



The Grove Homeowners Association  
[www.thegrovehoa.com](http://www.thegrovehoa.com)

Volume 4, Issue 1  
February-March 2007

## Annual Assessments Due February 15 !

**You should have received an assessment notice in mid-January.**

If you did not, please contact Jonathan Jackson at 794-7041 or [treasurer@thegrovehoa.com](mailto:treasurer@thegrovehoa.com) immediately.

Assessments are \$350 and must be postmarked by February 15th.

After this date, you be required to pay \$350 plus a late fee of \$35.

Please make your check payable to **“The Grove Homeowners Association”** and send it to:  
The Grove Homeowners Association, P.O. Box 72725, Richmond, VA 23235

## The Grove Crushes Charter Colony 49-7

Because the annual “Grove Bowl” seemingly fizzled out (possibly because Hawkins Wood reined supreme every year), the inaugural Grove vs. Charter Colony flag football game was played January 7th on the fields behind Watkins Elementary. The game was played as a 7-on-7 match up. Charter Colony, led by ex-Grove resident Dave Dwyer, assembled a team of 12, while the Grove had 16 players turn out for the event.

The Grove, anchored by a strong defense, annihilated Charter Colony by a score of 49-7. Rick Markell (Hawkins Wood) and Troy Rysedorph (Coalbrook) led the defense by only allowing Charter Colony one scoring drive. Unfortunately, Rick broke his collar bone during the game, but he really reeked havoc while he was there! Rick and Troy were relentless in their pursuit of the various Charter Colony quarterbacks.

Quarterbacks were the key on the offensive side of things. Charter Colony had none, while the Grove featured a 2-headed beast of Dave Colbert and Dan Allen, both of Hawkins Wood. Colbert passed for 3 and ran for 1 touchdown, while Allen passed for 3 touchdowns. If a couple of podunks like Colbert and Allen can ring up 49 points, just imagine how bad the whoopin’ might be next year if a certain, un-named, ex-UVA, ex-NFL quarterback guides the Grove!

All in all, a good time was had by all, even Charter Colony. So, hopefully we have started a new tradition for years to come! Hope to see you next year!



**GROVE TRAFFIC ALERT FOR SATURDAY FEBRUARY 10th—See Page 5 for details**



## President's Message

As the new president of the HOA I would like to say that I look forward to serving the neighborhood over the next year.

One of the goals of the 2007 board is to continue to maintain and, where we can, upgrade The Grove and the amenities that we currently enjoy. In order to do this we need, and want, the input of all of the residents here in the Grove. If there are areas that you believe need improvement, changes or maintenance please let us know. We may not be able to do everything requested, but we can take a look at the feasibility.

One of the items we are currently looking at is upgrading some of the landscaping and entrance signage at both entrances to The Grove. We will also be looking at an overall plan for landscaping in the common areas of the neighborhood. Not all of this may be done this year, but we hope to have it started and well under way. Again, we would appreciate any input and thoughts from you the residents.

One of the themes in the last newsletter was involvement from the residents. I would like to continue that theme here. In order to maintain and improve the neighborhood we need input, good and bad. In that vein, we also need input and involvement on our committees. We have a dedicated core of volunteers, but we always need more. We would also request input and involvement at our monthly meetings. They are open to the entire neighborhood. It is an excellent opportunity to come and observe, voice an opinion or get to know your neighbors.

Thanks, and again, I look forward to working as your president over the next year.

**Ben Owings**

## 2007 Board of Directors

[boardofdirectors@thegrovehoa.com](mailto:boardofdirectors@thegrovehoa.com)

### President

Ben Owings, 378.0067  
[president@thegrovehoa.com](mailto:president@thegrovehoa.com)

### Vice President

John Romano, 379.1238  
[vicepresident@thegrovehoa.com](mailto:vicepresident@thegrovehoa.com)

### Secretary

Rich Ramey, 379.7961  
[secretary@thegrovehoa.com](mailto:secretary@thegrovehoa.com)

### Treasurer

Jonathan Jackson, 794.7041  
[treasurer@thegrovehoa.com](mailto:treasurer@thegrovehoa.com)

### Operations

Byron Foutch, 794.3148  
[operations@thegrovehoa.com](mailto:operations@thegrovehoa.com)

