



The Grove Homeowners Association
www.thegrovehoa.com

Volume 4, Issue 3
June-July 2007

THE POOL IS OPEN: Did you get a Pool Pass?



If you tried to visit the Pool without a pass so far this year, you were probably denied access. Pool passes were given out during the month of May. Over 300 households received passes, which means over 400 more of you haven't yet picked up your passes. We offered 4 nights to pick up your passes with notices posted at both entrances, the last issue of the newsletter, and on our website (thegrovehoa.com). *

Please remember, this pool pass process is being implemented to make the pool a more enjoyable and secure experience when you are there. Thanks for bearing with us in our first attempt to distribute these passes. We are denying access to pool passes to anyone who has not paid their dues or late fees. As many of you experienced, our records may have had some glitches. We are all volunteers and are all human, so please bear with us. We are trying to do this to make sure only residents and invited guests enter the pool.

Please be sure to save your passes at the end of the season since they are reusable until the year 2014. Remember each May you must have your passes re-validated by the pool committee in order to use the pool for the season. Be sure to keep your association fees up to date in order to receive validation. Thanks to Gerry Mancuso, Susan Austin, Diana Garbera & Ted Racheau for volunteering to help distribute passes.

Email: newsletter@thegrovehoa.com for complete pool rules. We also hope to have it on the website soon.

Lost passes will result in a \$2 fee. (Again, we are volunteers and our time is valuable just like yours!)



*If you have not yet received your passes, you will not be able to use the pool. Please contact Gerry Mancuso at 897.0853 in order to arrange a time to get your new passes or replace lost passes.





President's Message

Summer is upon us!

I'm happy to report that things have been generally quiet in the neighborhood.

Dead Trees

With all the trees having leafed out, we are noticing the trees that did not quite make it through the winter. If you see a dead tree you believe to be in common areas, please let us know. We will try to take care of dead trees at one time rather than a piece meal fashion.

Board Vacancy

I'm sorry to say that we have a vacancy on the board. Unfortunately, one of our members had to step down. That said, we need a volunteer to fill this spot. Anyone interested, or simply willing to do so, please contact the board. We would like to fill this spot at the June meeting.

I hope everyone has a happy and safe summer!

Ben Owings

You can always see the current issues and past issues of
The Grove Miner
on our website at: thegrovehoa.com/newsletters.htm

If you are new to the Grove, see what you have missed.
Most are even in color!

Deadline for ads and submissions
for the Aug./Sept. issue is July 15

Submit all ads & articles to:
Mike Burnette, Editor
newsletter@thegrovehoa.com
or 897.0377

Bus. Card size - \$20,
Quarter page - \$35
Half page - \$65,
Full page - \$125
Back cover - \$150
Advertiser provided insert
\$150
(10% off for 6 issues prepaid)
(non-profits get 50% off!)
Ad design: \$35 if needed.
Website - \$80 per mth.

The Grove Miner is a publication of
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boardofdirectors@thegrovehoa.com
PO Box 72725, Richmond, VA 23235

President
Ben Owings, 378.0067
president@thegrovehoa.com

Vice President
John Romano, 379.1238
vicepresident@thegrovehoa.com

Secretary
POSITION OPEN
(Contact Board if interested)

Treasurer
Jonathan Jackson, 794.7041
treasurer@thegrovehoa.com

Operations
Byron Foutch, 794.3148
operations@thegrovehoa.com

2007 GHOA Committee Chairs

Architectural Modifications
Steve Kellner, 594.2340
mskellner@comcast.net

Grounds
Dick Woodruff, 897.0290

Clubhouse
Anne Counoupas, 423.6596
Pam Connelly, 897.5469
clubhouse@thegrovehoa.com

Publicity
Mike Burnette, 897.0377
publicity@thegrovehoa.com

Newsletter
Mike Burnette, 897.0377
newsletter@thegrovehoa.com

Pool
Jim Collins, 513.7728
jimcollins1130@comcast.net
or

Gerry Mancuso, 897.0853
gerrybean1@msn.com

Social
OPEN (Please contact Board if interested)

Grove Homeowners Meetings:

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



Clubhouse Reservations

Thanks to Anne Counoupas and Pam Connelly for stepping up to help out with Clubhouse reservations. They have both agreed to cover May & June. Thank you!

Please volunteer to take a couple months, a quarter, or a year for this volunteer role. Contact the Board if you can help!

The Clubhouse reservation system is back online where you can check availability and make online requests for reservations. Go to www.thegrovehoa.com and click on "Clubhouse".

