestown Road to buy something. I remarked to my husband, ‘Wouldn’t it be funny if this was our CVS?’ A year later we were living a few blocks away, and it was our CVS!”

Nancy says living in Williamsburg has been good for the whole family, including her children.

“We thought this would be a great place to raise our kids, and it really has been,” she says. “My son was two-and-a-half when we moved here, and my daughter was six-weeks old. Now, my daughter goes to Matthew Whaley and my son goes to Berkeley. It’s been great for them.”

Nancy has been able to continue her work in the non-profit community as part of her family’s relocation. In the time she has invested

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with WCF, she says she has enjoyed seeing the diversity of programs the community fund is able to support. She recounts a recent grant award that helped promote art education to Williamsburg residents that, because of logistics, may not have had an opportunity to benefit from existing outreach programs.

“We made a grant in the spring to This Century Art Gallery so they could partner with Grove Christian Outreach Center and work with some high school kids on site,” she says. “They already had an art education program here in town with classes and summer camps, but some of the teenagers on that end of the county didn’t have transportation to get up here and attend the classes, so they brought the arts class to them. That was a program we felt really good about. It was a new venture, it was really serving a need by broadening the arts education options in the community, and it was bringing it to people. That’s the kind of program we like - something that we can really get our hands around and affect with a single grant.”

Nancy says she and the Distribution Committee at WCF sort through scores of grant applications each year and every donation helps to fund an interest that directly benefits the community.

“That’s what’s nice about giving locally,” she says. “You can have a big impact right here in Williamsburg. There are needs in our community that people don’t necessarily know about, and we see them on a regular basis. In Williamsburg, a five-thousand dollar grant can really make a difference. Five thousand dollars can be huge.”

Because of the many local donors to the community foundation, each contributor’s gift will gather momentum when placed alongside the donations of others. The resulting impetus will create a legacy of goodwill to those of the rising generation who, with a catalog of their own niches to fill, will lead the Historic Triangle into the 21st Century. **NDN**

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HELENA MOCK



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Planning

with Essential Documents

By Narielle Living

The typical image most people have of an attorney is a courtroom scene with the lawyer arguing in front of a judge and jury for his or her client. Helena Mock, however, chose to practice a type of law that typically does not include courtroom situations.

“I don't like being adversarial,” she says. “I like helping people and resolving problems, which is why I chose to practice estate planning and elder care.”

Helena was formerly a legal clerk with the United States Army. She graduated from William and Mary School of Law in 2000. Since then she has worked tirelessly to help others plan for their estate needs, whether it is through a will, trust, power of attorney or simple advice.

Her time is spent helping others to make plans that will benefit those they care about when life's circumstances change. When a person chooses to make plans for the future - even a future that may not include him or her - that person leaves a legacy that has thoughtfully considered the needs of others.

According to Helena, most everyone needs to have a plan in place for their estate, regardless of the size of the estate. "It doesn't matter if you have children or not, or if you are married or single, taking care of your estate is essential. This isn't just about what happens to your stuff when you die. It's about planning for something like an incapacity or appointing a medical care decision maker for your future. This is about looking at the big picture."

Sometimes people make plans for a special needs beneficiary, or decide appropriate ways to disburse their estate to loved ones. The most

"It is wonderful to watch a plan unfold the way it is supposed to. It removes stress for the survivors who are often trying to learn to live a new life all alone."

~ Helena Mock

important aspect of estate planning, however, is not in planning who gets what.

"Some of the important decisions you need to make are appointing someone to have power of attorney, an advance medical directive, a living will and a HIPAA (Health Insurance Portability and Accountability Act) authorization," Helena explains. These documents are essential at any stage of our lives, and can mean the difference between loved ones having the ability to help in your time of need or loved ones faced with the daunting challenge of fighting for what they think you might have wanted. After all, nobody can predict when they might become incapacitated, which is why Helena encourages people to make sure they have the proper documents in place. A *power of attorney* gives your selected person or persons the authority to make financial and/or legal decisions for you, and is often required by banks or financial institutions. An *advance medical directive* allows someone to make health care decisions for you, and can be especially important if you are unable to make those decisions on your own. A *living will* defines whether you wish to have life-prolonging medical treatments or not if you are facing a terminal illness or vegetative state. HIPAA protects your health information by forbidding the medical community to discuss your condition either verbally or in written communication without prior consent from you. Without a HIPAA authorization, doctors and nurses are not allowed to disclose any information to others, including family members, regarding your condition.

Having these documents in place is just part of the planning process. It's important to make sure that your documents conform to state and federal law or they will not be effective.

One of the biggest areas of concern Helena has seen in her practice is people relying on "do-it-yourself" documents. "Younger people think they don't need a lawyer, they can do it themselves from a kit they purchase on the Internet. But you need to have documents that fit your

important aspect of estate planning, however, is not in planning who gets what.

"Some of the important decisions you need to make are appointing someone to have power of attorney, an advance medical directive, a living will and a HIPAA (Health Insurance Portability and Accountability

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particular situation, and you cannot do that from the Internet," she says.

Unfortunately, Internet documents and kits are not always accurate. Helena says she is sometimes called upon to rectify those situations.

"I know people want to spend less money and try to do it themselves," she says, "but you are paying for the expertise an attorney provides. The attorney has been in these exact situations, and witnessed many just like them, and we know how to keep you out of trouble. Internet documents all have a disclaimer, and nobody will stand behind them if they don't work. Then you're on your own, and it may be the exact moment when you need it most."

There are a number of pitfalls involved in estate planning, and proper care must be taken to ensure the legality of everything done, including administering an estate once a person is deceased. According to Helena, personal liability is a factor for an executor of an estate. "The personal representative, or executor, is responsible for following the directions of the will and distributing assets according to those directions. However, there is an order that all debts must be paid, and it first must be determined if there is enough money available to pay all the debts."

If the debts are not paid, the executor can be held personally liable. Another issue to be aware of is unpaid or unfiled taxes dating back five years. This is why assets should be distributed only after all debts are paid.

"It is easier to manage the estate if the deceased was close to you, such as a spouse or parent, because you have more information about their life. But sometimes you have no way of knowing if taxes had been filed or what the estate contains. This is where an estate attorney can help keep you out of trouble. Since the fees are taken directly from the estate it is not a financial burden on the executor."

A relatively new facet of estate planning has to do with digital technology. "Digital assets are being incorporated into plans, and the government is now recommending a separate document for dealing with this," Helena says.

Digital assets are email accounts, social media accounts such as Facebook or Twitter, and online bill paying accounts. According to Helena, the federal government estimates that most people have an average of 25 password protected accounts. "What happens when you die?" she says. "Who will handle these accounts, and will your loved ones have access to pay the utility bills or mortgage? It's important to have a plan in place to let people know what to do with these digital assets."

Many people tend not to think about estate planning until it's too late. "Long term care is expensive, and that type of planning needs to be put in place before it's too cost prohibitive to get that type of insurance," she explains. Helena advocates planning for asset protection, which is about setting assets aside to provide for what Medicaid will not cover. "This can be accomplished by creating a special trust and can protect your assets in the long run. It's not about setting you up so your kids inherit everything and the taxpayer foots the bill, but about setting aside resources to have available for your care when you need it."

Helena is always surprised at the large number of people with means who do not have an estate plan.

"Until faced with a mortality issue, people put this off, and sometimes that means higher taxes or puts families in difficult financial situations." Having no plan adds to the stress and cost for your family, and usually this is a time when emotions are already running high.

"It is wonderful to watch a plan unfold the way it is supposed to," Helena says. "It removes stress for the survivors who are often trying to learn to live a new life all alone." NDN



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Focusing on FUTURE GENERATIONS

By Lillian Stevens

As independent wealth advisors, Bruce Lemley of Bay Rivers Group and his business partners, Alan Broderick and Charles Lucy, advise individuals and businesses in all areas of investment planning and management – from planning for education and retirement to tax management and estate planning. With a combined 42 years of industry experience, each partner brings a different focus and expertise to the table – and each holds the Certified Financial Planner™ certification.

“My partners and I have worked together over twelve years, formally joining together as a team in 2005. A year later, we decided that we could best serve our clients by branching out on our own as independent business owners.”

Consequently they formed Bay Rivers Group and chose Wells Fargo Advisors Financial Network as a partner.

“As a matter of practicality, it’s necessary to be backed by a financial network like Wells Fargo,” Bruce says. “Being independent simply means that we can act solely in the best interests

of our clients. We align our interests with our clients’ and put their needs first.”

Bruce’s area of expertise is wealth management and gifting strategies but his passion is people – from the clients he serves to his part-

ners and colleagues.

“I have an aptitude for what I do – and I genuinely enjoy helping people with their financial planning,” Bruce says.

