

Fluvanna businesses need help?

The Fluvanna Review will list your business and hours of operation for free. See page 10.

Please email information to editor@fluvannareview.com

Lake Provisionally Approved for \$670,000 Grant **PAGE 15**

Order to Stav at Home Protesting

Five Area Students Earn Electric Co-op cholarships

The Fluvanna SPCA will be closed to the public until further notice. We are trying to do our part to help cut down on the spread of COVID-19, and with our animals' and employees' best interests in mind we are trying to reduce foot traffic to help keep our employees healthy. The animals at the shelter will continue to receive wonderful care just as they normally do, so no need to worry. If you are interested in adopting or if you would like to drop off donations during this time that we are closed to the public, you can make an appointment to do so by contacting our shelter manager: manager@fspca.org We appreciate your understanding and support during this difficult time for everyone, and we will be sure to keep you updated as soon as we will be open again to the public as soon as we will be open again to the public.

THIS WEEK'S PET IS CHUCKLES! APPROX. 5 I came to the shelter very sick and the nice staff has worked hard to make me better. Now that I am feeling much better, I am told I can find a family of my very own. Oh how wonderful that would be. I used to be an outdoor kitty, but I now love being indoors too. I use my litter box well here, but I would probably need some help knowing where to go in my new home. When I lived outside I was too scared to let people near me. However, since coming to the shelter, I have learned that people are not as scary as I thought and I love them now. I would need a home with NO DOGS, but I do like being around

other felines. I am current on all shots, micro-chipped and neutered. I am located @ PetSmart 425 Merchant Walk Square Charlottesville, VA

Fluvanna SPCA Troy, VA • 434 591-0123 • www.fspca.org

SPONSORED BY GERRI RUSSELL, AVENUE REALTY 434-531-9581 www.GerriRussell.com



FORK UNION ANIMAL CLINIC

Wellness Plans * Dentistry * Surgery * Boarding * Grooming









Eligible items for SNAP

(Supplemental Nutrition Assistance Program)

You can use SNAP benefits at the Mineral Farmer's Market to buy:

- *Foods for the household to eat, such as fruits and vegetables, herbs, meats, poultry, eggs, breads, nuts, mixes and cereals, fish & dairy products.
- *Seeds and plants to produce food for the household to eat.

No hot, prepared foods. Not redeemable for cash. No change given. See Market Manager to redeem!

*Matching funds are made possible through VA Fresh Match. Swipe your SNAP EBT and we'll give you up to \$30 in Fresh Match tokens to spend on fresh fruits & vegetables per week!



Gunnels Group | Your Fluvanna Experts | Since 2001

Thinking of Selling?



Let's Get













































Gunnels Group

Direct: (434) 960-8987 maggie@gunnelsgroup.com www.GunnelsGroup.com









Locally Owned: 3661 Lake Monticello Rd, Palmyra, VA 22963

PUBLISHER & EDITOR CARLOS SANTOS 434-591-1000 / editor@fluvannareview.com

ADVERTISING DIRECTOR JUDI PRICE 434-207-0223 / sales@fluvannareview.com

ACCOUNT EXECUTIVE GREG DORAZIO 540-872-8099 / valleyadteam@gmail.com

ACCOUNTS MANAGER EDEE POVOL 434-591-1000 / edee@fluvannareview.com

ADVERTISING DESIGNER LYNN STAYTON-EURELL sales@fluvannareview.com

EDITORIAL DESIGNER AMELIA McCONNELL amelia@fluvannareview.com

DESIGNER MARILYN ELLINGER

REPORTERS RUTHANN CARR, PAGE GIFFORD, HEATHER MICHON, **DUNCAN NIXON AND MADELINE OTTEN**

> Mailing Address P.O. Box 59 Palmyra, VA 22963

Physical Address

Crofton Plaza Building 106, Suite 1 434-591-1000

FOUNDED IN 1979 BY LEN GARDNER

FLUVANNAREVIEW.COM



Virginia Press Association



Cover: Photo courtesy of Thomas Jefferson Health District, Cover design by Amelia McConnell,

GENERAL

The Fluvanna Review is published weekly by Valley Publishing Corp. and covers Fluvanna exclusively. It is printed on Tuesday afternoons. One copy is free. Additional copies are \$1 each payable in advance to the publisher.