To pay for the clubhouse, you need two checks made out to GHOA. One for the \$50 fee (first 4 hours) and one for \$75 for the refundable deposit if clean.

Please note that use of the pool is not included in the clubhouse rental.

Contact information:
Anne Counoupas 423.6596 or
Pam Connelly 897.5469
clubhouse@thegrovehoa.com

Thanks to Jean & Don Foreman
for your service to the Grove.

HOA DUES

If you have not paid your required 2007 GHOA DUES, OR LATE FEES, you can not use the pool or the clubhouse.

Contact the Treasurer immediately before liens are placed on your property!

VEHICLES & TRAILERS



Article IV, sec. 4.1.1 of the Grove Standards states that campers, trailers, RV's, boats, buses, motor-cycles, inoperable vehicles (i.e. cars on blocks or expired tags), commercial vehicles over 6000 lbs., or any unlicensed vehicles are not allowed unless stored inside of your garage. In addition, major vehicle repairs must take place within an enclosed garage.



WELCOME NEW NEIGHBORS

Coalbrook
Joe & Cherie Lovasz
Tracy Ingalls
Gravity Hill
Anthony & Kelly Miller
James & Lisa Harp
Biggin Pond
Jason & Lauren Franks
Scotter Hills
Kelly & Clay Carroll



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Meet Your Neighbors—The Finkbeiners

Eric and Michelle brought their daughter Megan to kindergarten sign-ups at J.B. Watkins Elementary in the summer of 2001. Their son Jack was not quite two years old and the Finkbeiner family was waiting for their new home in Coalbrook to be built. They moved in January of 2002 and were one of the first homes in the Coalbrook section.

Now Michelle is the room mom organizing the 5th Grade graduation for Megan's class and Jack is getting ready to complete 1st grade. Over the last 5 years, Eric took time to serve on The Grove Homeowners Association for two years and as the County Council representative for the JB Watkins PTA.

"There were about 3 or 4 homes here in Coalbrook and the road ended with woods right next to our house," Eric recalls. "We've been so fortunate in The Grove because we've attracted folks who are committed to family and community and they're all great neighbors."

Since moving in more than 5 years ago, Megan and Jack have been on the swim team, played softball, baseball, Upward Basketball and flag football.

"The nice thing about all of the extracurricular activities for kids is that they're all right here," Michelle said. "Between the YMCA, local churches and all of the schools being right here -- kids can really make great friends because they go to school and play together."

Eric is a lawyer and directs the Virginia Government Relations team for McGuireWoods, a national law firm based here in Richmond. Michelle stays at home but also works part time for Medical Office Services -- a health care staffing placement firm.

"One of the primary reasons we moved back out to Midlothian from the city was for the schools," Eric said. "I had to camp out overnight to get Megan into Fox Elementary in Richmond but then we found The Grove and fell in love with the whole area."

Now Eric is running for the Midlothian District seat on the Chesterfield School Board. "Chesterfield County has great schools -- that's one of the reasons so many people want to live here," Eric said. "But as our school system grows in size, we have to ensure that it grows in quality as well."

On June 20 at 6:00pm, Eric will hold his campaign kick-off here in The Grove and all Grove residents are invited. There will be activities for kids and Chesterfield County leaders will be in attendance.

"I know as his neighbor and as a teacher that Eric is going to bring new energy to the school board," said Marie O'Kleasky, Eric and Michelle's next door neighbor and a Midlothian High School teacher. "His mom and sister are teachers and he's been taking a lot of time to hear what teachers need, to have more time with our students."

When it's nice outside, it's not uncommon for kids and their parents to be hanging out in the Finkbeiner driveway, playing basketball or in the backyard on the playset. Cook outs and picnics at the pool are routine when school is out.

"All of our friends are right here, so we can always find someone to play with," Megan said. "We have so many friends going to school -- even going to the bus stop is fun."

"I love to play at the creek and ride around the pond," Jack said. "Plus I love the dance contests when we have parties at the clubhouse."

Both Michelle and Eric graduated from Chesterfield County public schools but they had to move around a lot growing up, always being the new kid in school. They want to make sure Megan and Jack get to stay in the same schools -- all right here in Midlothian. Being part of the The Grove community will make it easy to do just that.



Grove Resident
Eric Finkbeiner
is running for
Chesterfield County
School Board.

His campaign kick-off will
be June 20th at 6pm at
the Grove Clubhouse.

