

Plan ahead for natural disasters

Natural disasters can strike without warning, leaving unsuspecting homeowners with thousands of dollars in home damage. Taking precautionary steps by planning ahead for potential harsh weather can help save heartache and money.

No one is safe from a natural disaster. Weather-related damage can occur no matter where a person lives. Heavy rains, dam failures, tornadoes, hurricanes, landslides and wildfires are just some of the potentially tragic tricks up Mother Nature's sleeve. Being prepared can mean the difference in saving lives and material belongings.

Flash flooding is the leading cause of weather-related deaths in the U.S., and flooding of homes accounts for the majority of damage to properties across the country. It is important for homeowners to know that damage to the home from flooding is very rarely covered by a traditional home insurance policy.

If a home is in a flood zone, close to a water source or even simply in an area with a high water table, the purchase of flood insurance can be a life-saver. While it cannot prevent belongings from being damaged in a flood, it will mean that items can be replaced and damage can be repaired without significant out-of-pocket expenses.

Homeowners can take other steps to protect their homes from water damage. For those with basements, the installation of a French drainage system and a sump pump can help prevent water accumulation on the bottom level of the home. Individuals should also ensure their homes are properly graded so that rainwater drains away from the house instead of toward it.

Hurricanes are another

means by which weather can do a great deal of damage to homes. Fortunately, hurricanes are often forecasted well in advance and targeted areas are forewarned. This means that homeowners can prepare homes for the weather event.

Covering windows and glass sliding doors securely with plywood is one of the precautionary steps homeowners can take in the event a hurricane is on the way. Taping windows is ineffective and will not prevent blowing debris from crashing through window glass. Metal hurricane shutters are also effective and should be a part of home exterior for those who live in areas frequently struck by hurricanes.

Homeowners should remove dead or weakened tree branches so they don't fall on the home. They also should know if the house is in a zone that could be flooded by a storm surge, which might necessitate evacuation.

Storms with high winds, such as tornadoes and hurricanes, should be taken seriously. It's important to have an evacuation plan if the storm is too strong to ride out at home. Otherwise, a windowless room or inside closet can be a place to retreat to until the storm passes.

Winter storms also can cause damage. Snow and ice can accumulate on roofs, causing them to collapse under the weight. Sloped, metal roofing is ideal for homeowners who live in areas that see high accumulations of snow each season. The snow will slide off the roof.

It's also important to have adequate attic or upstairs insulation. That's because snow that's on a roof that is improperly insulated can melt from the heat of the home, then refreeze. This can cause leaks or ice dams, further damaging

the home.

Here are other safety procedures homeowners can take.

- Store bottled water, canned foods and batteries in the home for emergencies. Should utilities be shut off, this ensures residents will have food and water and the use of flashlights should things go dark.

- Have a family meeting and discuss evacuation routes and contingency plans. Keep copies of important phone numbers for banking, credit card companies and utility services, so all information will be on hand should the home be evacuated.

- Pack a go-bag with food, water, money and a first-aid kit.

- Routinely inspect the house for weak areas that can be damaged in bad weather. Be sure the foundation, roof, siding and downspouts are in good working order.

- Identify a safe room in the home. As previously mentioned, this should be a windowless room, preferably on a concrete slab. It may be the basement or the garage.

- If a home is known to be in a weather-prone area, talk with contractors to determine which modifications can be made to the home to help prevent excessive damage. Hurricane-grade siding, roofing and window coverings may be a solution. Metro News Service

Discounted Building Supply & Surplus 804-333-1234.

We specialize in offering surplus building supplies (windows, doors and cabinets) at huge discounts.

All SPECIAL ORDERS are also DISCOUNTED

Great service. Discounted prices. Located in the ED LEWIS MARINE building
2721 Richmond Rd., Warsaw Va.



**2721 Richmond Rd., Warsaw, Va
804-333-1234**

NOTICE OF SUBSTITUTE TRUSTEE'S SALE OF THE TARTAN GOLF COURSE AND 16 UNIMPROVED LOTS IN WEEMS, LANCASTER COUNTY, VIRGINIA

Tax Parcel Nos.

27B-4-2A, 27B-4-2, 27-179, 27B-1-24, 27-162I

-and-

Tax Parcel Nos.