SUBSCRIPTIONS

Copies will be mailed for the subscription price of \$140 per year or \$75 per six months. Please mail a check and a note with your name and address to: Subscriptions Dept., P.O. Box 59, Palmyra, VA 22963. For more information email Edee Povol at edee@fluvannareview.com.

CLASSIFIED ADS

\$10 for two weeks for 30 words or less. Email edee@fluvannareview.com or mail to Fluvanna Review, P.O. Box 59, Palmyra, VA 22963 or stop by the office at Crofton Plaza Building 106, Suite 1.

LEGAL ADS

The Fluvanna Review is the paper of record for Fluvanna County. Call Judi Price at 434-207-0223 to place a legal ad.

WEDDINGS, PROPOSALS, ANNIVERSARIES Call Judi Price at 434-207-0223.

PAID OBITUARIES

\$100 for 300 words plus photo. Call 434-591-1000 or email editor@fluvannareview.com.

PAID SUBMISSIONS

\$100 for 300 words. Businesses ineligible. Call 434-591-1000 or email editor@fluvannareview.com.

NEWS HOTLINE

If you see news happening, call 434-591-1000.

DEADLINE Advertising due by Wednesday at 5 p.m. for the issue released eight days later. Submissions, letters and calendar items due by Friday at 9 a.m. for the subsequent paper.

DISPLAY AND WEB ADS For information including rates and deadlines, call Judi Price at 434-207-0223.

HELP IS HERE

How to Access Mental Health Care Services

If you feel you are a danger to yourself or others, if you feel that you are in danger yourself, or if you are suffering a mental health crisis, please call 911.

For those who have a primary care physician, call your doctor for a mental health care referral.

For those recently unemployed, uninsured, or facing financial difficulties, please call **Region Ten** at 434.589.8276 or email Fluvanna.intake@ RegionTen.org for help. Even if you cannot afford to pay, mental health care services will be provided for you. If you are eligible for Medicaid, Region Ten will walk you through the application process, which will help not only with your current mental health needs, but also provide coverage for your other medical needs as well.

ALSO SERVING FLUVANNA RESIDENTS

Virginia Community Response Network: Free trauma support for front line healthcare professionals, workers, and first responders and their spouses, partners and significant others. Call 434.202.6322 or email contact@vcrn.org

The Women's Initiative: Offers free sessions with a counselor over the phone. These are not designed for crisis intervention. Call 434.872-0047

On Our Own: offers on-line support groups including an anxiety group, peer support, anger management and SMART recovery. Call 434.979.2440

Jefferson Area Board for Aging (JABA) offers support for seniors. Call 434.817.5222

Central Virginia Clinicians of Color Network is offering free emotional support calls. Call 434.218.0440 and leave your name, phone number, and email. Your call will be returned on Wednesday evenings from 5:00-8:00 PM.

The Community Resources Hotline: Offers financial and other assis-



FEATU ED HOMI



8 LANDING COURT \$207,500

3 BR, 2BA, 1375 SF, TONS OF UPGRADES

Gorgeous Vaulted Rancher w/Fenced Back-yard and Open Floor Plan. Vaulted Greatrm w/W/B FP, Palladian & Bay Windows, Open Kitchen w/Kraftmaid Cabinetry, Built-in Side Buffet w/China Cabinet, SS Appl, Hardwoods-Bamboo-Tile Flooring (no carpet), Spacious Master w/Whirlpool & Shower,

Double Van, Walk-in Closet, Central Vac, Security Sys, Water Filtration, Whole House Air Purification Sys, Aggregate Patio, Deck, Vinyl Railing on Front Porch, Prof. Landscaped with Lovely



19 ZION SPRINGS LANE \$365,000

3-4 BR, 2.5 BA, 2388 SF, GARAGE, ON 2.64/AC.

