



The Grove Homeowners Association www.thegrovehoa.com

Volume 5, Issue 4 August-September 2008

Let's get this Party Started. Right Now!

Socials are back in the Grove. The Grove welcomes Michelle Quiram and Julie Smith as the new co-chairs of our recently revived social committee. We have several socials lined up for the next few months. Of course, they are also looking for help to serve on the committee or just help for one event. Please contact them (see page 2) to volunteer or if you have social ideas. Thanks to both of them for caring enough to bring "community" back into our neighborhood!

Please RSVP to the events below and come join us!



For <u>RSVP</u> info and more details on the socials above - see page 9



Special Hurricane Section

(see pages 4-6)



Grove Homeowners Meetings:

Second Thursday of each month at 6:30 pm

unless otherwise posted at the entrances and/or on our website.

The new Grove website is almost done!

www.thegrovehoa.com

We'll post signs once it is up!

Check out the Oct. newsletter for an official tour de'web!



Biggin Ponders celebrate July 4th

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

Ads and submissions for the Oct-Nov. issue are due Sept. 15

Submit all ads & articles to: Mike Burnette, Editor newsletter@thegrovehoa.com or call 804.897.0377

Make Checks to: **Grove HOA** and mail to: 13600 Grove Pond Dr., Midlothian, VA 23114 (note this address is for newsletter only)



www.thegrovehoa.com

The <u>Grove Miner</u> is a bi-monthly publication of The Grove Homeowners Association of Midlothian, Va., Inc.

RATES:

Bus. Card size - \$25 Quarter page - \$40 Half page - \$70 Full page - \$130 Back cover - \$155

Advertiser provided insert \$175

10% off for 6 issues prepaid. (non-profits get 50% off if space permits)

Ad design: \$35+ if needed.

2008 Board of Directors boardofdirectors@thegrovehoa.com

Grove HOA

c/o ACS West Grove Manager, Robert Small, PO Box 11361, Richmond, VA 23230 804.282.7451 804.282.9590 Fax robert@acswest.org

> President John Romano, 379.1238 president@thegrovehoa.com

Vice President Ben Owings, 378.0067 vicepresident@thegrovehoa.com

www.thegrovehoa.com

Secretary Gerry Mancuso, 897.0853 secretary@thegrovehoa.com

Treasurer Kathy Toburen, 378.9142 treasurer@thegrovehoa.com

Operations Frank DiPofi, 897.3916 operations@thegrovehoa.com

Scotter Hills/Ridgemoor Manager Tracey Talbert, 273.1333

2008 GHOA Committee Chairs

Architectural Modifications Steve Kellner, 594.2340 mskellner@comcast.net

Clubhouse Debbie Goldberg, 794.3294 clubhouse@thegrovehoa.com

Publicity & Newsletter Mike Burnette, 897.0377 newsletter@thegrovehoa.com

Pool Gerry Mancuso, 897.0853 secretary@thegrovehoa.com

Grounds Susan Kiger, 794.3954 kiger2obx@verizon.net

Social Michelle Quiram 379.2325 Julie Smith 379.3886 socials@thegrovehoa.com

2

WELCOME NEW NEIGHBORS

<u>Coalbrook</u>

Gregory and Melissa Davis 831 Coalbrook Dr.

Corey and Angela Stuck 519 Coalbrook Dr.

Francine Wood 636 Coalbrook Drive

<u>Kingham</u> David and Stephanie Kraft 13201 Tipple Point Rd.

<u>Ridgemoor</u>

Ying Jiang and Pin Yun Lin 13525 Ridgemoor Drive

Hawkins Wood Feng Gao and Qinghua Yin 1119 Hawkins Wood Circle

MJ Singh 1355 Hawkins Wood Circle

Gravity Hill Kenneth Williams 1506 Goswick Ridge Road

Scotter Hills

Jim Harris 620 Scotter Hills Court

Richard Nayduch 535 Lawford Lane

June Lee 629 Scotter Hills Court

Cynthia and Andy May 605 Scotter Hills Court

Just moved in and not listed? We want to welcome you with a Grove Gift Bag!

Email us at: grovewelcome@thegrovehoa.com Call Lisa Harp 379-3910 or Judi Ryan-Phillips 379-1066.