27-162D, 27-162E, 27B-4-4L, 27B-4-4M, 27B-4-4N, 27B-4-4F, 27B-4-4I, 27B-4-4K, 27B-1-22, 27-162F, 27-162B, 27-163, 27-160, 27-173B, 27-162A, and 27-161B

In execution of a Deed of Trust dated June 30, 2005, and recorded on June 30, 2005, in the Clerk's Office of the Circuit Court of the County of Lancaster, Virginia (the "Clerk's Office"), as Instrument No. 050002157 (the "Golf Course Deed of Trust"), and a Deed of Trust dated November 22, 2005, and recorded on November 23, 2005, in the Clerk's Office as Instrument No. 050003959 (as supplemented by a Supplemental Deed of Trust dated December 16, 2005, and recorded on December 20, 2005, in the Clerk's Office as Instrument No. 050004224, as further supplemented by a Supplemental Deed of Trust dated January 6, 2006, and recorded on January 10, 2006, in the Clerk's Office as Instrument No. 060000093, and as further supplemented by a Supplemental Deed of Trust dated March 28, 2006, and recorded on March 28, 2006, in the Clerk's Office as Instrument No. 060000879, the "Golf Course and Lots Deed of Trust," and together with the Golf Course Deed of Trust, the "Deeds of Trust"), default having been made in the payment of the debts therein secured and in the performance of the covenants therein contained, and being requested to do so by the holder of the notes (the "Noteholder") secured by the Deeds of Trust and a Commercial Security Agreement dated June 30, 2005 (the "Security Agreement"), the undersigned (the "Trustee"), after giving not less than 14 days prior written notice thereof to the owner of the property (the "Owner") pledged by the Deeds of Trust and the Security Agreement of the date, time, place, and terms of the sale, will offer for sale the property described below at public auction to be held at the front steps of the Courthouse of the Circuit Court of Lancaster County, 8311 Mary Ball Road, Lancaster, Virginia on Wednesday, September 15, 2010, at 10:00 a.m. (local time). The property to be sold consists of the following:

1. a. real estate, together with improvements thereon and appurtenances thereunto belonging, consisting of Tax Map Parcel nos. 27B-4-2A, 27B-4-2, 27-179, 27B-1-24, 27-162I, known as "633 St. Andrews Lane, Weems, Virginia" and operated as "The Tartan Golf Course" (the "Golf Course"), and being the real property more particularly described in the Deeds of Trust, to which reference is hereby made for a more complete description; and
 - b. personal property consisting of all equipment, fixtures, and other articles of personal property owned by the Owner and located on or related to the Golf Course as of the date of the foreclosure sale, together with all accessions, parts, and additions to, all replacements of, and all substitutions for, any of such personal property (collectively, the "Personalty"), all as more particularly described in the Deeds of Trust and the Security Agreement, including the Personalty owned by the Owner as of the date of the foreclosure sale and described on the following UCC-1 financing statements filed at the State Corporation Commission of the Commonwealth of Virginia: 0507057427-5 and 0509197489-8. The Golf Course and the Personalty are sometimes hereinafter collectively referred to as the "Golf Course Property."

2. 16 lots of unimproved real estate consisting of Tax Map Parcel nos. 27-162D, 27-162E, 27B-4-4L, 27B-4-4M, 27B-4-4N, 27B-4-4F, 27B-4-4I, 27B-4-4K, 27B-1-22, 27-162F, 27-162B, 27-163, 27-160, 27-173B, 27-162A, and 27-161B adjacent to or located near the Golf Course (the "Lots"), all as more particularly described in the Golf Course and Lots Deed of Trust, to which reference is hereby made for a more complete description. The Golf Course Property and the Lots are sometimes hereinafter collectively referred to as the "Property."

First, the Golf Course Property will be offered for sale as one lot. A bidder's deposit of \$50,000.00 will be required as a condition of bidding on the Golf Course Property.

Second, the Lots will be offered for sale first in individual lots, then in combinations deemed appropriate by Trustee, and finally together as one lot. The following bidder's deposits will be required as a condition of bidding: \$5,000.00 for each Lot (or multiples of such amount for a bid on a combination of Lots) up to a maximum of \$80,000.00.

Finally, the Property in its entirety will be offered for sale as one lot. A bidder's deposit of \$130,000.00 will be required as a condition of bidding on all of the Property. Notwithstanding anything to the contrary herein, Trustee will accept the bid or combination of bids from qualified bidders resulting in the highest aggregate sale price for the Property.