## 2007 GHOA Committee Chairs

### Architectural Modifications

Steve Kellner, 594.2340

### Grounds

Dick Woodruff, 897.0290

### Clubhouse

Jean & Don Forman, 378.8928  
[two4mans@verizon.net](mailto:two4mans@verizon.net)  
(Jan.-March 2007) Note news on p. 11

### Publicity

Mike Burnette, 897.0377  
[newsletter@thegrovehoa.com](mailto:newsletter@thegrovehoa.com)

### Pool

Jim Collins, 513.7728  
[jimcollins1130@comcast.net](mailto:jimcollins1130@comcast.net)

### Social

OPEN

### Gravity Hill Neighborhood Watch

Kristen Holland, 794.7256  
[hollandkma@yahoo.com](mailto:hollandkma@yahoo.com)

The Grove Miner is a publication of The Grove Homeowners Association of Midlothian, Va., Inc.

**Deadline for ads and submissions for the April issue is March 15**

Submit all ads & articles to: **Mike Burnette, Editor - [newsletter@thegrovehoa.com](mailto:newsletter@thegrovehoa.com) or 897.0377**

**See page 9 for ad rates**

THE GHOA, THE GROVE MINER, & EDITOR ARE NOT RESPONSIBLE FOR ANY TYPOS OR OMISSIONS, NOR DO WE NECESSARILY ENDORSE THE PRODUCTS AND/OR SERVICES OFFERED IN THE NEWSLETTER OR WEBSITE THROUGH ARTICLES, PAID ADS, OR FREE CLASSIFIEDS.

## Sympathy

Condolences to the Turner Family of Hawkins  
Wood on the loss of Joyce's father  
Haik Aram Varteressian (Grandpop).  
*He will be missed by all who knew him*

## Volunteers are needed (and it's your civic duty)

**Please consider one of these  
positions in 2007:**

**Clubhouse Chairperson & Members:** We are looking for a chair starting in April and additional members to help monitor reservations and upkeep. Contact: [secretary@thegrovehoa.com](mailto:secretary@thegrovehoa.com), 379.7961

**Social Committee Chairperson and Members:** Right now we have no socials scheduled for 2007 since we do not have a committee. Help design and implement socials for the Grove Community. Each year the HOA budgets for socials. Contact: [secretary@thegrovehoa.com](mailto:secretary@thegrovehoa.com), 379.7961

**Sandwich Board Coordinator** – We need a volunteer to act as the point person for the sandwich boards. This includes, posting announcements for Homeowners Association events and Board meetings at the entrances. It also includes, making them available to those who want to post non-related HOA events. Contact Publicity at 897.0377 or [publicity@thegrovehoa.com](mailto:publicity@thegrovehoa.com)

**Website Coordinators** – Helps keep the website updated. Contact Publicity at 897.0377 or [publicity@thegrovehoa.com](mailto:publicity@thegrovehoa.com)

**The Grove Miner Newsletter** – Want to edit or write for the Newsletter, Any help you can provide in any capacity, the Publicity Committee could use your help. Contact [Newsletter@thegrovehoa.com](mailto:Newsletter@thegrovehoa.com)

**Welcome Basket Committee** – Wouldn't you like to help your neighbors? We are still looking for a volunteers to be the **Welcome Contact** in Kingham and Mitford. If you would be interested in helping, we'll be sure to explain to you what is involved. Contact [Grovewelcome@comcast.net](mailto:Grovewelcome@comcast.net)

**Please, we need your help!**

Classified Ads are free for Grove Residents (Business ads excluded). Email your ad at [newsletter@thegrovehoa.com](mailto:newsletter@thegrovehoa.com) or call 897.0377. So sell that exercise equipment, find a babysitter, or ask a teenager to help you with yard work.

## Long & Foster's "Helping Those Who Serve" Homeownership Program



Long & Foster wants to help our public servants-police, firefighters, military, school teachers & certified healthcare providers- enjoy the benefits of homeownership.

Learn how you can qualify for a coupon worth \$500.<sup>00</sup> toward closing costs, plus special financing through Prosperity Mortgage. Please call me for complete program details and requirements.