A native of Lincoln Park, NJ, Bruce holds an



Lisa W. Cumming Photography

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undergraduate Degree in Biology and a Master's Degree in Business Administration. Prior to entering the wealth management field, he served as president of Tyrolit Abrasives, U.S. Operations, where he began to further a career in the industrial grinding wheel business. Once he married, Bruce found the constant traveling and frequent interstate relocations less than ideal. From New Jersey to Massachusetts – Kentucky, Indiana and finally, Newport News and Williamsburg – Bruce and his wife, Donna, were constantly on the move.

Then 16 years ago as the couple learned that they were expecting their first child, they decided to make a dramatic change. At the time, they were living here in Williamsburg, having already moved many times prior to landing here.

Bruce says that they prayed about it and decided to remain here, which meant that Bruce would need to launch a new career – one that provided more stability for his growing family and less travel for him.

"Our faith is great and so is the strength of our marriage," Bruce says. "So we prayed about this – a lot. Financial planning is something I've always wanted to do and hadn't yet seized the opportunity. Well, guess what? God placed this opportunity into my life and here we are."

In 1997, Bruce began training for a new career as a financial advisor and went to work at Legg Mason, located on South Henry Street just a stone's throw from Duke of Gloucester Street. In the shadows of Colonial Williamsburg, he launched a career helping clients plan for their future.

Wealth management is not just about investments.

"If you have investments you build wealth and you will want to plan very carefully what you will do with that wealth," he explains. "What will be the most advantageous way to take income after retirement? What kind of debt are you carrying? What does your insurance plan look like? What about your estate plan? How do you want to pass your wealth to your heirs – whether they be family or charitable organizations?"

Bruce and his partners, together with their network of CPA' and estate planning attorneys, routinely work with clients to put together a plan that is tailored to the client's needs.

"Systematically we will use the law to the best advantage of the client. The laws change frequently. Even as we speak, tax law is up in the air with the 'fiscal cliff' now approaching."

For the time being, the estate tax threshold appears to be \$5M. Assets in excess of that are in danger of being taxed at substantially higher levels. How does one avoid that?

"Let's say you have an investment portfolio that's taxable – and you also have a sizeable Individual Retirement Account, or IRA. Perhaps you draw income from that IRA until age 75 or 80 but you're not going to spend it down."

"If you are charitably inclined, you could take your IRA and elect a charity as beneficiary – a 501(c)(3) – a church, a school, whatever non-profit you choose. That gets the money away from the family, but you can take withdrawals out to buy a life insurance policy that's held by a life insurance trust which has its own separate tax ID number. That, in turn, can be distributed among the children in various ways tax-free because it is life insurance held by an irrevocable trust with a separate tax ID number."

Ultimately it's just a matter of using the money in your IRA while you are alive – using a portion of it to pay for life insurance. Of course, if you were to cash out the IRA, the funds would be taxed as personal income.

"Irrevocable means that once you set the trust up, you obligate yourself to pay for it," Bruce explains. "Depending on the structure, the life insurance can eventually be paid up and the leverage is still there to pass the assets to heirs without taxes. This is a life insurance policy that is held by a life insurance trust not attached to your estate although you are paying into it through a trustee. If you hold that same life insurance

policy under your name, it then gets lumped into your total estate.”

Ultimately, Bruce says that wealth management boils down to this: what do you want your money to do for you and for the next generation? Some want to see their name on a wing of a hospital while others hope to provide for the educations of their great-grandchildren. Others will never know the names of the people whose lives they touch.


“I have one client who is fighting cancer. She has no family and has made provisions to leave a substantial amount of money to cancer research. Her hope is to someday make a difference in the lives of others,” he says. “Money can impact life in a powerful way, and not only your life but others. I think sometimes people really don’t take time to understand what money can do for generations to come. Your legacy can have a very real impact on someone else’s life.”

In terms of gifting strategies, Bruce works with clients to help them determine how to give from one generation to the next – not to avoid taxes – but to avoid surrendering the family wealth to the federal government.

Bruce and Donna celebrate the decision they made to put down roots in Williamsburg and seek a new path, by nurturing the business and their family. The couple has two children, Michael and Sarah. Both are students at Williamsburg Christian Academy, an institution which Bruce and Donna are passionate about.

“I’d love part of my own legacy to have an impact on efforts in Christian education,” Bruce reveals.

By itself, of course, money is relative. Its impact can be far-reaching, especially with proper planning. Bruce believes that he was put here with particular talents and a love for his fellow man. His clients treat him like an extended family member, inviting him to weddings and other occasions, even funerals.

“That is what we do,” he says. “It’s a people business – and it’s personal.” 

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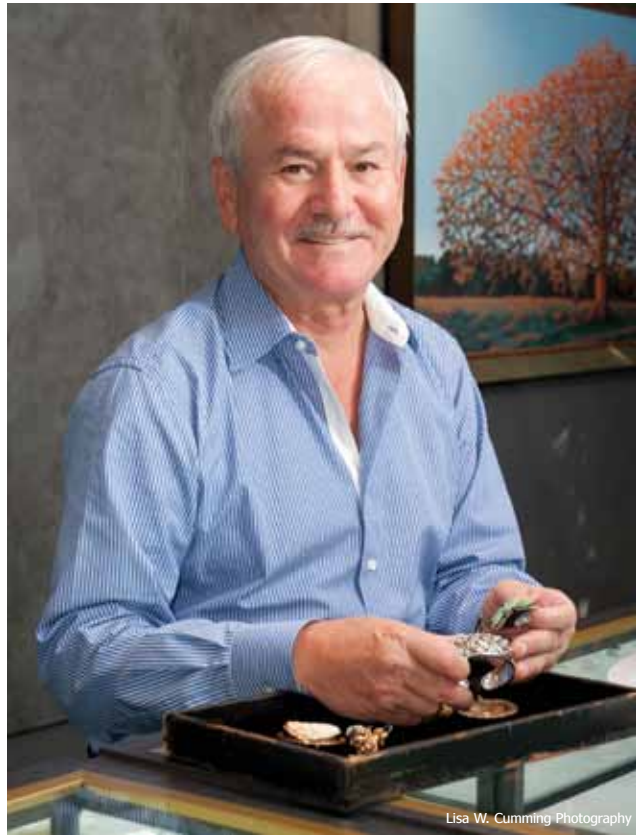
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LEAVING A LEGACY WITH Heirloom Jewelry

By Rebecca Smith

Jewelry is sometimes special to the owner, perhaps because it has belonged to a family for many generations, passed down from one generation to the next. Heirloom quality jewelry is any piece of fine jewelry that has the added special value of being cherished and passed on to future generations. Many times the value

comes from both the quality of the jewelry and the meaning it represents.

Reggie Akdogan, jewelry designer and owner of The Precious Gem, understands how important it is to individuals who want to leave this sort of legacy. He puts himself into his work with skill and creativity.

“We are all artists. Not everybody can write. Not everybody can draw. Not everybody can be engineers. Know-how is the key,” Reggie says. He uses his experience and passion for fine gems to create jewelry for generations of enjoyment. Specializing in custom designs, Reggie creates jewelry from start to finish by

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hand.

“Handmade jewelry is becoming like a lost art,” he says. “Everything is in the computer. You could make a piece and never touch it with your hands.”

Reggie’s interest in gems and jewelry-designing originated from his experiences growing up in Istanbul, Turkey. During his adolescence, Reggie had the opportunity to work at his uncle’s stall located at the Grand Bazaar in Istanbul. That was when he first saw gems used in so many interesting ways, including making them into beautiful handcrafted jewelry. He realized while working there, that he too could do something with beautiful gems like the ones he saw at Istanbul’s Bazaar.

Reggie worked hard to perfect his skills in designing handmade jewelry using only the finest gems he could find. He still makes a point to visit Istanbul’s Bazaar and reconnect with the people who share their prospective trades within their stalls.

He continued practicing his skill of jewelry making while he studied veterinary medicine at the University of Istanbul. During his stud-

ies, in 1975, he met his future wife, Lisa, who was teaching at the university. Reggie and Lisa married and decided to move to the United States.

Their decision to reside in Williamsburg came when they visited a friend and fell in love with the area. They opened The Precious

“We are all artists. Not everybody can write. Not everybody can draw. Not everybody can be engineers. Know-how is the key.”

~ Reggie Akdogan

Gem’s first location in The Village Shoppes at Kingsmill in 1980. In 1989, Reggie moved his shop onto Prince George Street in the building that is now home for The Blue Talon Restaurant. About 12 years later, in 2001, he moved to his current location on Duke of Gloucester Street. Reggie is in the process of opening a second showroom on the Oceanfront in Virginia Beach.

Reggie’s design workshop is located above The Precious Gem’s showroom. Many of his clients want to have a custom piece of jewelry, heirloom quality to pass through the family for generations. That process starts with the client’s ideas and unfolds in the workshop. From the time a piece of jewelry is thought of, to the time the setting is made and the stone is set, Reggie works with the client to make the design vision a reality.