Lovely Rancher w/Private Bonus Rm over Garage - Perfect as Guest BR (4th BR) - Located Just 4 mi. from Zion Crossroads - this Home offers One-Level Living just minutes from Cville and/or Richmond. Vaulted Greatrm w/FP, Open Kitchen w/Maple Cabinetry & SS Appl, Gas Range, Formal DR w/Tray

Ceiling, Spacious Master w/Walk-out to back sitting porch & deck, new carpet & paint, priv. Bonus Rm over Garage (4th BR), Wrapped Front Porch, Fenced Back w/Shed & Treehouse. Beautiful Natural Privacy without being too remote.



15 WHIPPOORWILL LANE - \$625,000

2534 SF - 4 BR - 3 BA - GARAGE - SCREENED PORCH

Breathtakingly Gorgeous Waterfront with 88-Ft of Main Lake Waterfrontage and Open Waterviews From Most Windows! Vaulted Rancher built by Award-winning Bldr Mike Himes, offers Beautiful Upgrades. Vaulted Greatrm w/Floor-to-Ceiling Upgrades. Vaulted Greatrm w/Floor-to-Ceiling Stone FP Custom Built By Renowned Japanese Sculptor - Toro Oba - A True Work of Art! Open

Kitchen w/SS French Pantry Refrig. & Breakfast Bar, Pantry, Lovely Hardwood & Tiled Flooring, Private Master w/Transom Windows & Deck Overlooking Water, Whirlpool, Family Rm/Office w/2 skylights & Walk-out to Back Deck, Screened Porch, Landscaped. New Roof and HVAC are 1 1/2 yrs old - Walk-in Crawl for Boat Equip Storage, Easy Walk to Swimming Beach, Private Boat Dock. Beautiful Waterviews!



25 WHIPPOORWILL LANE - \$695,000

4367 SF FIN / 2079 SF UNFIN. - 5 BR - 5 BA - ON .46/AC.

EVERYTHING A WATERFRONT SHOULD BE.. AND SO MUCH MORE! The Luxury Of One-Lev-

Split-BR Design, Every Guest Rm has BA, Greatrm w/ New FP, Open Kitchen w/Quartz,5 Burner Gas Cooktop w/Exhaust, New Hardwoods on Main Level,Study/Hobby Rm w/Walk-out to Deck, Vaulted Main Level Master w/11x16 Walk-in Closet/Dressing Rm, Lrg Family Rm , 12x36 Screened Porch, Generator, Skylights, Central Vac. PLUS New Front Landscaping & Level Walk to Water - Easy Walk To Beach.



PATSY STRONG, Principal Broker SRES, SRS, CLHMS

Lake Monticello's Top Producing Realtor In All Home Sales Since 2002 #1 in Lake Monticello Waterfront Sales Since 2002 Certified Luxury Home Marketing Specialist Seller Representative Specialis

Patsy@StrongTeamRealtors.com (434) 996-4606

NEW LISTINGS COMING NEXT WEEK:

Vaulted Rancher w/In-Ground Pool On 1+ Ac.

Contemporary with Detached Studio

Let Me Show You How Easy It Is To Get Your Home On The Market NOW - At A Lower Cost To You!



StrongTeamRealtors.com LakeMonticelloProperties.com



APRIL 30-MAY 6, 2020 | FLUVANNA REVIEW | 3 To advertise call: 434 207 0223

Order to stay at home has some protesting

BY PAGE H. GIFFORD CORRESPONDENT

Governor Ralph Northam, announced a statewide executive stay-at-home order on March 30 to protect Virginia residents during the COVID-19 pandemic. It is in effect until June 10. On April 17, protesters stormed the capital to call an end to the stay-at-home order.