The Property shall be sold "AS IS" "WHERE IS," without representation or warranty of any kind including, without limitation, relating to the zoning, structural integrity, physical condition, use, construction, workmanship,

materials, habitability, environmental condition, topography, soil type or content, fitness for a particular purpose, merchantability of all or any part of the Property, or the existence or location of the Personalty. The foregoing disclaimer of representations and warranties is not intended to void or impair any liability or obligation, if any, any other party may have with respect to all or any part of the Property. All potential bidders recognize and agree that any investigation, examination, or inspection of the Property is within the control of the Owner or other parties in possession and not within the control of the Trustee, the Noteholder, or their successors or assigns. It shall be the responsibility of the successful bidder to ascertain the status of any management, maintenance, service, equipment contracts, or equipment leases or make its own arrangements for assuming such contracts if it desires. The Trustee makes no representations or warranties as to whether such contracts exist or are assignable and assumable. The Trustee makes no representations or warranties as to the identity or existence of the Personalty, it being the sole responsibility of the successful bidder to identify and obtain possession of such property. Any personal property located at the Property but not owned by the Owner will not be sold as part of the foreclosure sale. Conveyance of the Real Property shall be by special warranty deed and the Personalty by transfer statement without warranty. Such conveyances shall be subject to all matters of title prior to the liens of the Deeds of Trust or the Security Agreement. To the extent the Owner is entitled to any utility or other deposits relating to the Property, such deposits shall be retained by Beneficiary and shall not be assigned to the successful bidder.

TERMS OF SALE: ALL CASH. Settlement shall occur in the offices of the Trustee within 30 days after the sale, TIME BEING OF THE ESSENCE (unless the successful bidder is the Noteholder). Procedures and terms of sale shall be subject to Trustee's discretion, shall be announced prior to sale and shall control. Bidder's deposits shall be made payable to the Trustee by certified or cashier's check and bidder's deposits of all unsuccessful bidders will be returned upon the conclusion of the sale. Any bidder on behalf of the Noteholder shall not be required to deliver a deposit to the Trustee. Successful bidder shall execute a contract of sale at the conclusion of the sale in form and substance acceptable to the Trustee. The deposit of the successful bidder, without interest, will be cashed by the Trustee and applied to the purchase price at settlement. The balance of the purchase price will be due in immediately available funds at settlement. The successful bidder for the Golf Course Property will be responsible to obtain, at its expense, the approval for or renewal of any license, privilege, permit, or right necessary to operate a golf course and any related facilities, and the fulfillment of any conditions imposed or required for such approvals. The foreclosure sale will be final whether any such approvals or transfers are obtained of any necessary or desirable licenses, permits, privileges, or rights. Successful bidder of the Property shall be liable for all real estate taxes, penalties, or interest due or accrued through the date of the foreclosure sale (which shall be paid at settlement). Successful bidder shall be liable for and shall assume any and all operating expenses on and after the date of the foreclosure sale relating in any way to the Property. Successful bidder shall be responsible for all title examination, survey, title insurance, recordation, and transfer taxes and all other costs of purchase and transfer, including the grantor's tax. Risk of loss or damage to the Property from condemnation, fire, casualty, or otherwise, and all liabilities of ownership of the Property will pass to the successful bidder at the time the Trustee accepts the last bid of the successful bidder. Obtaining possession of the Property (whether from the Owner or any other party) shall not be the responsibility of the Trustee or the Noteholder, but shall be at the sole cost, risk, and expense of the successful bidder. In the event the successful bidder fails to consummate the purchase in accordance with the terms of sale as herein provided and in the contract of sale, the deposit will be forfeited and applied to the costs and expenses of the sale and thereafter to the outstanding balance on the notes secured by the Deeds of Trust and the Security Agreement, and the applicable Property will be offered to the next highest available bidder or resold at the risk and expense of the defaulting successful bidder, who shall, in any event, be personally liable for any deficiency resulting upon any resale of such Property. The foregoing remedy shall not limit or be deemed to limit any right of the Trustee or the Noteholder to pursue additional legal or equitable remedies available as a result of the failure of the successful bidder to consummate the purchase of such Property. Foreclosure sale agreement form and title commitment (without representations or warranties) are available from Trustee upon request.

FOR INFORMATION CONTACT: Peter G. Zemanian, Esquire, 223 East City Hall Avenue, Suite 201, Norfolk, Virginia 23510, Telephone: (757) 622-0090.

Notices

103 and Lots D, D-1, and D-2 of record in the aforesaid Clerk's Office in Deed Book 248, Page 240, and being as shown on that certain plat recorded in the aforesaid Clerk's Office in Deed Book 297, Page 208.