A custom design begins with the client, Reggie says. A jewelry craftsman should sketch while brainstorming with the client. Questions surrounding the style, color and size of the piece, as well as the budget help guide the designer. He says from this point, a wax model from

the drawing is created.

“We try the model to see if it is what the client wants. If you like the model, I will make it and finish it up for you.” These wax models are also a way of documenting the thousands of designs that Reggie has created over the past 25 years. “This is my job, making the original model,” he says.

After a setting is made, it is time to place

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a stone. Reggie travels all over the world to pick out the purest, biggest and most colorful stones for his designs.

"Gems come from different places," he says. "South America and Brazil, they have a lot of different kinds of gems. The Orient, Thailand, Burma (Myanmar) Cambodia and Vietnam – they have lots as well." Last March, Reggie travelled to Africa to purchase some diamonds for his collection.

Most of the gems come pre-cut. However, he will collect some gems in the rough, like green opal, lapis lazuli and an assortment of small diamonds. He can take these gems in the rough and get them cut in order to make matching sets of jewelry. Other gems he uses for heirloom pieces include aquamarine, emeralds, black opals, rubies and sapphires. The gems are used to create many types of jewelry including rings, pendants, bracelets, brooches, earrings and even eyeglass chains. The careful selection of gems bring life and longevity to designs.

Reggie finds inspiration everywhere, especially in nature. He waxes things like small leaves, dragonflies, butterflies, flowers and any

other natural design he might replicate in one of his pieces. By creating a wax model, Reggie can take, for example, a small leaf design and cast it in gold or silver to make earrings. He can use a wax model of a dragonfly to create a brooch that would feature rubies, emeralds and diamonds.

"Art never dies. Jewels and art are nice things. Natural, fine quality lasts not a lifetime, but many lifetimes."

~ Reggie Akdogan

When it comes to designs made by other craftsmen, Reggie believes that copying someone else's work is not a talent.

"Anybody can copy. The idea and the designing, and how to bring out your personality, your thinking, your ideas, that is the thing. Of course I see things I really like, but it is not my design. I tell people you can copy this [as he points to his jewelry case], but you cannot

copy this [as he points to his brain]. I am not a manufacturer. I am a designer."

Reggie's love and passion for what he does allow him to create quality jewelry that will last for generations to come. Quality is what Reggie stresses. If jewelry contains a beautiful top-of-the-line stone placed within a sturdy, well-crafted setting, that is an investment in the future and a quality piece of jewelry that will last for generations.

When looking to revive the jewels you may already have, or for keeping your jewels beautiful for years to come, you must take care of them. Reggie advises not to wear your jewelry when doing rough jobs like gardening or heavy work with your hands.

"Accidents happen," Reggie says. "Use precaution!" Depending on how often you wear your jewels you should get them checked at least once a year.

Custom designed jewelry can be an investment in the future. Generations will treasure the art and craft of beautiful heirloom pieces.

"Art never dies," Reggie says. "Jewels and art are nice things. Natural, fine quality lasts not a lifetime, but many lifetimes." NDN

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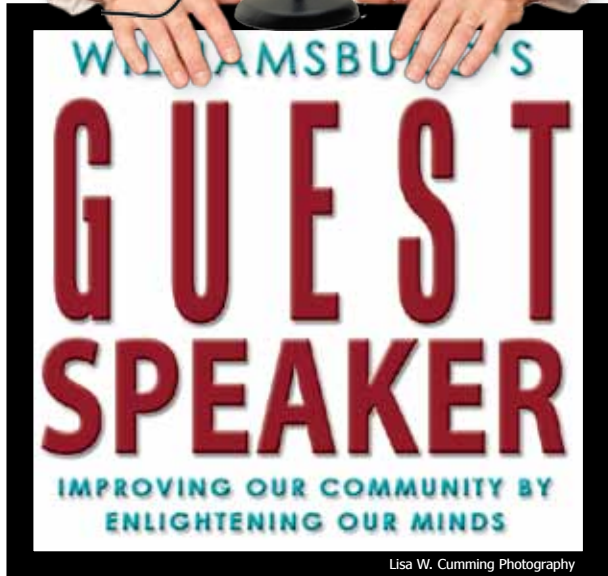
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ON HABITAT FOR HUMANITY RESTORE

Steve Russell, the manager for Williamsburg's new Habitat for Humanity ReStore has lived in Williamsburg for 23 years. He and his wife, Julie, have a son, Patrick, who lives and works in Richmond.

Steve's work experience has been primarily in the hospitality and education fields. Before joining Habitat for Humanity, he had participated in a couple of the Habitat building projects. "I loved the mission and focus of the organization," he says. "I heard that Habitat was opening a ReStore in Williamsburg and I expressed an interest in being a part of it and

bringing the new store into my own community."

When did you first become involved in Habitat for Humanity?

I helped build a couple of homes for Habitat as a volunteer a few years ago. Officially, I came on board with the organization when I was hired to manage the new ReStore in Williamsburg in November of 2011.

What is the mission of Habitat for Humanity and how does the ReStore contribute to that mission?

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ple together to build homes, communities and hope.

The ReStore receives donated home improvement items that we use in support of our house-building goals and to sell to the public. This provides additional funding for Habitat's mission.

An additional benefit is that the re-use of resources diverts household materials from entering our landfills.

How did ReStore become a reality in the Williamsburg area?

Our affiliate of Habitat for Humanity services the Peninsula and Greater Williamsburg areas. The first ReStore on the Peninsula is in Newport News. Together with our Board of Directors, our ReStore Director Suzy Kennerly, and Executive Director Janet V. Green, saw the potential to better serve more families by opening a second location in Williamsburg.

Where does the merchandise come from?

We accept donations of new and gently-used home improvement

goods, furniture, home accessories, building materials and appliances. Donations can be dropped off at either of our locations: Williamsburg, 1303 Jamestown Road, the old location of Fresh Market; or in Newport News, 9614 Warwick Boulevard. Hours: Monday through Friday between the hours of 9:00 a.m. and 5:30 p.m. and on Saturday from 9:00 a.m. to 4:30 p.m. We also have four ReStore trucks that pick up donations, free of charge! They pick up Monday through Friday and some Saturdays in our area. Because we are a non-profit organization, each donation is tax deductible.

What can we expect to find at ReStore?

Just about everything, including the kitchen sink! Windows, doors, major appliances, building/plumbing materials, lighting, flooring, furniture, pictures, picture frames, kitchen cabinets, lawn and garden equipment and the list goes on. It's easier to say what we don't accept...bedding, clothing and mirror or glass that is not in a frame.

What unique things have passed through the doors that have surprised/delighted the staff?

We have had a "Princess House," a gazebo, and today a woman expressed an interest in donating a John Deere tractor. A customer is sure to find something different each time he or she visits our stores.

What can readers do to help?

Shop, Donate, Volunteer.

We want you to come see what is in our store and shop. We need you to donate items so that we are sure to continue having new items available for sale. And mostly we are so dependent on volunteers. We have a phenomenal group of volunteers that give so much of their time and energy in helping Habitat for Humanity be all that it can be.

Spreading the word is paramount. Many customers share that they didn't know we were in Williamsburg. So please, come shop in the store, bring us donations and sign up to volunteer!!

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What are the plans for the near future for ReStore?

We're always looking for new partnerships with local businesses. The store belongs to our community, and we truly want the community to be a part of our mission and success.

Aside from our monthly Volunteer Appreciation Gatherings, our volunteers will be busy preparing for the spring remodeling season. Merchandise moves in and out of the ReStores rapidly in the spring as people start home improvement projects.

What are some personal experiences you have had that renew your commitment to Habitat for Humanity and the ReStore?

I think the most tangible would be seeing our new homeowners achieving their dream of owning their own homes.

The process is unique and exciting. Each family needs to contribute 400 hours of "sweat equity" as a part of their partnership with Habitat. This

means prior to their home being built, they are volunteering in our stores, and once ground is broken, they are involved in the building process. The ribbon cutting ceremonies are such a proud moment for all of them. Not only are they moving into their new home, they are actually excited to pay the monthly no-interest mortgage, and they have the great satisfaction that they helped build their own home.

How has your work with Habitat and Restore affected your personal life and outlook?

My work with Habitat has given me a greater appreciation for what my family and I have.

I realize that the work I do, coupled with the efforts of our amazing community members, staff and business partners – we are helping eliminate substandard housing for families in need. The Habitat ReStore concept creates a win-win situation for all involved. Recycle, Reuse, Reduce and Rebuild. NDN

Next Door Neighbors

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Putting the
Puzzle
 Together

By Greg Lilly, Editor



Corey Miller Photography

A gradual increase in occupancy rates in 2013 means good news for the commercial real estate market in Williamsburg, explains Bob Singley, President and principle broker of RJS and Associates, Inc. Bob has worked in commercial real estate for the past 35 years and has seen major shifts in the local market.