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Richmond, VA 23229  
Office: 804-740-7206

Cell: **804-852-6309**

Website: [JohnBaughnRealtor.com](http://JohnBaughnRealtor.com)

Email: [John.Baughn@longandfoster.com](mailto:John.Baughn@longandfoster.com)



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We can help with all of the above and more! We have created necklaces, bracelets and earrings in all styles at affordable prices. Come see our new *Spring Line*, including our latest "Mommy & Me" designs:

## R-Ideas Jewelry Showcase

**Sunday, March 4 from 1-4pm  
@ the Grove Clubhouse**

**We create designs as unique as you are...**

[r-ideas@hotmail.com](mailto:r-ideas@hotmail.com) or **512-0607 Shelley Neofotistos**  
(Biggin Pond Resident and Jewelry Designer)



## How to request logins and passwords for thegrovehoa.com

There are two login and passwords required for full use of the "The Grove HOA Website".

1. A residential login is required to apply for an Architectural Modification. How do I request logins and passwords? Send a request to [webmaster@thegrovehoa.com](mailto:webmaster@thegrovehoa.com) and you will receive your information within 48 hours. Please be sure to include name, address, phone number, and email address.
2. The other area of the website which requires a different login is "discuss a topic". "Discuss a topic" requests are done online. Click on discuss a topic. At the opening page, look for the register link in the "welcome to discuss a topic" area. Click on the link and follow the instructions. It's that simple.

Should you any questions, please feel free to send an email to [Webmaster@thegrovehoa.com](mailto:Webmaster@thegrovehoa.com).

**See what your missing on DISCUSS A TOPIC!**



### Meet Dr. Tom Olivero, Jr.

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## Father & Son Team Volunteer at the Richmond Animal League (RAL)

Grove Resident Trevor McCormack and his father have been volunteering at the Richmond Animal League for almost 2 years. Trevor decided that he wanted to volunteer after adopting his puppy "Misty" (A Golden Retriever/German Shepherd Mix). Trevor and his dad are dog caregivers and participate in RAL's off-site animal adoptions. Their duties include walking the dogs, socializing and training the puppies, feeding the dogs, cleaning out their cages and making sure the dogs are happy and healthy. They enjoy the time they spend together.



### About the Richmond Animal League (RAL)

The Richmond Animal League, Inc. is Richmond's oldest non-profit, no-kill humane society. RAL was founded in 1979 by a group of local good Samaritans concerned about the hundreds of stray animals in the area. RAL is dedicated to providing complete care and shelter to our animals until they can place them in loving permanent homes. For many years RAL rented a kennel in Chesterfield County. In 1987 the property was sold to a residential developer and they were asked to leave the facility. In spite of this setback, RAL continued to care for many needy animals and boarded them at veterinarian offices. The goal was to raise enough money to build a brand new facility. After 7 years of fundraising activities and the generosity of members, their dreams became a reality! In May 1994, RAL opened a new kennel near Chesterfield Towne Center. This facility can house 19 dogs, 30 cats and 20 kittens. Since it opened, they have helped hundreds more animals than they had been able to in the past. RAL finds homes for approximately 300 animals per year. Unfortunately, they still turn many animals away due to the limited financial resources. RAL is committed to being a no-kill animal shelter that is promoted through educational programs that teach the importance of spay/neuter, responsible pet ownership, and compassion for companion animals.

The Richmond Animal League holds weekly pet adoptions at Pet Smart on the Midlothian Turnpike near Home Depot. This event is held every Sunday from 12 p.m. to 3 p.m. Trevor and his father encourage anyone thinking of getting a pet dog or cat to attend one of these events at Pet Smart or to visit the RAL animal shelter. The RAL phone number is 379.0046. Their web site can be viewed at [www.ral.org](http://www.ral.org).



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### **February 10th Traffic Alert**

The Grove will once again host the  
4th annual Sweetheart Race.

The middle section of Grove Hill Road will be  
closed from approx. 7:30-10:30AM  
on February 10th.

If questions, call Grove residents Lin Rehanck at  
897.8768 or Don McClintic at 794.2687



### **Fish Stories**

Witnesses report that a 10lb. –  
2 foot long catfish was caught in our pond a few weeks ago.  
In addition, many lines have been broken trying to reel in  
the big one! We want proof! Email us your pics and  
stories so we can print them in future issues.  
[newsletter@thegrovehoa.com](mailto:newsletter@thegrovehoa.com).