Sale is subject to all prior liens, easements, restrictions, covenants, and conditions, if any, of record, or other matters which would be disclosed by an accurate survey or inspection of the premises. TERMS: CASH. A deposit of \$35,500.00 or 10% of the sale price, whichever is lower, will be required of the successful bidder at time of sale. Prior to the sale, interested bidders will be required to register with and must present a bid deposit which may be held during the sale by the trustee. The bid deposit must be certified funds and/or cash, but no more than \$10,000 of cash will be accepted. The successful bidder's deposit will be retained at the sale and applied to the sale price. If held by the trustee, all other bid deposits will be returned to the unsuccessful bidders. Settlement is to be made within 15 days. The successful bidder will be required to execute a Memorandum of Trustee's Sale, available for review on the Foreclosure Sales page of www.glasserlaw.com, outlining additional terms of sale and settlement. A Trustee's Deed will be prepared by Trustee's attorney as high bidder's expense. This is a communication from a debt collector. Glasser and Glasser, P.L.C. and/or Atlantic Trustee Services, L.L.C. and/or William P. Oberndorfer, III, Substitute Trustees, Crown Center Building, Suite 600, 580 East Main Street, Norfolk, VA 23510, File No. 66017, Tel: (757) 321-6465, Between 10:00 a.m. & 12:00 noon only. (Aug-19-21)

Notices

VA ABC
Retail License Application-
Posting and Publishing
Notice

Krop Farms, LLC Trading as Good Luck Cellars, 1025 Good Luck Road, Kilmarnock, Lancaster Virginia 22482. The above establishment is applying to the VIRGINIA DEPARTMENT OF ALCOHOLIC BEVERAGE CONTROL for a Farm Winery license to sell or manufacture alcoholic beverages. Paul N. Krop, Manager (Aug-12-21)

VA ABC
Retail License Application-
Posting and Publishing
Notice

Wen Guan LI Trading as Great Fortune Restaurant, 443 North Main Street, Kilmarnock, Lancaster Virginia 22482. The above establishment is applying to the VIRGINIA DEPARTMENT OF ALCOHOLIC BEVERAGE CONTROL for a Mixed Beverage License, Wine and Beer license to sell or manufacture alcoholic beverages. Wen Guan LI, Owner (Aug-12-21)

Job Wanted

I HAVE BACKGROUND IN: AP, CS, reception/switchboard, finance and purchasing. Previous employment was reduced in force by Caroline County. Would like to stay in area. E-mail reynoldssusan1@verizon.net or fax 804-224-2718. (Aug-5-41)

Maxim is proud to announce that we are now able to provide in home Private Duty Nursing throughout your area for children with special health care needs. If your child qualifies medically and needs assistance call (866) 895-7137.

Kilmarnock Village Apartments
Now featuring (1) and (2) bedroom apartments.
Rates starting from \$0 - \$951
Handicap/Wheelchair accessible
Applications may be picked up at
89 School Street, Kilmarnock, VA 22482
(804) 435-3810

CUSTOM HOMES
LOCKRIDGE HOMES Built On Your Land

\$176,990

www.LockridgeHomes.com
(804)592-1118 (540)748-8468 (434)299-8884

Coast Guard to review cell phones guidelines

WASHINGTON, D.C.—The U.S. Coast Guard is reviewing a National Transportation Safety Board (NTSB) August 11 recommendation to develop policies on the use of cellular phones on Coast Guard vessels and issue a safety advisory to the marine

industry on the possible dangers of crew-member use of electronic communications devices such as cell phones, smart phones and personal data assistants.

The Coast Guard issued guidance July 16 to its personnel prohibiting the use of these devices

by operators of Coast Guard boats and restricted their use by other crewmembers.

“While cell phones and texting devices have become ubiquitous in everyday life, the internal Coast Guard policy issued in July prohibits their use

on Coast Guard boats without the permission of the coxswain. The policy also strictly prohibits the use of these devices by the coxswain, or the operator, of a Coast Guard boat,” said Coast Guard spokesman Lt. Cmdr. Chris O’Neil.

Cell phones and texting devices may be useful communication tools if boats lose a marine radio signal, or as alternate means of communication to a marine radio, said O’Neil.

The Coast Guard will provide a response to the letter upon a

thorough review, he said.

The NTSB recommendation comes amid ongoing investigations into two collisions involving Coast Guard boats and does not draw any conclusions the use of electronic devices was a cause of those accidents, he said.