“We have a heavier retail component per capita in this market than you see nationally,” Bob says. “That has a lot to do with the tourist-

based retailers. For example Williamsburg Premium Outlets and their success.”

The Williamsburg area retailers pull customers from beyond our immediate market. Businesses, large and small, attract customers from all over the region.

Retail shopping centers can be broken down into segments. Neighborhood centers, usually anchored by a grocery store, pull customers from within a few miles of its location. Com-

munity centers like we see at the intersection of Monticello Avenue and Highway 199. For example Monticello Marketplace and Settlers Market, are another segment. These attract customers from throughout the Greater Williamsburg Market.

“That intersection has now become the Ground Zero for retail shopping for the locals,” Bob says.

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March 27th, 4:00 pm

April 24th, 4:00 pm

Wednesday, February 20th Speaker: **SHAWN BOYER, FOUNDER & CEO OF SNAGAJOB**

Shawn Boyer is founder and CEO of Snagajob. Boyer has directed the Company's rapid growth from start-up to the nation's largest hourly employment network, which is powered by more than 30 million registered job seekers and the leading talent management system for hourly employers. His insights on the hourly workforce have appeared in places such as The Wall Street Journal, USA Today, Good Morning America, CNN, and in daily newspapers throughout the nation. Boyer is author of Help Wanted & Help Found: The insiders' guide to recruiting & hiring hourly workers, an instructional book on the best strategies to hire hourly workers.

Boyer was named the 2008 National Small Business Person of the Year by the U.S. Small Business Administration and met President George W. Bush so he could publicly recognize Shawn for successfully creating a Web site to help hourly workers find the right job for them. Snagajob recently capped off four straight years of being recognized as a top-10

Best Small Company to Work for in America when it was selected as the No. 1 company by the Great Place to Work Institute and Entrepreneur magazine. The Company has been awarded multiple other awards for its rapid growth and commitment to its people, culture and community.

Prior to founding Snagajob in 1999, Boyer was a transactional attorney with the law firm of Brown & Wood LLP (now Sidley Austin, LLP). He is a graduate of the College of William and Mary and the Washington & Lee School of Law, and he received his LL.M. in taxation from Georgetown University Law Center. He currently serves on the boards of several non-profit organizations: The Richmond Forum, Sports Backers, Comfort Zone Camp, Greater Richmond Chamber of Commerce and the George C. Marshall Foundation. He loves to spend time with his wife and three young children. Boyer is an avid reader and an exercise and outdoor enthusiast.



All seminars will be held at the Mason School of Business located on the campus of William & Mary, on Jamestown Road. Doors open at 3:30 pm, program starts at 4:00 pm. Light refreshments will be served. Guest Speakers will share their business experiences for 40 minutes. A 20 minute Q&A period will follow. For more information contact the Technology & Business Center at 757-221-7825 or email webean@wm.edu.

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are the regional centers. "When you look out Richmond Road to Williamsburg Premium Outlets," he describes, "that's a regional draw that attracts tourists along with shoppers from outlying areas such as Richmond and Virginia Beach. They have done an excellent job with the tenant base. They formed a synergy with a retail mix that creates its own market.

It is one of the top 10 success stories in upscale outlet facilities in the country."

In the office market, New Town had an impact that has begun to level off. "With the advent of New Town about ten years ago, we saw a lot of businesses moving out of sub-class B and C office products throughout the market," Bob says. "Because of the availability of the new space and low interest rates, there was an opportunity to buy an office for less than they were renting. Now we're going through the process of back-filling those offices that were vacated. The office market is coming back, but it's not where it needs to be."

Bob says the vacancy rate for retail centers should be in the five to seven percent range. "Today, some are running a 40% vacancy," he adds. When a commercial property loses ten-

ants and for one reason or another cannot release the space, the property's last option may be redevelopment.

"Yes, in the extreme, you scrap the property and develop it for another use," Bob says. "The Quarterpath at Williamsburg, which includes the new Riverside Hospital under construction

"You have to develop your own niche; you have to know what your specialty is; you have to know what your market is and provide exceptional service."

~ Bob Singley

at Route 60 and Route 199, is a good example of a successful redevelopment. The Best Western Hotel and Whiting's Funeral Home on Route 60 were demolished to make room for this development."

Bob has seen local commercial development and redevelopment over the years. He was raised in James City County.

"My father was in the service, and we moved

here from Germany in 1960. I went to Matthew Whaley Elementary School then to James Blair High School." He earned an engineering degree from the University of Delaware and worked as a project engineer for several years with two major corporations.

"In 1978, my brother-in-law, Rob Brown, started his own commercial real estate firm. He began constructing small retail centers on the Peninsula. He had no construction background, so I came in to fill that capacity as far as overseeing projects."

Robert Brown and Associates was based in Norfolk. When his oldest son graduated from Virginia Military Institute, he joined his uncle and father at the firm. With his son excelling in the business,

Bob opened his own firm in Williamsburg in 2000.

He describes the commercial real estate community in 1978 as "a very close-knit group as far as people involved in the industry, particularly in Hampton Roads. It was a much smaller scale than what you see today, with more independent firms involved. Over the years that's changed just like in a lot of other industries


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where you see mergers. A lot of the independent real estate companies have become part of major, national corporations. My firm is an anomaly being a rather small firm, which specializes in a limited geographic area.”

The hospitality industry’s real estate make-up has changed over the years. “We peaked at about 11,000 hotel units in the Williamsburg market,” Bob says. “Occupancy rates were high in the early 1980s and there were no timeshares then. Today we have about 6,500 timeshare units, which are competing with the other hotel units. The older products can’t keep up with the physical improvements demanded by the national flags. They lose their franchise and start operating as independents. It’s very difficult to survive in this market without a national franchise. We peaked at 11,000...We’re probably down to about 9,000 hotel units in the marketplace. Occupancy rates are gradually increasing again, but at the same time the timeshare developments are still expanding.”

The trend of the independent versus a national brand seems to cross commercial segments: lodging, restaurants, retailers. Bob says independents can compete with the national brands.

“You have to develop your own niche; you have to know what your specialty is; you have

to know what your market is and provide exceptional service. There is room for the independents. There are numerous independent restaurants and retailers in this market that are very successful.”

For 2013, Bob says the forecast looks promising. “There will be a gradual increase of occupancy rates both in office and retail. There are no new major office projects coming on-line. The only significant retail being developed is the remainder of Settlers Market.”

Stein Mart is moving to that location, as well as a new Home Goods and Michaels. “These stores along with a number of other national tenants will solidify the strength of the Monticello/199 corridor. They have a heck of a tenant mix.”

Bob says the reason businesses relocate to new or different centers comes down to profit. “You look at customer count/foot traffic, along with vehicular traffic in the area, and the tenant mix that will draw people into the area,” he lists. “I know of retailers who have relocated just a few miles and their business has doubled.”

He says that retail rental rates in this market are anywhere from \$10 a square foot to \$38 a square foot. “Those rates having declined over the last four years have now stabilized and are beginning to go back up. That holds true in just


about everything in this marketplace. Rental rates will go up as vacancies decline because nothing new is being built. That applies to the retail component and the office component.”

The rental rates have stabilized in 2012, and now vacancy rates are falling. “In retail, the vacancy rate peaked in 2010 at 13% and has declined in 2012 to 11.5% according to the Peninsula data. For offices, we see a similar trend. A lot of new office product came on line in 2010, which along with the downturn in the economy caused vacancy rates to increase to 16.5%. The current office vacancy rate is approximately 14% and declining.”

Bob’s enthusiasm for commercial real estate shows in his grasp of the statistics and the interworking of the local market.

“I’ve been in this business since 1978. Every day it is a different day. New developments and brokering deals, dealing with municipalities, attorneys, engineers, clients and lenders – there’s a number of different skills to apply to that mix. It’s analogous to bird hunting. It’s the pleasure of being out there and conducting the business. It’s not the end result.” He explains that the closing of a transaction can be anticlimatic. “Getting to that point and putting all the parts of the puzzle together and following the process,” he adds, “that’s the fun.” NDN

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NOT YOUR MOMMA'S ROLLER DERBY

By Greg Lilly, Editor

The images of roller derby queens with big hair and skimpy outfits, elbowing each other, tripping opponents and yelling at the audience has gone the way of rotary dial telephones and UHF television. Today's roller derby is a sport.

"We are athletes," Rachel Mansfield says. "We're not pin-up girls in roller skates."

There are still traces of the sport's history, but those are more good-natured salutes to the sport's iconic past. "You still see some of that throw-back to the roots of derby where some leagues still wear costumes or crazy outfits," Rachel explains. "Other leagues wear uniforms. My league focuses on athleticism and a respectable image to the public. You will see some of our girls wearing tights and fishnets as a nod to the history, but we try not to be outlandish. We train very hard and want to be seen as athletes in a sport."