# Tax Changes for 2007

As we head into the New Year, it is important for you to know what changes are coming that may impact your financial outlook for 2007. The items included below are the more commonly used or those that impact large segments of the taxpaying public. For information on all of the changes, the IRS website ([www.irs.gov](http://www.irs.gov)) is a great source.



## THE GOOD NEWS

- **Contributions to Qualified Plans** - In 2007, individuals can increase the amount of money that they defer in a Qualified Plan (401k, 403b, etc.). The contribution limit for 2007 rises to \$15,500 (2006 limit - \$15,000). The limits are even higher if you are 50 or older as these rise to \$20,500 (2006 limit - \$20,000). Also, now is a great time to get information to see if you have a company match. It is important that you at least save enough to get your company match. If your match comes with each paycheck, you want to make sure you maximize your benefit by receiving a full-year of the match. If you hit the max before year end, your match may be stopped. You should check with your company's benefits group to ensure that you don't miss out on the entire amount.
- **Individual Retirement Arrangements (IRAs)** – There is a great opportunity that you still have available (until Taxes are due on April 16<sup>th</sup> {the 15<sup>th</sup> is a Sunday this year}) to contribute to your 2006 IRA. A traditional (deductible) IRA will allow you to defer taxes while your investments grow tax-free until you begin taking distributions in retirement. A non-deductible Roth IRA, which you put away after taxes, enables the taxpayer to take distributions tax-free (usually after age 59 ½). There are benefits and risks to using each type of IRA, so make sure you consult a knowledgeable tax advisor for more information about which strategy may best suit your goals and situation. Limits on contributions in 2007 are unchanged from 2006, \$4,000 (\$5,000 if you are age 50 and over), but the limits will increase in 2008 to \$5,000 (\$6,000 for ages 50 and over).
- **Education** – The following was a recent change to the tax code. It is great news for parents as the tax-free status for qualified tuition plans, or "529 plans," is now permanent.
- **IRA distributions to charity** - Until the end of 2007, individuals age 70 1/2 and older can donate up to \$100,000 to charity directly from their IRA, avoiding taxes on the distribution. This may be a worthwhile strategy to review for anyone who is looking to maximize their charitable impact in the short-term.

## THE BAD NEWS

The total number of taxpayers impacted by the Alternate Minimum Tax (AMT) is expected to rise from 3.5 million in 2006 to 23 million for tax year 2007, according to the Tax Policy Center. The taxpayers expected to take the brunt of this change are married couples filing jointly who claim dependent children. Because this group tends to utilize more credits and deductions, they will be more unfavorably impacted since some of these are not allowed under AMT. The Tax Policy Center estimates that by 2010 nearly 90 percent of married couples with two or more children and an adjusted gross income between \$75,000 and \$100,000 will be subject to AMT. This is also something that you will want to review with a qualified professional to see how you may be impacted.

continued next page >

## So what does this mean for you?

The short answer to this question (and not a very popular one) is “it depends”? First, educate yourself so that you can understand the changes and get a better idea of how they may impact you. The IRS website ([www.IRS.gov](http://www.IRS.gov)) is a great starting point. Second, whether you pay someone to complete your taxes or complete them yourself, it is always helpful to understand your personal values and goals. This will allow you to make the best economic and personal choices for you. Third, if you are seeking help, find a qualified professional who is knowledgeable in these matters and who can help to answer your questions. There are many professionals out there who provide financial services of some type. Make sure you understand both their area of expertise and how they get paid. It is my experience that the best professionals will be the ones who are completely open about how they will be compensated by you. If you have any finance-related questions, feel free to contact me at [rameyoz@yahoo.com](mailto:rameyoz@yahoo.com).

***Richard Ramey is a Sr. Finance Manager for a local Financial Services Company. He also serves as the Secretary on the Grove HOA Board of Directors.***

**Say thanks to your neighbors who helped deliver this newsletter to you this past year:**

**Hawkins Wood:**

Amy Vincent

**Krim Point:**

Susan Kiger, Linda Hartz

**Biggin Pond:**

Hazel Snead, Shelley Neofotistos  
Ellen Deyerle, Scott Kuhn

**Gravity Hill:**

Patty Miller, Susan Austin  
Beverly Walters, Brian Legere

**Kingham/Mitford:**

Mike Soden  
(we need more help here!)