BUSINESS & PROFESSIONAL DIRECTORY

Advertise in the Business and Professional Directory and receive special rates. Your ad will run for 13 weeks at \$8.00 per column inch weekly. There is no minimum or maximum size requirement. Please call 1-800-435-1701 or 804-435-1701 or fax your ad to us at 435-2632. The Business and Professional Directory advertising deadline is 5:00 p.m. Friday.

JERRY WEBER
PLUMBING
Licensed Class A Contractor
435-6071

Local Reverse Mortgage Specialist
David Farley
804-436-3648
dfarley@dovermortgage.com

The Record Online
www.rrecord.com

Ray's Roofing & Exterior Trim
Licensed & Insured
FREE Estimates
435-2827

Creative Home Repair
• General Home Repair
• Decks and Porches
• Windows and Doors
\$150 Daily Rate
No Job Too Small
28 Years Experience
Licensed State Contractor
804-824-4718

Wicomico Restoration LLC
Custom Remodeling & Home Repairs
Licensed, Insured, Free Estimates
804-580-1587
www.WicomicoRestoration.com

Helping Hands Cleaning Service
Residential & Commercial
Bonded & Secured
435-3670 • 453-3099

Allison's Seamless Gutters
LeafProof Your Gutters and Downspouts and Never Clean Them Again!
LEAFPROOF
Before After
Call Joey 804-529-7578
www.allisonsacehardware.com
3010 Northumberland Highway, Lottsburg, VA
SERVING THE NORTHERN NECK & SURROUNDING AREAS SINCE 1971

River Cuts SALON
Full service Hair and Nail Salon
804.438.6595
3611 Irvington Rd. • Irvington, VA 22480

No Power? No Worries.
An affordable Briggs & Stratton Home Generator System puts you in control.
We have all sizes from 1 KW up. Factory trained technicians
804-435-3161 • Ask for John Smith
We service what we sell.
Service contracts available
Route 33 • Hartfield
www.fleetbrothers.com

BAYSHORE DESIGN, LLC
SITE PLANNING
ARCHITECTURE
DESIGNS AND PERMITS FOR MARINE CONSTRUCTION
• Over 20 years experience
• Accurate
• Timely
• Cost competitive
Kinsale: 804-472-4439
White Stone: 804-438-5112
web@bayshoredesign.com

SAM'S PAINTING
RESIDENTIAL • COMMERCIAL
INTERIOR • EXTERIOR
Decks, Cleaning • Water Sealing • Staining
Aluminum - Vinyl • Siding Cleaning
DISCOUNT TO SENIOR CITIZENS
SAM LANKFORD 435-2705
FREE Estimates

EnonEast Earth Maintenance, Inc.
DRIVEWAY CONSTRUCTION & MAINTENANCE
DRYWELLS & DRAINAGE SYSTEMS
TOPSOIL MULCH GRAVEL STONE SAND
GRADING, ROTOTILLING, POWER RAKING, BRUSH REMOVAL AND BUSHHOGGING. CERTIFIED RESPONSIBLE LAND DISTURBER
804/436-9226
(Evening & Weekend calls welcomed!)

Let's Get To The Point!
✓ Better Built ✓ Better Value
Custom or Modular Built Homes
Wicomico Church, Va.
TheHomeCraftersVa.com
TheHomeCrafter@live.com
Ron Herring: 804-761-7047
Greg Herring: 804-580-0948
Office/Fax: 804-580-4046

WINDOWS DIRECT
OF EASTERN VIRGINIA
Installation & Sales • Custom Vinyl Windows
Replacement • New Construction
Patio Doors & Storm Doors
(804)462-7840 or Toll-Free (866)462-7840
Showroom by Appointment
5344 Mary Ball Road • Lively, Virginia
Locally Owned & Operated by Julie and Artie Ransone

Clarke's Cleaning & General Maintenance, Inc.
Licensed & Insured
• Power Washing • New Construction Cleaning
• Window Cleaning • Carpentry Skills
• Carpet Cleaning • Painting
• Boat Cleaning • Gutter Cleaning
• Commercial & Residential Cleaning
804-438-6869

DENNIS SAUNDERS ELECTRICAL & PLUMBING
AN EXPERIENCED WORKFORCE WITH MORE THAN 35 YEARS SERVING THIS COMMUNITY
RESIDENTIAL • COMMERCIAL
NEW • SERVICE
P.O. Box 707 KILMARNOCK, VA 22482
804-435-2073
804-436-6260