Rachel had always been interested in skating growing up in Orange County in southern California. "Although, I was never particularly athletic," she admits, "I played several ball sports growing up. I never excelled in them. I had fun, but I never got any enrichment out of it." She tried different things and eventually moved to theater, performing arts and dance in high school.

Years later, Rachel met her husband, Paul, just as he was discharged



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from the Army.

"His best friend from the service moved here to attend William and Mary and joined the Virginia National Guard to help pay for his tuition," Rachel explains how she ended up in Williamsburg. "After Paul and I got married, his best friend got deployed to Iraq. Paul joined the Virginia National Guard to go on the deployment with him. While he was gone, I came here, found a house and moved us to Virginia."

Rachel transferred from southern California with Borders Books to a store in Newport News. "That was about six years ago," she says. "A girl there at Borders mentioned roller derby and that there were leagues in Virginia Beach and Richmond."

Rachel had been training in Jiu-jitsu at Williamsburg's Bushin Martial Arts Academy.

"I realized that if I could hold my own in that level of Jiu-jitsu training, I could definitely play roller derby," she says.

What Rachel found was an all-female league. "Very rough and tumble," she describes. "I thought it would be fun." She enrolled in the River City Rollergirl's boot camp in Richmond because she thought it was something she needed to try. "I hadn't skated in 14 years. During

junior high, I spent my summers on wheels. It had been that long since I'd put on skates. At boot camp, I pulled on the horrible rental skates and the borrowed gear, still smelling from other people's sweat. I fell and fell and fell, just from standing there. By the end, I was crossing over, doing stops and some of the basic skills. I had a

"There is a reason that roller derby and hockey are becoming popular with women: It gives an outlet for emotions and activity that isn't necessarily acceptable in mainstream society."

~ Rachel Mansfield

really good time."

That was what sold her on roller derby: the fun.

Roller derby has a long history in the United States. "The progression of roller derby comes down to about three chunks," Rachel describes. "The inception of roller derby was in the 1920s and '30s. It started as a race on roller skates. That first phase became more about the collisions in the 1940s as Leo Seltzer took his tour-

ing company around the country and it was televised. The second wave came when derby was taken over by Jerry Seltzer (Leo's son) in the 1960s and '70s. It was more spectacle than sport. Later, they tried for a revival in the 1980s where it was a lot like professional wrestling."

That over-the-top drama was more about one-dimensional characters and silly storylines than skating and sport.

"In 2004 through 2006, the modern revival of roller derby took place in Austin, Texas. That's when the WFTDA (Women's Flat Track Derby Association) was founded. They're the governing body of the flat track leagues around the world. There are a lot of leagues in South America, the United Kingdom, Sweden, Canada, all over the place."

Our area is home to several leagues. Rachel's league is the River City Rollergirls in Richmond. Virginia Beach has the Dominion Derby Girls. Harrisonburg hosts the Rocktown Rollers. "There's an apprentice league in Charlottesville called the Derby Dames," Rachel adds.

Today's roller derby is played on a flat, oval track. Two teams of five players each consist of a jammer and four blockers (one of the block-

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ers is also the pivot – the “quarterback” of the team). As the team of five skate, the jammer tries to lap the other team’s players. The blockers try to prevent the opposing team’s jammer from getting past them. All the while, the pivot is strategizing how to get her jammer around the track to score points.

Roller derby is a physical sport. Along with the skating and maneuvering, the women need endurance and strength. “We practice six to twelve hours a week,” Rachel says. “In addition to that, I do core strength training and cardio training four to six hours a week. A strong core is important because that’s your stability, power for your hips and the ability to stay up when someone hits you.”

Cardiovascular fitness is important, especially for the jammer because she sprints a lot during the bout. “You have to alternate between being in the pack – doing footwork and maneuvering – to immediately switching to sprint mode. Even in the pack, sometimes there is an opening that’s one skate wide and that’s the hole you have to take to get through the pack. You have to be able to book it through that hole. The moment you hesitate is the moment that opening closes and you have to find another way around,” she says.

Roller derby combines speed, agility, strength and strategy. “That’s why you see so

many different body types in derby. It’s a range of skills.”

She says there’s a cliché in roller derby: “Roller Derby saved my life.” But it’s a cliché because it’s a common theme. The women find strength in themselves: physically, mentally and emotionally. “The things it teaches you, you can’t learn anywhere else – especially as a woman. There is a reason that roller derby and hockey are becoming popular with women: It gives an outlet for emotions and activity that isn’t necessarily acceptable in mainstream society. You get knocked down all the time and you have to get up. You have to get up fast and just right back in there.”

Rachel has learned that people are not always nice. “But that doesn’t mean that there’s anything wrong with you or anything wrong with them,” she says. “You learn how to deal with problems and adversity in a more constructive way. After a game when you are all bruised up and limping, anything else that life has to throw at you – you say ‘I can handle that.’ A woman twice my size knocked me to the ground the other day. I can handle anything.”

Excitement in the leagues is building because Richmond will host playoffs in the coming season. “That should bring more attention to the sport in this area.”

Rachel hopes that little girls will get ex-

cited about the sport. “They see us, and they know they can do something like this too. I see it with my daughter. She’s four years old. She is constantly asking about my roller derby friends and when she can watch me play again. It’s great. I love it. I would love to see a youth league in the area.”

Some of the stars of East Coast derby will be coming to Richmond for the playoffs: Suzy Hotrod (from the champion Gotham Girls from New York City) and Shenita Stretcher (of Philadelphia’s Philly Roller Girls).

“Yes, we have derby names,” Rachel adds. “It’s a throw-back. It’s fun to pick out a silly, tough name and to have it on a jersey. Some skaters and leagues don’t use them, but we do. I think there is a place in derby for derby names. That’s what the fans expect. It’s fun.” The break with the past is hotly debated in blog discussions across the Internet. But, Rachel says that’s the fun aspect of the sport: its history.

“You see a lot of cute and clever names. I love watching to see what the new girls pick.” Rachel Mansfield has her own derby name, so look for her in the rink at the Greater Richmond Convention Center. She’s #64, the woman they call: Elane Asylum. NDN

For more information on local roller derby, visit www.RiverCityRollergirls.org

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Corey Miller Photography

Celebrating the Reader

By Greg Lilly, Editor

"Poets would not be anywhere without readers," Virginia's Poet Laureate Sofia Starnes says. "Next to writing my own work, there is no greater professional satisfaction than connecting a poem to a reader." Sofia's work includes writing poetry, editing and promoting poetry around the state.

"I love the work of editing, making a piece of literature better, and then finding a reader for it," she explains. "I feel very strongly [that] no poem is fulfilled until it finds a reader. Just as no painting is fulfilled until someone looks at it and connects with that painting. That is when art touches people."

Born in Manila, Sofia and her family spent time in both the Philippines and in Spain. "My family is Filipino and Spanish – my mother is from Spain and my father is from the Philippines. A lot of Filipinos

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have Spanish blood. The Spanish culture is very much there. I was born in the Philippines, but even as a child, my family moved to Spain. There was a lot of moving back and forth.”

The experience of moving and the feeling of departure influenced Sofia as a writer. “When I was 16, we left the Philippines because of the Marcos Administration and the resulting political upheaval. My father was very concerned about the family.” Her father took the family to Spain.

This move had a mood of finality. Sofia knew she would not return to live in the Philippines again. “I often tell the story of how, when we left, my father gave each of his five children a suitcase,” she says. “We had to put in there whatever we wanted to take with us. That experience of having to choose is very much poetry. You can’t put too many words in poetry because you’re not writing a novel. You are always looking for the essentials. I wasn’t writing poetry at the time, but when I look back at that experience I realize it had an influence.”

When they arrived in Madrid, she had brought those few things from the Philippines with her that seemed to be all she needed. In the light of a different country and culture, those essentials didn’t feel right. “Again, some-

thing clicked in my mind: these things are not words. Words, you can take, and words will adapt and take on new meaning. That sweater or that dress did not adapt to a different culture. The difference between the physical – the tangible – and the intangible, and how you can take the intangible, influenced my writing.”

At the University of Madrid, Sofia earned a degree in English philology. “That’s the study of words,” she states. “I love words. I like linguistics, which is more the theory of language. Philology is more about where the word came from, who were the people who spoke it, the geography around the word.”

She also has a degree from the Instituto de Idiomas in Madrid in English pedagogy. While in Spain, Sofia wanted to write in English, not in Spanish. She read English books and wrote for journals for the Filipino community in Spain and back in the Philippines.

On a trip to the United States, Sofia met her husband, Bill. “I had not thought of moving to an English speaking country. My family was in Spain. I was a teacher. I loved teaching. It just hadn’t crossed my mind to leave, but I met Bill. I met him on a trip here when we happened to sit together on a plane. I went back to Spain, and we corresponded.”