The vocal minority saw the order as a violation of their First Amendment rights, equating it with house arrest while a few voiced concerns about economic hardships caused by the imposed shut down. They believe that the stay-at-home order targets blue collar workers disproportionately while white-collar professionals stay at home and work and they pay the price.

Meanwhile, the federal government keeps rolling out economic relief via stimulus packages and the states are begging for support and funding from the federal government as well. All this while the coronavirus sweeps across the U.S. and the cases grow as well as the death toll.

"People are frightened and angry. Frightened because they cannot pay bills or support their families. The same people are always hurt. These are also the people who are uninformed, and mistrust educated professionals, including scientists," said Sandy Uribe. "Fear, anger, and misinformation are a recipe for trouble. People who are feeling fear and anger and are uninformed are not thinking, only reacting."

Protesters argue that flu and drugs kill more people but health experts countered that argument with caution and facts that some refuse to accept. A majority of Virginians and Americans across the political spectrum are in favor of keeping these stay-at-home orders in place. The issue has become divisive and a political volleyball.

Unlike shelter-in-place orders, people have a choice, they are not forced to stay inside their homes until further notice. In Fluvanna, people are following the guidelines and exercising caution and practicing self-isolation, particularly since cases seem to be growing in an area of the county.

"We might also consider that the idea of "freedom" has led to much manipulation of the populace. We hear that our freedoms are being taken away and we are supposed to rise and take action. No one ever defines "freedom" nor mentions the responsibilities that it engenders." Uribe gives an example: one of the photos of a protest included a woman carrying a sign that read "It's My Body."

"In this hyper-individualistic society there is no thought about how her actions might affect those around her, her family, and her friends if she happens to be a carrier." She points out that there are other issues, misunderstandings, and manipulation by certain sources that fanned the flames of protest. "We might ask, is it rational that those who are angry, frightened and misinformed choose in their desperation to react by taking to the streets endangering their own lives and those of the people around them?"

She quoted Governor Andrew Cuomo, who used Edward Gibbon's quote in one of his morning updates. "When the freedom they wished for most was freedom from responsibility, then (they) ceased to be free."

Warren Groeger, has two daugh-

ters on the front lines in New York, a registered nurse and a geriatric pysician but asks how we strike a balance between safety and economy.

"This is a circumstance where two very important issues need to be handled with thoughtful policy - not politically. Public health is necessary to provide the proper environment in which we can perform well economically. Equally important is supporting economic activity to avoid a devastating downturn, a lasting depression," he said. "These two concerns mean we need level-headed leaders and citizens to implement and acknowledge a return to normalcy will not be immediate and without some missteps. Some areas will open sooner than others, and some that open may need to revert if a flare-up occurs." Groeger adds that all available resources must be directed towards effective antiviral drugs and a vaccine. Until these are found, he believes we face the difficult trade-off between a certifiably safe environment and a supporting economy.

Leslie Truex would be considered one of those who can stay home and work.

"My opinion is to be safe rather than sorry. Of course, I'm not having any financial issues right now, so I recognize that it's easy for me to say. With that said, all those "liberators" I think are missing the point of stay at home orders. We all have freedom, but we also have responsibilities." She believes since they have not experienced it firsthand or lost a loved one there is no need to stay home or they have the right to risk their own lives. "I don't know if they don't believe in the science or don't care, but they could be a carrier and infect their grocery worker who is risking their life for minimum wage and no healthcare. What about their freedom? What about when the protester or someone in their family gets sick and dies especially if they die because the medical establishment is overwhelmed and can't meet the

Stay home order, continues page 6.









RUDY TALKS TAXES

BY RUDY GARCIA, OWNER, RIVANNA WOODS FINANCIAL / TAX SERVICES

Tax Savvy Moves to Consider Now

Who would ever have foreseen a Time to buy or sell? time when petroleum companies would pay you to take their oil? This phenomena underscores the concept that within every problem there is opportunity. Here are some tax strategies to think about during the coronavirus pandemic.