All residents are invited!

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Hawkins Wood Picnic in the Park

We are planning a picnic in the park on June 16 in the Hawkins Wood Park for Hawkins Wood residents. You should have gotten your flyer by now detailing what you need to bring. If your name ends with A-E, bring a Main Dish / Napkins, F-H, Dessert/Paper Plates, I-L, Chips, Napkins, Utensils, M-P, Salads, Paper Plates, Q-Z - Side Dish/Utensils. If you live in the circle where the park is located, we plan to block off the streets for the evening. If this will pose a problem, please contact Kelly Trebour at 379.4780. Also, if you have a table to lend, that would be great.

This will be a great way for us to meet all the new neighbors in Hawkins Wood. So come out and meet and eat with your neighbors. The fun starts at 6:00.

- Decks
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Modifications Committee

An Architectural & Landscaping Review

The Grove Modifications Committee (MC) reviews all modification to the exterior of homes and property in The Grove. The purpose of reviewing changes is to ensure The Grove maintains the feel and atmosphere that we all enjoy. They apply the covenants and architectural rules as put forth in the Grove Disclosure Packet that we each received when we moved to The Grove. (see article below about packets)



When you submit an application, the committee tries to review and respond as quickly as they can, typically within a week. Please read the appropriate section of the Grove Disclosure Packet and include all information requested. This will help us serve you in a timely manner.

Please send your application (see facing page) to the committee. Please remember to include your name, address, email address, and phone number on all correspondences. (This form will be on our website soon)

As a final note, if there is anyone interested in joining this committee, please email Steve Kellner at mskellner@comcast.net. They do nearly all of the reviews electronically so it does not take a lot of time.

A big thanks to Chair Steve Kellner, and committee members - Matthew Bartholomew, Travis Roberts, and Betty Mullins for their volunteer service.

We appreciate your efforts to help maintain the high quality of living we expect in The Grove!

Complaints:

If you feel someone has not sought approval for a landscaping design, deck, fencing, paint color change, addition, or shed, you can contact the Modifications Committee to see if approval has been requested or approved. If not, you can then file a complaint with the Board for action.



GROVE DISCLOSURE PACKET

According to the Code of Virginia § 55-511, a disclosure packet is required to be given to new buyers when they purchase in the Grove. As the seller, the GHOA is required to provide it to you within 14 days of written request and your payment of the \$100 fee. Send to: GHOA, PO Box 72725, Richmond, VA 23235. A buyer then has the right to cancel the contract within 3 days of receipt of the packet. According to § 55-512, it is important to get the current version of this packet from the GHOA to the seller. In other words, you cannot give them the packet you received when you bought the house as the information (i.e. budget, officers, etc.) would not be up-to-date as required by that code. You can view more of these laws by visiting <http://leg1.state.va.us/000/src.htm>.

THE GROVE

Steve Kellner, Chairman, 1309 Gravity Hill Rd
Email: mskellner@comcast.net
Phone: (804) 594.2340

Modification Committee

Home Improvement Application

Property Owner: _____

Mailing Address: _____

Phone Nos. Home _____ Cell _____ Email _____

	TYPE OF REQUEST (CHECK BOX)	REQUIRED ATTACHMENTS
	HOUSE ADDITION	1) Plans and elevations of addition showing connection and architectural relationship to house. Identify exterior materials. 2) Site plan showing addition location, main house, distances to property lines.
	EXTERIOR MODIFICATION (changes in materials, ornamentation, etc.)	1) Scale drawing, of modification or photograph or catalogue information on product. Show where change will be made on house.
	ACCESSORY BUILDING (tool shed, workshop, garage, pool house, gazebo, etc.)	1) Plans and elevations of structure showing all architectural details. Identify exterior materials. 2) Site plan showing location relationship to main house, distances to property lines.
	PROPERTY IMPROVEMENT (swimming pool, spa, patio or other pavement, etc.)	1) Plans of improvement. Identify materials. 2) Catalogue information of purchased product (ex. spa). 3) Site plan showing location relationship to main house, distances to property lines.
	FENCE / WALL	1) Elevation drawing of type of fence or wall, height, materials. 2) Site plan (Plat) showing location and extent.
	COLOR CHANGE	1) Paint chips or samples of finished product
	LANDSCAPING	1) Landscape plan with all new materials and sizes identified.