Comfort Consultants
The Heating and Air Conditioning Specialists
• HVAC • Refrigeration
Tappahannock 443-1181
Warsaw 333-3437
CALL NOW FOR YOUR SEASONAL INSPECTION!
• Residential • Commercial
Kilmarnock 435-8812
Toll Free 1-800-913-9339

NORTHERN NECK SEAMLESS GUTTER SERVICE, INC. Since 1990
Frederick Johnson
3381 Irvington Road, Irvington, VA 22480
804-438-5939 • 804-436-5153 (cell)
804-438-5938 (fax)
fjohnson@nseamlessgutters.com
www.nseamlessgutters.com
• Free Estimates
• Large Color Selection
• Copper Gutters
• Gutter Guards
• 5" & 6" Gutters Available
• Screw-in Hidden Hangers
• Clean Out Service
• Licensed and Insured

MAGIC TREE SERVICE
& Landscaping • 804-462-5577
24 Hour Answering Machine
85 ft. Bucket Truck • Crane if needed • Landscaping
Lot Clearing • Bush Hogging • Tree removal
Tree Trimming • Tree Topping • Debris removal
Fully Licensed & Insured
Workmens compensation • Free Estimates
No Job is too BIG or too SMALL!
MAGIC TREE SERVICE does it all!

Licensed & Insured Over 25 Years Exp. Quality Service
Class B Contractor Master Gas Fitter Master Plumber
Poyant's Plumbing
Commercial • Residential • New Construction • Remodels
Repairs • Well Pumps • Gas Logs • Boilers & Water Heaters • Backhoe Services
Paul Poyant
Mobile (804) 580-0004 Phone (804) 435-0101

The Paperhanger
Wallcovering Installation & Removal
Buffy Groves
(804) 580-6117 or (804) 310-5219 (cell)
www.thepaperhanger.net
National Guild of Professional Paperhangers, Inc.
BEAUTIFUL INSTALLATIONS AND SUPERIOR CRAFTSMANSHIP
10% off removal or installation invoice with this ad

Quality Constructed Storage Barns
Call John Smith or John Arthur Robins for details and prices.
Fleet Brothers
Route 33 • Hartfield
804-435-3161
www.fleetbrothers.com

Sowinski Tile & Marble
Bathroom Remodels, Shower Repairs
Installation of all tile & stone products
SOWINSKITILEANDMARBLE.COM
Ben Sowinski
804-785-2029
804-814-4665
Licensed & Insured

KMS KILMARNOCK BODY SHOP
Complete Auto Body Shop
DAVID W. CHEEK
Owner/Operator
(804) 435-7701
(804) 435-1411
Fax (804) 435-9389
180 Lee Road
P.O. Box 1402
Kilmarnock, VA 22482

clearpool
Tim Laxton
Pool & Spa Care, Water Testing and Maintenance
Reasonable Maintenance Plans Available
Certified by National Swimming Pool Foundation as a pool & spa operator
Fully Licensed & Insured
Call now to schedule pool closing appointments.
P.O. Box 359 Hartfield, VA 23071
Phone: (804) 335-4570
email: tlaxt@yahoo.com

Remember...
What goes around comes around.
RECYCLE
Rappahannock Record
We recycle.



From left are (front row) Mari Bonomi, Paula Teeples, Linda Stemple and Penny Cuthbertson; (next row) Pat Riker, Donna Gruel, Shirley Dodson-McAdoo, president, Dee Rogers, Milly Huffman, Bonnie Page and Jessica Jordan.

Guild presents quilt to maternity center

BROOKVALE—Goofy giraffes and curious cats hang on the wall of the Birthing Center at the Family Maternity Center of the Northern Neck.

The critters are part of an appliquéd wall hanging made to celebrate the center's opening. The quilt is called "Rainbow Over My Zoo" and features bright rainbow colors in the borders around the appliquéd animals of the menagerie. A gift from the Formerly Known As Perfect (FKAP) quilting bee, the wall quilt

replicates an original design by the late Anna Holland, who was one of the founders of FKAP, also called the Tavern Quilt Guild.

"Jessica and I were so excited when we heard that the quilting guild was working on a quilt for our center. We are so thankful to receive such a warm and heartfelt gift. The quilt is proudly hung in our birthing center," said Family Maternity Center President, Shirley Dodson-McAdoo.