Delivery to the Grove!





1-888-SCHWANS (724-9267) www.schwans.com



Prepared to serve."

Hurricane Isabel Remembered	p. 4
Homeowner's Insurance	p. 8
Upcoming Socials	p. 9
Recycling	p. 10
Freebies	p. 11
Midlothian Family YMCA expands	p. 13
Neighbor to Neighbor Classifieds	p. 14
Advertiser Index: Schwan's Turfway Richmond Animal League Dennis N. Zeidler, Dentistry Thurston and Heare Insurance Grace Johnson, Realtor Tom Olivero, Dentistry Sarah Albro, Stampin' Up Goddard School Spectrum Financial Group Maize Remodeling Brad Swartzwelder, Ameriprise Primrose Schools Family Electric American Service Corporation Primrose Schools	p. 3 p. 6 p. 7 p. 10 p. 10 p. 11 p. 11 p. 12 p. 13 p. 14 p. 14 p. 15 p. 16 Insert

5 years later... Hurricane Isabel The storm that turned the Grove into a prairie.



Do you remember...Sept. 18, 2003 ? Well of course you do if you were here. If you weren't, now you will know why many of the Grove trees are gone

By Mike Burnette

Five years ago the Grove looked likes its name. Trees, trees and more trees. The Grove had beautiful trees everywhere. Then came 9/18/2003.

It was like any other warm September Thursday except Jim Duncan on NBC12 told us this 'hurricane' was a serious storm and was a genuine threat to Richmond. I personally felt that we may get some wind and heavy rain, but not damage. After all, we were 2 hours inland! I also remember driving home from work the day prior seeing the taped up or boarded up glass on all the stores on Midlothian Turnpike. That was the first time I took the storm seriously. So, I gave in and stopped off at Sam's Club to pick up those emergency supplies that the news had told us to stockpile. Turns out, I should have bought more. I never ever thought I would have to use them. You know, just like all the Y2K prep we made, right?

I walked around the outside of my house and secured all the loose items. Then, we just sat in the living room to wait it out. The eye of the storm was still 3 hours away according to the TV, but just then is when it all started. First, the trees started bending sideways. Leaves and branches started blowing everywhere. Then, my phone rang. It was my in-laws in the neighboring Queensmill with a panicked call. A massive tree had split their house in half and they were on the way to the hospital. My brother-in-law had been pierced everywhere by shattered glass from the tree that went through the living room. They asked me to please come over and help secure the house. I headed out in the elements at the time the eye of the storm was just minutes away. I felt like a storm chaser dodging everything in the road. After hours of packing up the essentials of their house and then trying hopelessly to tarp up the biggest holes, I headed back home. By then, yards were beginning to look like fields in the midst of a timber clearing.

My cable went out. Being a weather news junkie, it was hard not to see the live broadcasts. I resorted to the K95 radio simulcast of NBC. Then, the power went out. Like any other storm, I expected it to be out for a few hours, not a week!

This storm as many know turned out to be very serious costing the Grove 100's of trees and therefore changing the landscape for a long time. Yes, I was one of the 3.5 million that lost power and Yes, I was one of 1000's with tree damage, but <u>No</u>, I was NOT one of the 10 Virginians that lost their life. In all, \$1.85 billion dollars of damage occurred in Virginia alone.





What I saw the next morning was nothing more than remarkable. As dawn approached, the streets were filled, like a block party, with people comparing stories and surveying each other's damage. But what I really noticed was the teamwork to get the roads and driveways cleared. Dozens of guys with their chainsaws began clearing the various streets. BBQ grills moved out into the streets to cook community meals as people began to cook the items in their freezers before they spoiled. Neighbors were talking to neighbors that they had rarely spoken to before that

day. Hurricane Isabel's wrath on Midlothian created an awful day, but it was a day that also brought many in the Grove together.

Recovery took months and in some cases a few years. It was the costliest natural disaster ever to hit Virginia. The remaining trees continued to die in the Grove, so the sound of chainsaws would remain for some time to come. The Grove HOA is still planting replacement trees to build The Grove back to a 'grove'.