Brief Description of changes requested: _____

Office Use Only

Application: () Approved as Submitted () Not Approved
() Approved with Limiting Conditions (see memo) () Preliminary Review

Signature: _____

Modification Committee

Date: _____

Approval is limited to design criteria established by the Modification Committee and should not be interpreted as approval of any variation from restrictions or conditions imposed on the property owner by Chesterfield County. Approval of siting does not necessarily imply compliance with County zoning requirements. All applicable County and State building codes must be strictly adhered to.

Easter Party 2007



Thanks to our
volunteers for
making this a
great afternoon!

Kristen Holland
Leann Owings
Pam Connelly
Anne Counoupas
Leslie Cook
Kelly Neville
Joe Siefert
Ava Hoffman
Rachel Uliano
Ali Zavertnik

Virginia Foreclosures Skyrocket (Up 138%) Editorial by Mike Burnette

When you moved into the Grove, it was a dream come true for most of us...white-picket fences, walking trails, pool... ahh the life! Some of us got caught up in bidding wars or even thought that one extra bedroom would be nice. Then for many of us reality set in and the mortgage payments started to take a toll on our savings accounts. You begin to think, "Have I bitten off more than I can chew?" You aren't alone! And if you think that you aren't having money problems, read on about how this still affects you.

Foreclosures in Virginia increased by 138% in the first quarter of 2007, compared to the first quarter of 2006, according to data tracked by foreclosure specialists, RealtyTrac. The first 3 months of 2007 had more foreclosures in VA each month than ever recorded! Virginia's rate of increase vastly exceeded the national average of 35%. The impact will not only be substantial on individuals, but on entire communities. Many foreclosures result in vacant houses, and if those foreclosures are clustered in a particular neighborhood, the value of everyone's house goes down.

Virginia's 138% increase in foreclosures vastly exceeded the national average of 35%

A recent report by the U.S. Joint Economic Committee estimates that every foreclosure costs homeowners, lenders, local governments, and communities almost \$80,000 in administrative charges, lost property taxes, unpaid utility bills, and depreciation of neighboring home values. The number of foreclosures began to pick up speed in January of 2007. In March, there were 1054 foreclosures – a 293% increase over March of 2006. A conservative projection is that by the end of this year, 10,000 Virginia families will have lost their homes.

A strong indicator for the rise in foreclosures has been delinquency rates for subprime (high cost) loans. According to an analysis of subprime loans, between February 2006 and February 2007, the percent of outstanding subprime loans in Virginia (that were at least 60 days late)

more than doubled, from 4.4% to 9.5%. Rates increased in all of Virginia's major metropolitan areas including Richmond-Petersburg's 6.8%. While someone who has lost his or her home is the most visibly affected by a foreclosure, the entire community pays the cost. In contrast, local foreclosure prevention programs that help distressed borrowers restructure unsuitable loans and provide foreclosure prevention counseling cost approx. \$3,300 per household.

Lenders and brokers should be required to make only those loans that are suitable and affordable for the borrower. Furthermore, what borrowers don't know is that mortgage brokers earn more money if they bring a borrower a high cost loan. Mortgage brokers should be required to disclose at the very beginning the following: the basis upon which they will be paid, what their service will cost, and who will pay for it.

So what can you do if you get in this jam? Contact your borrower immediately when you get behind. They are more willing to work with you on a loan modification if you are up front from the beginning of your falling behind in your payments. You can also visit hud.gov to find a HUD approved non-profit housing group. Make sure they are approved as many for-profit entities claim to be a non-profit and just get you deeper into debt. One approved non-profit in Richmond is Housing Opportunities Made Equal (HOME). They not only have counselors who can work with you and the mortgage company (for no fee), but they also have free classes to help you manage your finances more effectively. For more information on HOME and its programs, visit phonehome.org. A final note: It is truly a borrower beware market. Don't think because the lender is a friend-of-a-friend or has an ad in your local paper that they are legit. It is better to do business with those you seek out, not those that come to you!

In Virginia, 10,000 families may lose their homes in 2007



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FISH STORIES

Above: 11 year-old Daniel Klucker, of Coalbrook, is pictured near the gazebo on 4/8 (Easter Sunday) with a bass he caught using a small piece of shrimp on a hook and bobber rig. The bass is estimated at 6 lbs. 20". Daniel's life challenge is to hook another big bass or catfish from the pond. He fishes there regularly 5-7 days a week. He has hooked a large white catfish (white bottom, gray top) four times only to have his line snapped before he could get them out of the water. Needless to say he is switching to 12 lb line for the big ones in the Grove Pond.