Look into Roth rollovers

If you have high balances in tax-deferred retirement accounts, consider rolling them into tax-free Roth accounts. Since you have to pay tax on the funds you convert, the lower value of the accounts means less tax is due. Plus if your income is lower, the tax hit will also be lower. The good news here is that growth in these funds when the economy recovers will now be tax-free!

Consider removing a dependent

Stimulus payments help most families with kids, except if they are over age 16. By removing them as a dependent and them filing their own tax return, they may be eligible for a \$1,200 stimulus payment from the federal government.

Capture capital losses, then reinvest

Have a stock you like long-term, but it took a hit? Consider selling it, then repurchasing after 30 days. This will avoid the wash sale rules in the tax code. This technique can lower your cost and it can also be used to offset other investments you sell at a gain.

The value of real property of all kinds will be moving. Some will move up, some down. So now is a time to think about buying or selling. If you currently own property, don't forget to look into the like-kind exchange rules to help defer any tax bite!

Leverage penalty-free withdrawals

You can now take up to \$100,000 out of a retirement account and avoid the 10% early withdrawal penalty. Even better, the income tax on these withdrawals can be paid over three years and you can always repay the money over that same time period. There may be planning opportunities around this added flexibility, but only if you review your options and correctly use the funds.

It is more important than ever to keep up with rule changes and be on the lookout for tax planning opportunities. As always, if you have any questions call us at 434-442-4404. We are happy to help you navigate the system even if we aren't doing your taxes! It is all part of our being a part of this great Fluvanna Community. Our Fluvanna County Resident discount program is extended until July 15th! 15% off for all Fluvanna Residents.



265 Turkeysag Trail#101 PALMYRA, VA 22963

Office Phone: 434-442-4044/ Fax: 804-767-1844

Emai: info@rwftaxservices.com

Website: https://rwftaxservices.com/

Facebook: https://www.facebook.com/RivannaWoodsFinancial

Twitter: http://twitter.com/RWFTaxServices

LinkedIn: https://www.linkedin.com/company/rwftaxservices/

DISCOVER | OPPORTUNITY

- Online classes to fit your schedule
- Tuition assistance available
- Summer classes start May 26





Family Matters



Welcome to The Lodge at Old Trail

The Lodge at Old Trail is a senior living community located in Old Trail Village in Crozet just west of Charlottesville. At The Lodge we're a family. Residents, family members, friends and staff are all a part it. If you'd like your parents living close by, then it's time they moved into The Lodge. Everything they need is right here. Give us a call today because at The Lodge at Old Trail your family matters.

- · Old Trail Village a multi-generational community
- · Spacious one and two bedroom apartments with an indoor garage
- Golf, swimming pool and walking trails
- · Pets welcome
- No entry fee; See all our rates online



330 Claremont Lane, Crozet, Virginia 22932 434-823-9100 | www.lodgeatoldtrail.com

INDEPENDENT LIVING • ASSISTED LIVING • MEMORY CARE

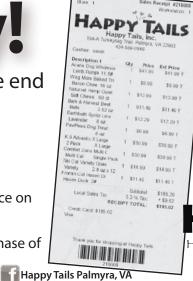
Free Day In May!

During May, save your Happy Tails register receipt. At the end of the month, one date will be drawn, and all purchases made on that date will be FREE!

Only a few hoops to jump through:

- You must have your original register receipt and present it at HT.
- Reimbursement will be in the form of a Happy Tails Gift Certificate.
- The drawing is on June 1st. The winning date will be posted on Facebook, a notice on the front door, or by calling the store after June 1st.
- You must collect your Gift Certificate by June 30.
- This Gift Certificate is for products only excludes grooming services or the purchase of another Gift Certificate.