So what did we learn? We learned to check our insurance policies (see article on page 8). We learned to live off of Spam and bottled water. We learned to follow ice trucks as they approached their delivery point and be the first in line for the unloading. We learned that old camping supplies come in really handy. And, we learned to never again take for granted refrigeration, a/c, electricity, cable and phone service. We also learned the importance of talking to neighbors again.

So if you moved to the Grove since 2003, you now can see pictures of the damage (on pages 6-7), ask your neighbors to reminisce about that time, and be thankful your home's previous owner put all the pieces of your house and yard back together again.

And, the next time you dare to call a meteorologist's bluff, just remember Isabel.

For preparation and safety tips visit: www.hurricanesafety.org

Many thanks to those who provided pictures to the Grove collage of damage on the following pages: The Wilds, The Baughns, The Porters, The Foutches, The Roses, and The Millers.

For more photos & video of Metro Richmond damage: go to www.harkphoto.com/isabel.html.







Commercial & Residential Crounds Maintenance
 Irrigation Services
 email: TurfwayInc@aol.com

PO Box 74246 Richmond, VA 23236 Dennis Forward 804-763-4082



RICHMOND ANIMAL LEAGUE

11401 International Drive Richmond, VA 23236-3945 Phone (804) 379-0046 **Web Site: www.ral.org** Hours: Sunday & Monday - Closed Tuesday - Friday 6 pm- 8 pm, Saturday 12 pm - 4 pm

Matching Homeless pets to people since 1979



DENNIS N ZEIDLER, DMD PLLC Family Dentistry For Adults And Children We Welcome New Patients Of All Ages! **Root Canals Crown & Bridge** Implants Whitening Cleanings Extractions Hygienists Emergencies gah Chi **Most Insurance Accepted** Е To 1-288 Dr. Zeldie Office 13321 Midlothian Trnpk, Midlothian Contraid

7

Across From Mt. Pisgah Church/7-11 On Midlothian Trapk And Just A Few Doors East Of Midlothian Middle School.

N.Wool

Wind, Trees and Homeowner's Insurance

By Rob Heare, CIC Thurston & Heare Insurance



Many times we experience high winds here in Richmond. This can result in trees being blown over. Sometimes they hit houses, fences, or other structures. Many times, fortunately, they do not hit anything but you are faced with the cost of cleanup. Sometimes a neighbor's tree lands on your property.

How does your homeowner's insurance apply to these situations? And, do you have coverage?

If the tree hits your house or other structure, you should have coverage under your homeowner's policy to cover this loss. It will be subject to your deductible. In situations where wind blows over trees and they do not hit anything, the majority of homeowner's insurance policies offer no coverage. However, all policies are not the same. Alfa Alliance Insurance Corporation pays up to \$500 per occurrence to remove fallen trees that are blocking the driveway of the residence premise. Another carrier, The Erie Insurance Group, will pay up to \$1000 per occurrence with a limit of \$500 per tree for the removal of fallen trees on the residence premise.

Take Away Tip:

It's better to know how your insurance works before you need it then to be surprised after a claim has occurred. In the situation where a neighbor's tree blows onto your house, it depends on the circumstances. For the neighbor's insurance to cover the loss, there would have to be negligence on the part of the neighbor. For example, the tree was dead and should have been removed. If wind blows the tree over and it damages your property, the fact that it should have been removed could make the neighbor liable and therefore their insurance would cover your damages.

If there is no negligence and the wind blows the tree down then it is considered, "An Act of Nature", and each homeowner would be responsible for their own damage. I recommend when this happens that you talk to your insurance agent as soon as possible.

Hopefully I have clarified this for you. One thing to remember is just as all homes are not the same, all homeowners insurance policies are not the same. I recommend you periodically meet with your agent and review your coverage. Also, be sure to advise your agent of any changes to your property. In particular, have you added an addition to your home and not increased your coverage?

VOLUNTEER OPPORTUNITIES (see more listings at www.thegrovehoa.com)

Social Committee Members: Join the new social committee and help build community in the Grove. Email socials@thegrovehoa.com or call co-chair Michelle Quiram at 379.2325.

Newsletter Delivery: Every other month, we need help delivering the newsletter. The more that volunteer, the less time it takes. It never takes more than one hour. If you can help, please contact Susan Austin at 378.8004.