She realized she was going to make another move. Once again, she had to think of what was essential in her life and to plan to bring only that.

“Poetry is often written, at least to me, from the threat of losing something or a longing for something. Those are the two deepest experiences when you are about to leave,” she explains. “The longing when you are in love, about to be married and start a new life, but also the sense of losing my family. That tension between those two things was really ripe to push me to poetry.”

Sofia and Bill moved to New York. “I had been a teacher for many years. Bill asked if I would be willing to try being a full-time writer. That was like him asking ‘Do you want to go to heaven?’ I gave it a try,” she says with a smile. “I started writing very intensely in New York, meeting with other writers in libraries, absorbing all this writing going on in the United States. It was exciting. I started to publish in small community journals.” She wrote and improved her craft, submitted to publications and published in well-known literary journals.

Today, she and Bill live in Williamsburg. As the state’s Poet Laureate, Sofia wants to celebrate poetry and the readers it touches.

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"A great poem will connect to something very true inside you that you did not know was there," she explains. "If a poem tells you something you already know it's probably not a great poem for you. That doesn't mean it can't be a scene you've already seen or a very simple thing like a glass of water on a table. A poem lets you look at it in a way you hadn't before and to connect to something very true inside you that you didn't know was there."

She says because of this individual perspective, one definition cannot explain a great poem versus a good poem. "It's intangible, but the choice of words has something to do with the connection, the sounds of those words. There is form poetry with certain rules. There are other poetry styles with fewer rules, but there is always the rule of resonating through sound and looking toward something that transcends the obvious."

Great literature, she describes, has the element of discovery. "That's both as the writer creating it and as the reader getting it. I say discovery, but also want to say recognition. We all carry the truth in us. When we discover something, we are also recognizing it."

One of Sofia's Poet Laureate projects is called The Nearest Poem Anthology. In her be-

lief that a poem is not fulfilled until it reaches a reader, she says that every person has a poem that has our name on it. "I mean that every one of us will find a poem that looks like it was written for us. I was twelve years old in the Philippines when I first read William Blake:

'To see the world in a grain of sand
And heaven in a wild flower,
Hold infinity in the palm of your hand
And eternity in an hour.'

"Those four lines transformed me as a child."

In the upcoming book, The Nearest Poem Anthology, Sofia is collecting poems submitted by Virginians, not poems they have written, but poems that have touched them. She encourages people around the state to send her poems that they have connected with and a short essay as to why that particular poem has significance.

"To have a poem and the response from a reader as to why that poem is special to them, that's a way to encourage the reading of poetry," she says.

The three important elements in poetry of any form or style are: logos, which is the word, the meaning; pathos, which is the emotion; and the third, is beauty. "These are three deeply human attachments," Sofia describes.

"We are attached to meaning, and we seek it all our lives; we are emotional creatures, and poetry that is not compassionate, that does not feel-with-us will not survive; we are drawn to beauty (which is another word for truth), and if a poem is to survive it must be true."

Poets always try to push themselves to the edge. Placidity and contentment do not lead a poet to write great poems. "The edge I always push myself to is: If I could lose everything, what is it I can't lose?" Sofia says. "It's not a comfortable place. You don't want to go there too often. Then you write the poem and go immediately to something warm and fuzzy and comfortable. I thank God for Bill. He provides an emotional anchor that allows me to take this risk. I can go to the edge and write about grief and loss because I know I can always go back to him. We all need that, poets and artists need that. We need our anchor. There's no way I could write without that emotional anchor that Bill provides."

A writer cannot stay in the highs and lows that come with writing. "You can go on an adventure there, but you need that place to come home to," Sofia states. NDN

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The Next

20 Years

at Olde Towne Medical Center

By Greg Lilly, Editor

Patient-Centered Medical Home is a term coming to public awareness. “This is the re-focusing of health care on a team approach,” Steve Smith says. Steve is the Executive Director for Olde Towne Medical Center.

“The Patient-Centered Medical Home model addresses things like the efficiency of primary care, the need for more chronic care and a team approach to care that is cost effective and efficient. The industry buzz phrase that goes with that is the evidence-based practice of medicine, which basically means figuring out

what works and using that to spread the word within health care.”

As Olde Towne Medical Center celebrates its 20th anniversary, it positions itself to grow and advance health care in the area.

“Community health centers were established as safety net organizations,” Steve explains. “Today, we are practicing the front-end edge of this model that has potential to improve health care. It will certainly expand the reach of primary health care. This is an interesting time to be involved in an organization like this.”

Steve returned to Williamsburg this past September to help guide Olde Towne Medical Center through these changes. He originally came to the area as a student at the College of William and Mary.

“I grew up in Blacksburg, Virginia and went to school at the College of William and Mary. So, I was familiar with this area and community. When I saw this opportunity, I thought it was a good fit. This is a high quality-of-life place to live, and this is an organization that’s at an interesting point.”

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For the last few years, Steve had worked for a community health center in Georgia, and before that, he spent several years in North Carolina as a consultant for health centers. "I've been involved with community health centers for the last 10 to 12 years," he says.

The last time Steve lived in Virginia was when he finished graduate school in 1994.

"I have a lot of family in the area, so it's not like I haven't been back; it's nice to be here. It feels like being back home," he says.

The concept of community health centers spoke to what Steve wanted to do. "After I had been out of school for about ten years, I went to grad school at MCV (Medical College of Virginia at Virginia Commonwealth University) in the Health Administration program."

His career before grad school was in finance and accounting.

"With that background and my graduate degree, I did a number of things, mostly around consulting," he says. "I enjoyed that. I was working with health centers when I was asked to be on a board of one. After I did that for several years, I realized this was something I wanted to do, something I would like to do.

Community health centers are fascinating in a number of ways to me. They were originally established to meet the needs of underserved populations, especially for people who do not have health insurance. That is still a core of what we do."

With the rise of health care reform, the in-

"There is a significant amount of low-income seniors with the need for medical care home base. We want to make sure they know we are here and that we provide the services they want."

~ Steve Smith

dustry is primed for trying new models to improve efficiency and quality.

He explains that the Williamsburg area is a relatively affluent community compared to other places in the state. "Although," he adds, "there are a lot of folks living here with service jobs that may be seasonal. They don't have health insurance. There are a lot of people who have lost jobs in the downturn, some are working part-time or doing consulting on their own

– these people probably don't have health insurance."

Without insurance, many people do without basic medical care. Olde Towne Medical Center strives to change that. "For a long time, the balance between our patients with Medicaid/Medicare and those with no insurance was about 50/50," Steve states. "At this point, it's 65% uninsured and 35% Medicaid/Medicare. That reflects both the economy and the change in the workforce where people have lost their insurance. We fill that gap."

The center tries to prevent lack of insurance being an impediment for people getting health care. "One way we do that is offer a sliding-fee scale based on income and family size. People with the most need

have the largest discount. We are able to do that because of our strong community support, significant support from the Williamsburg Community Health Foundation, as well as support from the three jurisdictions of Williamsburg, James City County and York County."

A major goal for Steve and the center is to provide high quality service to those who may otherwise have a difficult time obtaining health care and to provide it at a cost that is reason-



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able for the patient.

“There is a significant amount of low-income seniors with the need for a medical care home base. We want to make sure they know we are here and that we provide the services they want. That’s really our challenge in the near term.”

The programs provided include medical care and dental care. Olde Towne began as an offshoot of the Health Department. “The feeling in the community,” Steve says, “was there wasn’t adequate OB (Obstetric) care for pregnant, low-income women. The clinic was set up, and eventually it morphed from that specific need clinic to a broader practice. Over the years, Olde Towne has both staff and volunteer providers of health care including physicians, nurse practitioners and physician assistants. This past year we served a little over 16,000 visits and saw over 4,000 patients.”

Dr. Tom Tylman was the founding doctor at the center. “Dr. Tylman is a community doctor who is still in practice here,” Steve says. “The other person we celebrate is Dr. Tom Luckam, a local dentist who took on Olde Towne as a project as he retired. He has created a culture, by urging local dentists to volunteer, where the area dentists see this as part of their practice for patients who might not get care otherwise.”

Along with the medical and dental care, the prescription assistance program helps many patients. “It’s one thing to get in and see a doctor, but unless you can obtain the pharmaceuticals – that’s a major part of the treatment plan – you can’t get back to a healthy state,” Steve adds.

“One of the big things we do is our Chronic Care program. We are part of the Chronic Care Collaborative that the Williamsburg Community Health Foundation sponsors. We try to find ways to meet the requirements of a high-need population and do it in a manner that is cost effective.”

Cost effectiveness is helped by championing preventative care. “At Olde Towne we are very appreciative for the financial support we receive from the Health Foundation, the jurisdictions and from Sentara Williamsburg Hospital. That support enables us to see far more patients than we could strictly on a fee-for-service basis, to provide preventive and chronic care to folks who are uninsured or under-insured or simply do not have a medical home,” Steve explains.