The more days you shop, the better your odds of having the winning date.



Curbside & Free Local Delivery

Thank you for your support.

Healthy Food Means 🥠 🎾 🚨 Healthy Pets

Healthy Pet Foods • Pet Supplies • Grooming Turkeysag Gate, next to pharmacy

434-589-0846





"MAKING VIRGINIA BEAUTIFUL ONE YARD AT A TIME"

ZION CROSSROADS

9943 THREE NOTCH ROAD at the intersection of rts. 15 and 250 (James Madison Highway & Richmond Road)

434-953-5797 **www.vardworksva.com**

HOURS: MONDAY-FRIDAY - 7:30 AM to 5:30 PM **SATURDAY - 7:30 AM to 4:00 PM**

DELIVERY AVAILABLE

MULCH · GRAVEL · SAND TOPSOIL · COMPOST · STONE GRASS SEED • STRAW • FERTILIZER Stay home order, from page 4.

needs of the sick which is the whole purpose of staying home. There are families not losing one but multiple members to this disease. They're dying alone because their families can't be with them."

She said that the country values the sacrifices of the military, but can't sacrifice an outing for a few months to save the world. She was stunned by protesters' disrespect for the sacrifice and the risks health care workers are taking to save lives. She wonders what the consequences and the outcome will be for the protesters. "Think of what our grandparents had to do to protect this nation. They risked their lives by going to war. All we're asked to do is stay home and watch TV, hang with our families, or do hobbies."

Groeger added that "itt has often been said that facing a common enemy can test the mettle of a society. Well, here it is COVID-19. In the words of Ben Franklin, "We must all hang together, or most assuredly, we will all hang separately."

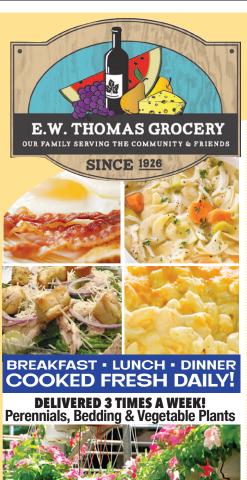
Susan Lang's comments were equally profound.

"Cries of frustration, to return, to go back. The nature of this virus will

not conform to wishes or demands, it will continue until interrupted by science," she said. "Our social structure revolves around commerce, and to stop that abruptly seems extreme to many, not personally affected by the physical threat of not being able to survive. As a society, we are going through the stages of grief. The grief of a great loss, beyond our control, of our common functioning world."

Lang believes what is driving the protests for some is fear and passion in not being able to provide for their families, but for others, their fear and passion lie in political driven ideals. "But there is a much larger silent protest, driven by love and trust in scientific innovation. "There are no easy, fast solutions to fix the situation we are all going through. Hopefully, we take this time to set aside our desires, and join together in thinking outside the box and find innovative solutions to safely open the doors of commerce for our society."

She ends with a quote from Anne Frank who said, "...I still believe, in spite of everything, that people are really good at heart. It is utterly impossible for me to build my hopes on a foundation of chaos, suffering, and death."



PALMYRA RT. 15 & RT. 53 13027 JAMES MADISON HIGHWAY | 434.589.8412 VIRGINIA LOTTERY **WEDNESDAY IS \$ENIOR DISCOUNT DAY!** MONDAY-SATURDAY: 6:30AM-7PM **SUNDAY:** Closed until further notice