Pool Committee: Help the board with the many details of the pool. Contact Gerry Mancuso for info at 897.0853.

Publicity Committee Members: Grove announcement sign coordinator, website maintenance, writers, and creativity gurus, etc. are always needed for the publicity team. Contact Mike Burnette at newsletter@thegrovehoa.com or 897.0377.

25th Annual National Night Out Ice Cream Social August 5th - 7:00pm

Join your neighbors on August 5 at 7:00 pm at the Clubhouse for National Night Out.

NATIONAL NIGHT OUT is designed to: heighten crime and drug prevention awareness; generate support for, and participation in, local anti-crime programs; strengthen neighborhood spirit and police-community partnerships; and send a message to criminals letting them know neighborhoods are organized and fighting back.

We will celebrate with an *ice cream social* provided by the Grove Homeowners Association

Please consider bringing an item to donate to the food bank.

Visit with McGruff the crime dog and police department members.

<u>RSVP your families' attendance</u> (last name and how many in your group) at mancusox@yahoo.com by August 3rd. Please let us know if you are able to help scoop that night too!

Let's have a great turnout to socialize with neighbors and more importantly help the local food bank as well!

Don't forget to turn on your porch light!

Kindergarten Ice Cream Social

for <u>rising</u> kindergarteners in The Grove

> Wednesday, August 27 7-8 pm



at the Grove Clubhouse

RSVP by August 23 to socials@thegrovehoa.com or 379.2325

Labor Day Picnic

Come celebrate the end of summer with your Grove Neighbors. The Grove HOA and the social committee will organize the picnic on the clubhouse lawn.



Labor Day, Sept. 1st 4-7pm

Grilled burgers and hot dogs will be provided

Bring your own favorite beverage and also bring a side or dessert to share!

You may need to bring a lawn chair or blanket too.

<u>RSVP</u> your family count by August 29 to: socials@thegrovehoa.com or 379.2325





Thurston and Heare Insurance

Auto•Home•Business•Life

Rob Heare, CIC, LUTCF

Resident of Walton Park since 1993

"Serving Central Virginia since 1981"

9510 Ironbridge Road, Ste. 220 (804) 717-8283 thurstonheare@comcast.net









Call Grace Johnson Office: 804.744.4940 Cell/VM: 804.380.7073

Exceptional Service! Exceptional Results!



- Resident of Krim Point at The Grove
- 20 years of sales & marketing experience
- Award Winning Decorator

Put your best foot forward and have your house staged to sell!

Betcha Didn't Know This About Recycling

Some of us recycle everything in the house that we can possibly recycle. Some of us recycle maybe only newspapers and aluminum cans,



some of us just can't be bothered, and others try to recycle, but place the wrong things in the bin.

The curbside program accepts narrow-necked plastic bottles labeled with a #1 or #2 ONLY. This includes many soda and water bottles, milk jugs, and household cleaner bottles. Plastics with other numbers or 1 and 2 plastics that are not bottles (like margarine tubs) are <u>not</u> recyclable in this program.

How to tell the difference...

First, look for a "neck" area that separates the body of the bottle from the place where the cap or lid twists or snaps on. As a general rule, the mouth or opening of the container must be narrower than the body. Then, check the number on the bottom. Look for one of the two symbols to the right. The symbol may be hard to spot on a clear bottle.

If it has a "neck" and a 1 or 2 on the bottom, recycle it!



Here's Why:



In the blow-molding process the plastic must be thick and tacky, whereas in the injection-molding process the plastic must be thin and runny.

Injection-mold grade plastics have a high melt flow index, meaning the liquid plastic moves fast to quickly fill a mold. For this reason, injection-mold grade is preferred for wide-mouth containers, also for objects with complicated shapes (e.g.,toys). The mold (die) for an injection-molded item has many orifices allowing the runny plastic to be forced into the mold through many holes to fill the mold quickly.

Blow-mold grade plastics flow slowly by comparison. Key characteristics of blow-mold grade are stiffness and strength. Blow-mold can literally be blown up like a balloon and will resist the pull of gravity. This allows the "balloon" to be blown up inside the mold, through a single orifice, and because the resin holds its shape, it will expand out to fill the dimensions/form of the mold. Also, the finished product is stronger (better crack resistant, less chance of pinhole failure, etc) than an injectionmolded item. Blow-molding is suited for making bottles due to their narrow-neck shape, and specialized molding systems make it efficient.