**Coalbrook:**

Lisa Kopecko, Tina Canto,  
Laura Martin, Jami Au

**Ridgemoor:**

Kim Ball, Diane Grund

**Scotter Hills:**

Betty Perry

We still need more volunteers, please call Susan Austin (378-8004) if you can help. Your commitment is under one hour once every 2 months!

**Chesterfield  
firsts  
you may  
not know:**

1709

Midlothian  
produced the first  
commercially  
mined coal in  
America.

1807

Midlothian  
Turnpike was the  
first paved road in  
Virginia.

1831

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Manchester  
Railroad was the  
first in Virginia

**Learn more about  
Chesterfield County  
with these useful websites:**

**Government:**

[www.chesterfield.gov](http://www.chesterfield.gov)

**Library:**

[www.library.co.chesterfield.va.us](http://www.library.co.chesterfield.va.us)

**Crime & Most Wanted:**

[www.crimesolvers.net](http://www.crimesolvers.net)

**Heritage & History:**

[www.chesterfieldhistory.com](http://www.chesterfieldhistory.com)

[www.chesterfieldtourism.com](http://www.chesterfieldtourism.com)

**Economic Development:**

[www.chesterfieldbusiness.com](http://www.chesterfieldbusiness.com)

**Chamber:**

[www.chesterfieldchamber.com](http://www.chesterfieldchamber.com)

**Schools:**

[www.ccpsnet.net](http://www.ccpsnet.net)

**Just so you know...**

**The new soccer goals and the dry pond area are for Grove use only and will not be rented out to outsiders to use.**



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These are just some of the types of work we can do for you:

**WINDOWS & DOORS, FRAMING, ELECTRICAL, HVAC, INSULATION, SHEETROCK, PLUMBING, TRIM & SHELVING, BATH REMODELING, KITCHEN REMODELING, DECKS, UNFINISHED 3<sup>RD</sup> FLOORS & BASEMENTS, GARAGE SHELVING & STORAGE LOFTS, PAINTING, TEXTURES, FLOOR COVERING & ALL TYPES OF REPAIRS**

We work mainly in the newer sub divisions located in Western Chesterfield like yours, so we are very familiar with your type of home & floor plan regardless of the builder. Our references are from your neighbors & we supply you with one of our list of references with every estimate, which will include names, sub divisions & phone #'s for you to call. When you call J&D's or have an estimate done you talk to the owner (who has **over 26 yrs. in the residential construction & remodeling industry**) not a receptionist or site manager. We don't sub contract out the majority of the job like other contractors, over 90% of the work is done by J&D's employees. So forget about builders high costs or contractors you can't get on the phone & when you do they can't even tell you what's going on in your own home.

Give J&D's a call today and set up an appointment for a free estimate.

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[newsletter@thegrovehoa.com](mailto:newsletter@thegrovehoa.com)

Bus. Card size - \$20,  
Quarter page - \$35  
Half page - \$65,  
Full page - \$125  
Back cover - \$150

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Ad design: \$35 if needed.  
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## County Leash Law

It is against the law to permit your dog to run loose in Chesterfield County, even if the animal is within voice command. If a dog is running loose, it is the duty of the animal warden to catch and impound it in the Animal Control Shelter. Under Chesterfield County's current leash law, dogs must be on a leash at all times when not on the dog owner's property.