BEER KEGS AVAIL. W/48 HRS. NOTICE Predbox DVD Rentals Avail. 24/1

SALE DATES: APRIL 28 29 30 MAY I

DAILY LUNCH/DINNER SPECIALS
Boars Head Everoast Chicken . \$6.99
Wunderbar Bologna\$2.99
Land O Lakes Charm
Land O Lakes Sharp
American Cheese\$4.99
Amish Macaroni Salad\$2.99
Table Talk Pie Apple or Strawberry Rhubarb \$3.99
Ctonofire Tondoori Noon as 2/\$1
Stonefire Tandoori Naan 8.8 oz 2/\$
MEAT DEPT.
USDA CHOICE TENDERAGED BEEF
DODA CUDICE LEMBEDADED DEEL
01 1 01 1 60 00
Choice Ribeye Steaks\$9.99
Choice Ribeye Steaks\$9.99
Eye of Round Steaks\$4.99
Eye of Round Steaks\$4.99 Eye of Round Roasts\$4.99
Eye of Round Steaks\$4.99 It Eye of Round Roasts\$4.99 It FRESHLY GROUND Ground Round 85% lean\$4.79 It
Eye of Round Steaks\$4.99 It Eye of Round Roasts\$4.99 It FRESHLY GROUND Ground Round 85% lean\$4.79 It
Eye of Round Steaks\$4.99 It Eye of Round Roasts\$4.99 It FRESHLY GROUND Ground Round 85% lean \$4.79 It Boneless Pork Loin Chops Reg/Thin Cuts \$2.99 It
Eye of Round Steaks\$4.99 It Eye of Round Roasts\$4.99 It FRESHLY GROUND Ground Round 85% lean\$4.79 It Boneless Pork Loin Chops Reg/Thin Cuts \$2.99 It Boneless Pork Loin Roasts\$2.89 It
Eye of Round Steaks\$4.99 It Eye of Round Roasts\$4.99 It FRESHLY GROUND Ground Round 85% lean \$4.79 It Boneless Pork Loin Chops Reg/Thin Cuts \$2.99 It

DELI WONDEROAST TUESDAY - \$5.99
CHEAP CHICKEN THURSDAY /8 PC.-\$6.99

Otolicilic Idilaboli Nadil 6.0 02	Loodingal Everyddy Aldininain i on 201
MEAT DEPT. USDA CHOICE TENDERAGED BEEF Choice Ribeye Steaks	DAIRY & FROZE Kraft Shredded Cheese 8 oz
E W Thomas is not responsible for typographical errors. We a	accept Food Stamps. We reserve the right to limit quantities.

j	k ku, ku, pu, ritat :	7
	GROCERY SUPER SAVI Kellogg's Pop Tarts 8 ct	.2/\$4
	Older El Paso Dinner Kits Pace's Salsa or Picante Sauce 16 oz.	2/\$4
	Act II Popcorn 3 pk Nutrigrain Bars 10.4 oz	. 2/\$5
)	Pringles Super Stack 5.2 oz Hunts Pasta Sauce 24 oz Essential Everyday Aluminum Foil 25	\$1
,	DAIRY & FROZE	N
	Kraft Shredded Cheese 8 02	. 2/\$5 . 2/\$4

DAIRY & FROZEI	V
Kraft Shredded Cheese 8 oz	^{/\$} 5
La Yogurt 6 oz 2 /	/\$1
Jello Pudding & Gelatin 4 pk2/	\$4
Turkey Hill Tea or Lemonade 1 gal 2/	^{/\$} 5
Blue Bell Ice Cream 1/2 gal \$5.0	
Banquet Pot Pies 7 oz	9¢
Green Giant Boil'n'Bags 10 oz9	9 ¢
Culinary Circle Pizzas all flavors\$3.	
PRODUCE SUPER FRES	Н

PRODUCE SUPER FRE	
Avocados\$1.	
Dole Salad Blends	.2/\$5
Red Ripe Tomatoes\$1.	29 lb.
California Lemons or Limes	2/\$1
Golden Pineapples\$2.4	
California Strawberries 1 lb	.2/\$5





VEHICLE LICENSING CENTER

LICENSE PLATES, DECAL RENEWALS, TITLES DMV HOURS: MONDAY - FRIDAY, 9 AM - 3 PM

SATURDAY 9 AM - 12 NOON

Virginia Department

434-983-9965

Coronavirus concerns

As an elderly retired U.S. Army veteran, I am very much concerned about how local citizens are responding to the threat of the coronavirus pandemic. During my military career I can attribute my survival in battle to the training and equipment the Army provided, plus my self-discipline as a soldier. The coronavirus is a very different kind of enemy. It is invisible and very aggressive. Currently, the only defense we have to protect ourselves is to follow the guidelines set forth by

local, state, and federal governments.