Blow-mold grade bottles are also strong for heavy loads, such as a gallon of some liquid. Many injection-molded containers are for lightweight products (butter, Cool Whip, etc) or toys and tend to be weak and break easily.

More information can be found at www.cvwma.com





Meet Dr. Tom Olivero, Jr.

- Graduate of University of Richmond and MCV
 Dental School
- Commander, US Navy-Reserve
- Former dental officer in the Indian Health Service, Apache Reservation
- Midlothian family practice dental office since 1999
- Convenient office located on N. Woolridge Rd. next to the Goddard School
- One of your Coalbrook neighbors since 2002

Dr. Olivero is a participating provider for the following insurances: Cigna PPO United Concordia Anthem BC/BS GEHA/Connection Dental Delta Premier (PPO) Assurant Emp. Benefit (DHA) Aetna PPO and now accepting Guardian Dental Insurance!

If you are looking for a convenient, experienced and friendly dental office, please call Holly at 794.2802

Thomas Olivero, D.D.S.

112 Walton Park Lane 804.794.2802



FREEBIES!

Today everyone needs a little help in the pocketbook. Here are some tips that your neighbors have submitted to help you save time or money!

Like free massages? For a limited time, try the Migun Jade Thermal Acupressure Massage Bed located at 1123 Gaskins Road near Patterson Ave. Visit **migunofrichmond.com**.

Want to send reminders to your email account for free from your cell phone? Jott.com converts your voice message into emails, text messages, reminders, lists and appointments. Visit Jott.com

Receive faxes free as an email attachment with an efax Limited Account. Visit **efax.com** and click on Limited Account.

Got a freebie or good deal to share?? Email it to newsletter@thegrovehoa.com

Stamp School Is In Session!

Come on over and learn the art of rubber stamping, right here in the Grove!





Saturday, August 16th, 1-3 pm Come stamp cards and scrapbook embellishments using stamp sets from the NEW catalog! Call to save your space!

Call your Stampin' Up®! Demonstrator today for more information:



Sarah Albro (804) 897-5934

www.sarahstamping.stampinup.net

At The Goddard School[®]... Summer is full of fun and learning.















The exceptional summer program at The Goddard School® includes:

- Science and Nature
- Arts and Crafts
- Drama
- Computers and Technology
- Literature and Language
- Cooking
- Music and Movement
- Sports and Games
- Manners
- Special Visitors



MIDLOTHIAN MIDLOTHIAN 2361 Robious Station Circle 130 Walton Park Lane

804-897-1917 804-594-3525

INFANT • TODDLER • PRESCHOOL • PRE-K • AFTER-SCHOOL

www.goddardschool.com



MIDLOTHIAN FAMILY YMCA ENHANCEMENT AND EXPANSION PROJECT TO START CONSTRUCTION SOON

At a recent Grove HOA meeting, Midlothian Family YMCA Executive Director Scott Williams came and talked about the recent groundbreaking and upcoming construction of the YMCA. He showed the group blueprints and explained how it would look and feel both inside and outside. The \$6 million facility expansion will effectively double the current square footage.

Mr. Williams said, "With the added space, we will provide the additional and enhanced programs and services that our members and the community have told us they need."

Among the additions and improvements in the expansion are a new gymnasium for indoor sports, family programs and community events, a doubling of the facility's wellness area, three new childcare class-rooms, a designated teen and active adult center, a second exercise studio and additional parking.

The expansion will also allow the addition of preschool care to the YMCA's current elementary and middle school before- and after-school care programs, and to expand the Child Watch program which provides care to children while parents are engaged in YMCA activities.

The YMCA's expansion construction will hopefully offer minimal disruption to the Grove. When completed in 2009, it should enhance the Grove and the area as a whole. Landscaping and buffer plans are in place so that they will continue to be good neighbors to the Grove.