“In addition to the benefit to the patients, benefits flow back to the community through lower costs to the hospital and to the Medicaid and Medicare programs as well as a healthier workforce in the community. A huge part of

the cost to the healthcare system now is the cost of fixing problems that could have been avoided by a timely low-cost intervention. That is our mission at Olde Towne.”

Steve says that’s the key to what they do. “Primary care is the low cost end of health care. A large portion of the theory behind the Accountable Care Act is if we can provide quality health care at an earlier stage, we can prevent or lessen the severity of a lot of chronic illnesses and save money to the system overall.”

He stresses that with Olde Towne as a Patient-Centered Medical Home for the community, the staff and volunteer providers are able to get to know the patients and to engage in preventative care. “The patient comes in for regular checkups for things such as mammograms or pap smears. We help identify people who may have a family history of diabetes and work with them to help understand the type of diet they should have.”

Classes and support groups meet at the center to work together to help with lifestyle changes and emotionally support each other on their wellness journey.

For Steve, the possibilities seem endless to bring the community to a healthier state and a more cost efficient model of care. “There are a lot of things we can do to create success.” Steve is planning for the next 20 years. NDN



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GREAT DANE **Foster Homes**

By Greg Lilly, Editor

Many things lead to surrendering a dog to a rescue organization or a shelter: hard economic times, divorce, family medical emergencies, military deployment or not realizing the responsibility before taking in a dog. The people who step up and help are a special breed. Stacey Gilbert is the Southern Virginia area coordinator for the Mid-Atlantic Great Dane Rescue League, a not-for-profit organization that helps find homes for the “gentle giants.”

Researching a breed’s characteristics is an important first step in determining if a particular type of dog is a fit for the home. “People love Great Danes,” Stacey says. “They get them, don’t train them and end up with 14 month-old, 130 pound puppies with no manners. That’s the age that we normally start seeing them. With the smaller puppies, people think they’re really cute playing around, but when the dogs reach 100 pounds and still have that puppy energy, that’s when some owners tire of them.”

Foster homes, like Stacey’s, step in and give the dog a stable, safe and healthy environment. The foster process allows volunteers to evaluate the dogs and help find a permanent home for them.

“I’m a military brat,” Stacey says. “My dad retired to York

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County. We were all pretty young, so we consider ourselves from here." While growing up, her family had dogs, but not Great Danes.

As she got older, she found she wanted a Dane. "I did the research and understood the commitment. I wanted to make sure that when I got one, I was in a place in my life that I could commit long-term."

Her first Dane was a puppy from a breeder. She had been in contact with the local rescue organization, but they didn't have a dog suitable for her at the time. She stayed on the list as a possible foster home.

When her puppy was about nine months old, the rescue called to say they had a pair of Danes in bad shape, and they needed a foster home. Stacey jumped in. "I drove six hours each way by myself. Looking back on it now, that probably wasn't the smartest thing. My only exposure to the breed was a nine month old female puppy. I was picking up two males – one intact and one not – both very emaciated, probably one step away from their systems shutting down. I got on the road and thought: what am I thinking? They were very ill."

"Some of the best dogs I've had have been rescues. Everybody thinks: They're rescues; they're damaged; they're broken goods. They are not."

~ Stacey Gilbert

One of the Danes condition worsened beyond Stacey's capabilities to care for him, and he was sent to another foster home. "It was a tough first time foster." Tough, but successful since both Danes survived and were placed in new permanent homes.

"The second dog I fostered, I adopted. So, I foster-failed almost the first time out of the gate," Stacey says. A "foster-fail" is when the foster family cannot part with the dog and ends up adopting it.

"That's how it started. I've always had one since then, sometimes two. I got involved because I wanted to help. Sometimes it is hard to let go – some harder than others."

Making a home a foster home for a large breed dog has some special challenges. Most dogs need crate-training. "The large crates can take up a room," Stacey admits. "That's difficult for some people. The good news is that Danes are very gate-respective." Some people use baby-gates to restrict the dog to one area. "That's good if the dog has issues being crated or if people don't have the space to crate."

Some of the requirements for a foster home include:

- Fences – Fenced yards are required for younger dogs so they can get safe and secure exercise. An exception is a senior dog that is usually less exuberant in its play. "Hearing or visually impaired dogs must have a fence," Stacey adds. "They have to have a fence and a companion dog in the household because that dog is its eyes and ears."

- Non-slip stairs – Internal stairs need to be carpeted or have some kind of slip-resistance treads. "Tall and lanky, Great Danes carry 60 or 70% of their body weight from their shoulders forward," she explains. "Coming down steps with no slip resistance is dangerous for them."

- Inside living – The dogs need to be kept inside and supervised outside. "Danes are highly social dogs. They need to be with their families."

- Healthy current pets – The home's current pets need to be up-to-date on vaccines including heartworm prevention and spayed or neutered.

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"That is what we expect with our dogs, so potential foster homes should be doing that with their current pets."

Being a foster home family can be bittersweet. "Some dogs are harder than others to let go. You bond with them. When a family is approved for adoption, the foster home gets a say in the adoption. No one knows the dog better than the foster home. They can tell how the dog is doing with the possible adopted family – the family and their other animals." Stacey says watching a Dane she has fostered leave her home with a new family is like watching a child graduate. "I keep telling myself that they're going to a bright and happy new life and home."

The hardest dog she fostered was named Grayson. "He came from Baltimore and had been abused. An acorn would drop in the yard, and he would want to bolt. He needed a foster home. I knew I could do the extra work."

Grayson needed eye medication, didn't like men and was aggressive when he was in his crate. "Someone had obviously poked or hit him when he was in a crate. I told my husband that the crate aggression had me a little unnerved. I knew I couldn't take him back because he would then be labeled as a problem dog that had been returned." Grayson was the hardest foster dog Stacey had encountered. She worked with him constantly. "I didn't want him to revert back. The dog did not like men, but my husband worked with him bit by bit to get him comfortable."

A man from upstate New York saw Grayson on the rescue's website and inquired about him. "I wasn't sure if a single man could take him, especially with the dog's history of being scared of men. This guy would call and check on the dog. I told him everything going on with Grayson – being very blunt. Nothing dissuaded the guy. Every time he knew this dog had an appointment with the vet, he would follow up with a phone call or an e-mail. He was so kind and patient. I thought he might be a viable option for this troubled dog."

Finally it was time for the man to meet Grayson. All Stacey's hard work had helped socialize the Dane and heal his wounds, both physical and emotional. "He travelled down here. I wanted to see how Grayson interacted with him. The dog went up to him when he arrived, not afraid. They spent hours together in my house that day. The match was perfect."

Last March, Grayson passed. "The man in upstate New York had him for several years and said he was the best dog he had ever had – his dog soul mate. He would bring the dog to work with him at his school. This dog who was scared of an acorn, who would hang his head when you looked at him, ended up going on Christmas trips to visit family and to the school to see the kids. He needed someone like that to adopt him. He blossomed. He was hard to let go."

Fostering a dog is a process. "It's the joy of helping the dogs and seeing them on their way, then taking the next one that needs your help."

Stacey says she will always have a pair of Great Danes. "When I get older, I'll probably go with the seniors. I have a special place for seniors because when they lose their homes it is more devastating than for a young rambunctious dog that is more flexible. I'll be old and creaky, and I'll just help old and creaky Danes."

The Great Dane rescue is just one of many rescue organizations in the area. All of them need support in funding and in foster homes.

"Some of the best dogs I've had have been rescues. Everybody thinks: They're rescues; they're damaged; they're broken goods. They are not," Stacey Gilbert states. "They haven't made it to their final destination yet. They are just on their way." NDN

Mid-Atlantic Great Dane Rescue League: <http://www.magdrl.org>

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BORROWING a line from one of Virginia Senator Mark Warner's lighter moments during the recent Virginia Chamber of Commerce's 2012 Virginia Economic Summit at the Williamsburg Lodge, "Americans can be counted on to do the right thing ... after they've tried everything else." Such was the tone about the "Fiscal Cliff" of possible tax and spending increases in 2013 during the VCC's Blueprint for Virginia presentation to an audience that included local and state chamber members, various real estate associations and business owners. "It is time for both sides (Democrats and Republicans) to stop pointing fingers," said Warner



by **Sam Mayo**
President
**Williamsburg
Area Association
of REALTORS®**

while trying to explain the ramifications of the budget impasse, "and put out a product that is acceptable to the American people and the world. We are obligated to do it right."

Meanwhile, the VCC is doing what it can to prepare for a brighter future in the Commonwealth with its vision, Blueprint Virginia. Delivered by CEO and VCC chairman Barry DuVal, the plan is set to address five basic needs: Competent Workforce, Intellectual Capacity, Connectivity, Entrepreneurship & Innovation and a Pro-Business Climate.