The project participants included Mari Bonomi, Paula

Teeples, Linda Stemple, Penny Cuthbertson, Pat Riker, Donna Gruel, Shirley Dodson-McAdoo, Dee Rogers, Milly Huffman, Bonnie Page, Jessica Jordan, Joanne Forman, Gail Griffith, Linda McMakin and Jessica Servis.

FKAP's appliquéd and piecing skills will be displayed at the Tavern Quilt Guild's sixth Biennial Auction and Quilt Show at the Tavern in Heathsville October 1 and 2. FKAP also will auction a large hand-appliquéd floral wall-hanging.

Carter speaks on organic gardening

Lyn Carter of Salt of the Earth spoke to the Rappahannock Garden Club on the nutritional benefits and environmental effects of organic gardening. Displaying plants, flowers and produce grown on her land, she delighted the members with home remedies and simple methods to obtain sound organic results in gardening, such as the use of cover crops and composting, said club member Judy Ripley.

Jenny Boyenga spoke about the 2011 General Convention and "Fine Arts and Flowers" at the Virginia Art Museum.

The hostesses were Billie Barnes, Sharon Timm, Glenda Decker, Loya Wheatley and Mary Ellen Swarts.

Horticulture results were: Loretta Borostovik, 5; Deborah Brooks, 25; Virginia Brown, 5; Ann Burgess, 35; Sandra Harris, 23; Ann Hecht, 5; Aleta Hoffman, 33; Polly Kirksey, 21; Judy Ripley, 25; Carol Rogers, 8; Sharon Rowe, 45; Anne Skerrett 5; Reta Stover, 8; Mary Ellen Swarts, 18; Sharon Timm, 8; Cathie Ward, 5; Anne Warner, 8; Loya Wheatley, 20; Marty Wilson, 48 and Shelia Zukor, 8.



Lyn Carter

Parallel Design: Marty Wilson, red; Mary Loftus, red; Anne Skerrett, blue; and Sandra Harris, blue. Class II, Designers Choice of Design, Material and Size: Virginia Brown, oriental design, blue.

The Rappahannock Garden Club meets the second Thursday of the month, March through December, at Grace Episcopal Church in Kilmarnock. The next meeting will be September 9. The speaker will be Nature Camp director Philip Coulling.

Rappahannock Garden Club scholarship recipients, both students of Lancaster Middle School, Nick Green and Moira Hull will speak. The public is invited.

Food gardens results were: Ann Hecht, 5; Judy Ripley, 8; Sharon Rowe, 5; Sharon Timm, 5 and Cathie Ward, 5. Design results were, Class I,

I need a new home!



Timid, neutered, two year old female. Indoor/outdoor 435-7546 after 5:00 pm or leave message.

Virginia's high response rate helps Census stay under budget

The people of Virginia deserve credit for helping save an estimated \$1.6 billion in costs for the 2010 census, according to William W. Hatcher, regional director of the Census Bureau.

Hatcher's statement followed a recent announcement by Commerce Secretary Gary Locke that the decennial census would come in 22 percent under budget.

Locke attributed savings to several factors. Contingency money for disasters wasn't needed, there was better-than-expected productivity by field personnel and an advertising campaign targeting "hard-to-count" populations was successful.

About \$650 million of the savings can be traced to a mail-participation rate that exceeded projections. Nationwide, 72 percent of households mailed back the census questionnaire, leaving about 47 million households to be visited by census workers.

"Virginia's mail participation rate of 76 percent

exceeded the national rate by three points and led the entire region," said Hatcher.

The Census Bureau estimates that for every one percentage of households that mailed back a completed form, taxpayers saved about \$85 million.

"Because of the improved response rate, we were able to hire fewer door-to-door enumerators, which resulted in considerable savings," said Hatcher. "Also, the temporary workers we hired were well-qualified and highly motivated, which we believe was a byproduct of high unemployment throughout the region."

The five states in the Charlotte Region (Kentucky, North Carolina, South Carolina, Virginia and Tennessee) showed improved mail-participation over 2000, and all surpassed the national average of 72 percent by at least one point.

"This was a pleasant surprise, because of declining response rates for surveys generally, many experts pre-

dicted that the mail response for the 2010 census would be much lower than it turned out," said Hatcher.

He also said it would be hard to overestimate the impact of Census 2010 partner organizations, which contributed volunteers, meeting space and other unpaid assistance to promote the census.

"Without the support of 23,000 partners in the Charlotte Region, we would not have been nearly as successful," Hatcher said. "I can't say enough about them."

Field operations for the 2010 census are winding down. A small percentage of households may still be visited by census workers seeking to verify an address or to perform other quality assurance checks.