PROVIDING FOR THE FULL SPECTRUM OF YOUR FINANCIAL NEEDS



BRIAN T. HENNAMAN - President

Resident of The Grove

Frequent public speaker on numerous retirement and wealth transfer topics (corporate groups, churches, synagogues)

West Point Graduate / Former Army officer

Honesty, integrity, interest and concern for your priorities

Independently owned financial practice (you deal directly with Brian, no specific product to "push," we are always researching the best products and services for you).

Our Focus:

- -Maximizing your retirement income while still protecting your nest egg from excessive taxation, political risk, market risk, and longevity risk
- -Helping you reduce taxation on your investment portfolio
- -Helping you transfer assets to heirs/charity with minimal taxation
- -Competitively priced investment management services -IRA SPECIALIST -401K ROLLOVER SPECIALIST



201 Wylderose Commons, Suite 202 Midlothian, Virginia 23113-6906 Phone (804) 897-2966 (Located 10 Minutes from The Grove)

SERVICES MAY OR MAY NOT INCLUDE INVESTMENT PRODUCT RECOMMENDATIONS, DEPENDING UPON YOUR PARTICULAR SITUATION. TO THE EXTENT SECURITIES ARE OFFERED, THEY ARE OFFERED THROUGH INVESTORS SECURITY CO., INC. 127 E WASHINGTON ST.STE. 101 SUFFOLK, VA 23434 (757) 539-2396. MEMBER SIPC AND FINRA

- Decks
- Screen Porches
- Porch Enclosures
- Attic / Basement finishing
- Home Improvements / Upgrades
- Siding / Exterior repairs
- Kitchens / Baths
- Additions / Garages
- Free Estimates
- Creative Solutions
- Top Quality & Service
- Client References

MAIZE Remodeling, LLC is a locally owned and operated full service company with over 15 years of combined experience. We offer a wide range of in home services from small handyman projects & decks to larger projects including screened porches, kitchen / bath remodels, attic / basement finishing and additions / garages.

Our company promises to provide practical solutions, high quality craftsmanship, as well as consistent client interaction to insure complete satisfaction.

Call today for your free estimate. Redeem this ad and save 10% (up to \$500) on your first project.

LICENSED AND INSURED call 804.598.7300 or email information to maizeremodeling@hotmail.com.

The road to better Quality and Service...





Let's plan for the next chapter in your life

My approach to retirement planning begins with you and your dreams. I can help you develop a customized financial plan focused on the retirement you want.

Brad Swartzwelder CFP®

Specializing in:

- Investment planning
- Retirement planning
- Short- and long-term goals

Call (804)273-1277 today.

Brad Swartzwelder, CFP® Financial Advisor CERTIFIED FINANCIAL PLANNER™ practitioner 14350 Sommerville Ct. Midlothian, VA 23114 (804)273-1277 brad.a.swartzwelder@ampf.com

Consolidation of accounts

- Education planning
- Life insurance



Ameriprise Financial Services, Inc. offers financial advisory services, investments, insurance and annuity products. RiverSource[™] products are offered by affiliates of Ameriprise Financial Services, Inc., Member NASD and SIPC. © 2007 Ameriprise Financial, Inc. All rights reserved.

GROVE RESIDENTS FREE NEIGHBOR TO NEIGHBOR CLASSIFIEDS



6 pc Home Office and Computer Work Station: Golden Oak, "L" shaped, bought from Haverty's for \$1,641. Will sell for

\$650. Call Susan Austin, 378.8004.

Burley Bike Trailer: Free to a good neighbor! Call Lisa Kopecko at 379.0097.

Seeking a babysitter for the upcoming school year to watch one or two 2-year olds one morning a week (either at your house or ours). Please Call: Amy Buttermore 379.7161.



Engage minds and hearts will follow.

At Primrose, you'll discover a childhood education approach unlike any other. Our proprietary, accredited curriculum assures that children are nurtured emotionally, physically and intellectually.

NEW PRIVATE KINDERGARTEN PROGRAM FALL 2008!!!!

Primrose School of Midlothian Village 13801 Village Place Drive | Midlothian, VA 23114 | 804-378-8773



www.primroseschools.com

Educational Child Care For Infants through Private Kindergarten and After School

Revive a room. Add lighting.

"Specializing in": Residential • Renovation • Landscape Lighting • New Construction





Class "A" Contractor & Grove Resident