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Hey Neighbor! WOMEN'S OPPORTUNITY AWARDS

Apply by December 15, 2012

Women who serve as the primary wage earners for their families and seek financial assistance to go back to school can now obtain applications for the Women's Opportunity Awards, Soroptimist International of Williamsburg's major service project. Applications are available online at www.soroptimistwilliamsburg.org, or by contacting Tina Sinclair at 757- 719-6783. Completed applications must be returned to Soroptimist International of Williamsburg by December 15, 2012. Since 1972, the Soroptimist Women's Opportunity Awards program has provided women who serve as the primary wage earners for their families with the financial resources to offset costs associated with their efforts to attain higher education or additional skills and training. The Williamsburg club will provide a \$1,000 cash grant to its award recipient, who will then advance to the Soroptimist South Atlantic Region level, where one recipient will receive \$5,000. The program culminates with three finalist \$10,000 awards.

Hey Neighbor! CHRISTMAS CONCERT & PAGEANT

December 16, 2012

Wellspring United Methodist Church will be offering a Christmas concert and pageant on Sunday, December 16 at 7:30 p.m. The concert will include the adult and junior choirs, as well as the praise bands: Cross Purposes, Servant, and Break-away. Also, "All God's Puppets", as well as liturgical dance and Well-spring's drama group. The evening will conclude with a revisit from Shrek and Donkey and will answer the question "What did we do with our gifts to the King?". Refreshments will follow in the church's gathering place.

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Hey Neighbor! CONCERT: DA CAPO

February 23, 2013

This fresh, young vocal quartet takes audiences on a refreshing journey spanning over a hundred years of vocal music with songs ranging from the early 1900s to sings on the radio today. Their dynamic presentations have brought them success in many vocal competitions. Time: 7:30 pm at the Williamsburg Baptist Church. Free and open to anyone who wishes to attend. All concerts are held at 227 Richmond Road, Williamsburg. For more information call the church at 229-1217.

Hey Neighbor! CONCERT: WREN MASTERS

April 20, 2013

This quartet of William & Mary faculty members plays period instruments in performances of 16th to 18th century music, featuring works by Bach, Couperin, Handel, Telemann and Vivaldi. The group is named for their favorite performance space, the 1695 Wren Chapel on the campus. Time: 7:40 pm at the Williamsburg Baptist Church. Free and open to anyone who wishes to attend. All concerts are held at 227 Richmond Road,

Williamsburg. For more information call the church at 229-1217.

Hey Neighbor! COMMUNITY OF STARS BANQUET

April 26, 2013

The Williamsburg-James City County Community Action Agency will hold its 10th Annual Community of Stars fundraising banquet at Colonial Heritage Clubhouse at 6500 Arthur Hills Drive in Williamsburg. In celebrating its 45th year, the agency will honor several individuals, businesses and organizations that have strengthened and supported CAA by giving their time and resources. Proceeds from the banquet will go toward the agency's programs and services, to include Head Start pre-school and youth, family and emergency services. The event is open to the public. Tickets are \$50 per person, \$90 for two and \$450 for a table of ten. To purchase tickets, contact Yvonne Joseph at 229-9332. The evening is semi-formal and includes a silent auction and cash bar. Silent auction items are welcomed. Community of Stars Honorees are Outstanding Business - TowneBank, Outstanding Organization - Kappa Kappa Gamma Sorority, College of William & Mary, Outstanding Partnership - Doris Heath, JCC Virginia Cooperative Extension & Master Gardeners, WJCCPS School Health Initiative Program, Outstanding Community Leader - Bessie Skinner Gerst, Outstanding Volunteer - Sam Billings, Outstanding Faith Base - First Baptist Church, Outstanding Action Stars - Kimberly Bailey & Dennis Withrow.

Hey Neighbor! BARK IN THE PARK SPRING FLING - GIVING SHELTER DOG'S NEW LEASH ON LIFE

April 27, 2013

Bark in the Park is PAWSing in 2012 to Spring back in 2013! From 10 am – 3 pm. The 12th Annual Bark in the Park is moving to the Spring of 2013. We are honored that James City County Parks & Recreation will once again partner with Heritage Humane Society Auxiliary to sponsor this Pledge Driven Walk & Family Festival at Chickahominy Riverfront Park in Williamsburg. This supports our Mission statement, which is to provide a fun and educational day, and directly support our homeless animals and find-

Williamsburg's
**IN THE
NEIGHBORHOOD**
photo challenge

**PRINCE
GEORGE ST.**

Find the 12 differences
between the original
photograph (top) and
the altered photograph
(bottom).

Enjoy!



INTERMEDIATE LEVEL

**Look for the answers
in the next issue of
Next Door Neighbors.**

December 2012
In the Neighborhood
Photo Challenge





Real Estate. Reinvented.®

A NEW YEAR ... A NEW BEGINNING.



6272 WEATHERSFIELD WAY

Villages of Westminster

3 BR, 2.5 BA, 1,945 sqft., HW floors, new carpet & fresh paint. Entry foyer features tile floors & light-filled formal DR & spacious kitchen w/ granite counters, abundant cabinet space & sunny breakfast nook. Fam. room w/ FP opens to sunroom overlooking fenced backyard. Luxurious with two closets and an en suite BA including soaking tub & dual sinks. \$305,000.



Charlotte TURNER
757-784-4317
charlotteturner@lizmoore.com • www.homesbycharlotte.com



FORD'S COLONY

100 Balmoral

Impeccably maintained 3,000 sqft Cape Cod with first floor Master suite, additional 3 BRs PLUS a huge bonus room. Spacious eat-in kitchen with cherry cabinets is open to 2 story family room with French doors leading to deck & Vaulted ceiling screened porch. All the features on your wish list! \$445,000.



Deelyn AMERIKA
(757) 869-5533
amerika@lizmoore.com



Southport in Ford's Colony

4,100 sqft. 4 BR, 3.5 BA. No detail has been missed in this elegant & impeccably maintained home on a quiet cul-de-sac. Great room accented by coffered ceiling opens to culinary kitchen & light filled sunroom. Den/LR that is also perfectly suited as a study. Expansive 1st flr MBR retreat. BR 2 on 1st flr with BA as well as 2 BR/BA suite up. Screened porch. Heated and cooled workshop & generator! \$750,000.



Deelyn AMERIKA
757-503-1999
Deelyn@lizmoore.com
www.PremierWilliamsburgRealEstate.com



121 SHERWOOD DRIVE

1.6 acre lot abutting New Quarter Park. One owner brick home with circular drive. Move-in condition. Extensive hardwood, great storage, bright LR, DR with built-ins and first floor BR. Eat-in kitchen with breakfast area. Large FR w/ raised hearth & gas FP. Recently refurbished bonus, 3 large BRs on second floor and 3 tiled full BAs. Two level deck with fresh stain and total privacy. One year home warranty. \$430,000. MLS#30031596



Susan B. SMITH
757-876-3838
susansmith@lizmoore.com
www.lizmoore.com/susansmith



COLONIAL HERITAGE

6900 Chancery Lane

Better than new! Stunning 4 BR, 3 BA, 2,246 sqft. home situated on corner lot w/ professionally landscaped yard w/ irrigation system & BEAUTIFUL stone patio. Freshly neutral painted walls, Hardwood floors, dream kitchen w/ granite, tile back splash, S/S appliances, spacious first floor MBR, and Sunroom! One year home warranty. \$317,000



Diane BEAL
(757) 291-9201
dianebeal@lizmoore.com



TOANO

Private Forge Road retreat on 11+ acres, yet only minutes to CW! Builder's home with quality design & construction. Welcoming front porch, chef's kitchen, Timber tech deck & 3 season porch off 1st floor MSTR. 5 BRs, 4 BA, 4,033 sqft. Built in 2005. Zoned for horses. Proudly offered at \$800,000.



Denise Fleischmann Lorraine Funk
757-846-0202 (757) 903-7627



100 MUIRFIELD

Ford's Colony

Custom built 5 bedroom, 4.5 bath, 4029sqft home features two first floor bedrooms. The Master Suite enjoys a private sitting area w/ a fireplace and 3 additional bedrooms upstairs plus cozy loft area. Kitchen is open to family room and perfect for entertaining. Proudly offered at \$539,000



Grace LACEY
Grace Lacey, ABR
(757) 876-4634
www.lizmoore.com/gracelacey



102 BOULDER

3 BR, 2.5 BA, \$225,000. Charming home on quiet cul de sac. Open floor plan, 2 story foyer, cathedral ceilings. Sun filled eat-in kitchen. Private fenced back yard. Easy access to Colonial Parkway and Colonial Williamsburg. Move in ready.



Tim PARKER
(757) 879-1781
Cyril PETROP
(757) 879-8811
www.timparkerrealestate.com