The final count of the U.S. population must be delivered to the president by December 31. Census data is used for determining the number of seats each state is allocated in the U.S. House of Representatives.

Time management tips for college

Today's college students are busier than ever before. Tuition hikes and the higher cost of living have forced many college students to work part-time jobs in addition to being full-time students.

In addition to the need to work, college students also are embracing extracurricular activities in an attempt to make themselves stand out in an increasingly competitive post-college job market.

While that ability to multitask might prove attractive to prospective employers, it's an ability many students must learn. Time is often a commodity for college students and managing time effectively can make the difference between a successful student and one who is overwhelmed by stress.

- Learn to prioritize. For some college students, the weekend is the ultimate priority. Though this might be a recipe for fun, it's not a recipe for success. Prioritizing both academic and social commitments is a very important step for students seeking to manage time more effectively.

First and foremost, education should be a student's top priority. After studies, it's up to a student to choose the next most important priority. This is often very difficult, as colleges typically offer a bevy of activities. Social-

izing is an important aspect of college life, but students must be careful not to place socializing too high in their priorities.

- Don't over-extend. Many students love college for the very reason that there is so much to do. In an effort to ensure all students make the most of their college experiences, colleges and universities provide many different avenues for students to express themselves and become a part of the college community's fabric.

However, with all those activities, it's easy for college kids to go overboard and over-commit themselves. Attempting to do too much can lead to feelings of stress and burnout, often resulting in poorer academic performance. When managing time, college students should schedule daily time to relax and take a breather.

- Keep a planner. Daily planners might seem very adult, but they're also very practical. Students with academic, extracurricular and social commitments should write things down to help keep their heads from spinning.

Larger things like midterm exams or research papers don't need to be included in a daily planner. But smaller details that tend to get lost in the shuffle should be written down to help students stay

on track and make the most of all of their commitments.

- Stay as flexible as possible. While busy college students might scoff at the suggestion they stay flexible, flexibility is an important element of time management.

Few plans ever go off without a hitch no matter how well planned they are. Something unexpected tends to pop up around every corner. By remaining flexible with their time, students are putting themselves in positions to better handle these unexpected surprises, be it an illness, a computer crash, car troubles, or a family crisis. Metro News Service

Rappahannock Record Headlines

Display Advertising: Monday @ 5 p.m.

Classified Advertising: Tuesday @ NOON

News: Tuesday @ NOON 804.435.1701

The government wears many hats. We put them all in one place.



Looking for one place to get answers to your questions about government benefits and services? USA.gov has you covered. It's your official source for government information.

USA.gov 1 (800) FED-INFO



CRESTON SAUNDERS

BUILDING CONTRACTORS

Custom Building • Alterations • Remodeling PO Box 1536, Kilmarnock, VA 22482

WHEN we build, let us think that we build forever. Let it not be for present delight nor for present use alone. Let it be such work as our descendants will thank us for; and let us think, as we lay stone on stone, that a time is to come when those stones will be held sacred because our hands have touched them, and that men will say, as they look upon the labor and wrought substance of them, "See! This our father did for us."

—John Ruskin

"This is what we strive for."

Please let us serve you.

Cres Saunders 804-435-6405 804-436-6258



Beautyrest

IN STOCK MATTRESSES 25% OFF

WC PLUSH GATES RIVER \$1,599 \$1,200 set
WC LUXURY FIRM CHARI RIVER \$1,729 \$1,297 set

LUXURY FIRM BONITO

\$799 \$600 set

Limited quantities • Available in Queen size set only While Supplies Last!

NEW INVENTORY

CLASSIC EXTRA FIRM FISKE

Twin set.....\$1,139 Sale \$749
Full set.....\$1,249 \$799
Queen set.....\$1,299 \$899
King set.....\$1,759 \$1,199

CLASSIC PLUSH EURO TOP CRONIN

Twin set.....\$939 Sale \$599
Full set.....\$999 \$699
Queen set.....\$1,099 \$799
King set.....\$1,599 \$1,099

CLASSIC PLUSH FIRM KINER

Twin set.....\$1,359 Sale \$899
Full set.....\$1,499 \$999
Queen set.....\$1,699 \$1,099
King set.....\$1,999 \$1,299

W. F. Booth & Son, Inc.

CUSTOM INTERIORS

42 N. Main St., Kilmarnock, VA • 804-435-1329 • 1-800-543-8894 www.wfbooth.com • Mon.-Sat. 9-5