## WELCOME NEW NEIGHBORS!

### Scotter Hills

Mark & Leslie Keihl  
636 Scotter Hills Court

Barbara Hughes  
624 Scotter Hills Court

### Kingham

Natalie McGill  
1007 Kingham Drive

### Coalbrook

Bill, Susan, Daniel and Noah Klucker  
13519 Grove Pond Drive

### Gravity Hill

Mark & Amy Babb  
13607 Goswick Ridge Court

Christopher & Nichole Peterson  
1512 Goswick Ridge Drive

Eduardo Gonzalez  
1400 Goswick Ridge Drive

### Hawkins Wood

Curt, Lauren, Brad, Jon and Audrey Hammitt  
1324 Hawkins Wood Circle

Wescott & Tammy Secules  
1007 Hawkins Wood Lane

### Krim Point

Marshall & Ruby Agee  
695 Krim Point Loop

## Wouldn't you like to help your neighbors?

We gave out over 80 baskets in 2006!  
We are still looking for a volunteers to be the  
**Welcome Contact in Kingham/Mitford.**  
If you would be interested in helping, please contact  
us at [GroveWelcome@comcast.net](mailto:GroveWelcome@comcast.net) and  
we'll be sure to explain to you what is involved.

## Many thanks to the Welcome Committee volunteers helping out in 2007

Hawkins Wood - Becky McCarthy  
Krim Point - Susan Kiger  
Gravity Hill - Beverley Walters & Susan Austin  
Biggin Pond - Angela Castillo  
Coalbrook - Lydia Turkaly  
Ridgemoor - Kim Ball  
Scotter Hills - Betty Perry



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**20% off to Grove Customers**

***Call for references from customers in the Grove!***

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## Clubhouse Rentals Important Changes for 2007!

A big thanks to Don & Jean Forman who agreed to head the clubhouse committee and reservations for the first quarter of 2007. Please contact them at **378.8928** or **two4mans@verizon.net**.

**DO NOT use the Clubhouse Online Reservation System for now.**

**If you made your reservation online for 2007, please reconfirm with them by email or phone.**

For a reservation, you will need to write 2 checks. One for the deposit and one for the rental fee. Your deposit check will be returned or destroyed upon the conclusion of your event if you left the clubhouse in good shape and clean. The rental fee is \$50 for 4 hours and \$5 for each add. hour. The deposit is \$75.

We still need other volunteers to help from April-December. Contact the Board or the Forman's if you would like to help on this committee.



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### Krim Point Ladies - Mark Your Calendars!

Join us for coffee and a seminar on Friday, March 9th at 9:30 a.m. at The Grove Clubhouse. A Steinmart Consultant will offer us fashion tips for wardrobing. More details to follow.



**The 3<sup>rd</sup> Annual Coalbrook Crawl** was loads of fun with over 50 people attending this year's event. We are grateful to the Nourses, Morgans, Robinsons, Andersons and Mariarzs for hosting the attendees of the event in their homes.

### Clubhouse Decorations

The Board approved and funded a festive Holiday makeover for the Clubhouse this year for the first time.

The Krim Point Ladies Aerobic Class volunteered to do the shopping and decorating. At center stage was a 7' prelit tree decorated with silver bells and tinsel. Wreaths, garlands, red bows, and poinsettia plants completed the transformation for all to enjoy during many of the celebrations throughout the season.





## Grove Homeowners Association 2007 Phone Directory Update Form

If you would like to be added to the 2007 Grove Community Directory, or need to make changes to your current listing, please fill out the form below. If your contact information has changed anytime during the last 2 years you need to turn in this form, even if you turned one in last year.

Property:	
Phone:	
Primary Name (as it should appear):	
Additional Name (optional):	

You may have up to 2 directory listings for your property. This is appropriate if different adults in the household have different last names. The directory will be printed Spring, 2007.

**IF YOUR LISTING(S) IS SATISFACTORY, DO NOTHING.**

**SUBMIT ANY CHANGES TO:  
619 COALBROOK DRIVE**

- ☐ I want to update my listing in the directory.
- ☐ I do not want to be included in the directory.
- ☐ I want a listing, but I do not want my phone number listed.

To avoid inaccuracies, directory information will **NOT** be taken over the phone. Please do not leave phone messages with changes. Email questions to [publicity@thegrovehoa.com](mailto:publicity@thegrovehoa.com).

**THIS MAY BE THE ONLY UPDATE NOTICE YOU RECEIVE**

**TO PLACE AN AD IN THE PRINTED DIRECTORY, PLEASE CONTACT  
MARY LOU MAGILL, PHILLIPS DIRECTORIES 804.426.9189**



**It's time we heard from more of you! Join us at  
The Grove Homeowners Meetings:**

2nd Thursday of each month  
6:30pm at the clubhouse.