Below: 6 year-old Molly Morgan is pictured with the catfish she caught on Saturday 4/21 at the Grove pond. She was pretty proud of catching it. She also caught about 30 perch that day. She is quite the "fisherwoman" now.



ARE YOU THE NEXT *AMERICAN IDOL*?

Got your attention with that, didn't I?

Well, we are not looking for the next American Idol, but we are looking for either a male or female singer to join our cover band over here on Goswick Ridge Road since we just lost our previous singer to a family move up north.

We currently have a cover band with a guitar driven sound (a few guitars, a bass guitar and drums) and we're looking for someone who can sing anything from Classic/ Hard Rock, Oldies, Blues, Country to whatever else sounds interesting.

We are also searching for a keyboard player as well to play more than just "guitar driven" songs/artists.

We're trying to keep it simple and practice at least once on the weekend (pending everyone's availability due to personal and/or family functions) and have an aspiration to play out just in the Grove neighborhood at some point in front of family, friends and neighbors. We are all too busy to take this any further than inside our own neighborhood.

Before our previous singer had to leave, we were ready to play out with about 25+ songs, so we do have a list of songs we can always start with and go from there.

Some of the male and female artists we've covered thus far include: Doobie Brothers, Van Morrison, Bonnie Raitt, Gretchen Wilson, Rolling Stones, Eagles, Sugarland, Allman Brothers, Pretenders, Eric Clapton, Susan Tedeschi, John Mellencamp, John Mayer and a host of others.

All of us in the group have different musical tastes from different eras and styles, so part of the fun is learning different types of music by an array of artists and either playing them like the record or putting your own spin on it!

So basically, if you can at least sing somewhat better than Sanjaya and feel confident getting up in front of the microphone to sing (or play keyboard if you are a keyboard player or even better...both!), please give me a call or E-mail me at home or work to one of the contacts below and we can set something up.

Brian Legere, 1319 Goswick Ridge Road
work 804-398-5542, Brian.Legere@wachoviasec.com
home 804-379-3154, TheLegeres@comcast.net

← Have a pic or story to share? Email: newsletter@thegrovehoa.com

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Kindergarten Ice Cream Social

for rising
kindergarteners
in The Grove

Sunday,
August 26
3:00 p.m.



at the Clubhouse
RSVP by August 23 to
Angela Castillo, 897-6939,
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Some Grove Dishwashers Involved in GE Dishwasher Recall



On May 16, 2007, the U.S. Consumer Product Safety Commission (CPSC) and the General Electric Co. (GE) announced a recall of 2.5 million GE built-in dishwashers manufactured from September 1997 to December 2001. GE will repair recalled dishwashers free of charge or will provide a rebate toward purchase of a new GE dishwasher.

To find out more information about the recall contact
GE Recall Hotline 877-607-6395
or visit their website at geappliances.com.



Got Paint ?

Please make an effort to get out and paint
your mailbox, railings, etc. now that the
warm weather is here!

If you are unable, Dale Murphy in Biggin Pond
has agreed to help out at a very reasonable
cost. 379.7691

Sign Policy Reminder

Signs are not allowed in the Grove. There are a few exceptions to this rule. Yard Sale signs are allowed, but must be removed promptly after the sale is over. For Sale/Rent Real Estate signs are allowed. Only one sign is allowed and it must be placed in the front yard. Real Estate directional signs are allowed only on weekends. Any other signs such as contractor signs and political signs are not allowed. Please see sign policy on the website. If you need a sign for any other purpose, please seek prior approval from the board. If not, signs will be removed.



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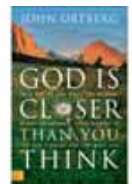


The Grove Message Boards

Our message boards are there to notify you of Grove news or upcoming events and other urgent info such as a missing pet. If you need them, email publicity@thegrovehoa.com or call 897.0377. On 5/14-5/21, one message board was stolen, another was smashed, and letters were taken off 4 different times to spell profanities. At the time, they were announcing the Pool Pass Distribution Days. It will cost the Grove about \$300 for replacements. If you have seen the missing board, or know who may have taken it or vandalized the other, please notify publicity@thegrovehoa.com or call Chesterfield Police.

"God is Closer Than You Think"

Join Kingham resident's Brian & Cordia Henneman as they have started a new small group home fellowship studying the book, God is Closer than You Think. They meet every other Thursday from 7-8:30pm. Please call 464.1372 or cvs423@yahoo.com



Visited the Pond Lately?



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