The above information may appear redundant. However, I felt it was necessary to stress the guidelines because while shopping I noticed that some local businesses do not require their employees to wear masks or gloves. After addressing the issue with the business managers and owners, I was told the following:

- My employees are not elderly.
- I donated to COVID-19 fund.
- I will not comply with the

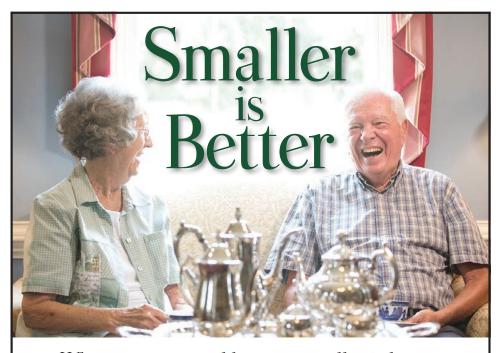
recommendation until I have to by law.

This is not some game. Stepping up to the new challenges of COVID-19 is a matter of life and death. To date, Fluvanna County has had more positive COVID-19 cases or more COVID-19 deaths than more populous neighboring counties. People who do not show efforts toward compliance with the recommendations while out in public are either not informed or don't care for their personal health or others' well-being. In one instance, I asked a disabled veteran who was going shopping if he was going to

wear a mask. He asked me if the Veterans Administration would give him one. My reply was that I didn't know but they will bury you for free and give your survivor \$250 for a headstone.

I would recommend that if you see any businesses not following the recommended COVID-19 guidelines, do not shop at these establishments. They are not interested in protecting your health, only in making a buck. Many reliable places are adhering to health guidelines, they are worthy of your

- Al Lechak, retired Army MSG, Palmyra



When it comes to elder care, smaller is better. Our smaller size and high staff ratio provide the highest levels of care - see what else sets us apart at GordonHouseLiving.com







501 N Main St, Gordonsville VA 540-832-2286 ■ www.VillageAtGordonHouse.com

Child abuse prevention month

April is National Child Abuse Prevention Month. With the coronavirus in full swing, many annual events and articles to raise awareness of this social issue were canceled.

Child abuse is a difficult and broad subject to discuss. The term encompasses: Physical and emotional abuse/neglect, medical neglect, and sexual abuse/exploitation. There's often debate about what truly constitutes child abuse among the first two points, but most people can agree on what sexual abuse is and why these cases require intervention.

What people don't agree on is how to prevent child sexual abuse.

One may say, "Teach children about 'stranger danger." However, 95 percent of survivors know their perpetrators.

One may say, "Let the family decide what to teach their children." However, over 30 percent of perpetrators are family members of the survivor.

Within the 2018 fiscal year, Virginia Child Protective Services reported nearly 900 founded cases of child sexual abuse. One in four girls and one in seven boys will experience a form of sexual violation before their 18th

So what can we do to prevent child sexual abuse? Listen to survivors. Always listen to survivors.

Survivor Erin Merryn created Erin's Law in 2011, which seeks to implement evidence-based and age-appropriate personal body safety education in public schools. Merryn recalled all the ways she was taught to handle emergency situations, but she never learned what to do or what to say while she was experiencing sexual abuse. Her only narrative was from her perpetrator - Don't tell, you'll be in big trouble. No one will believe you. I will kill you, your parents, or sisters.

Erin's Law in Virginia currently allows sexual abuse education. Our children need to be educated on the true narrative - You will be believed, and you will be safe.

This can only happen if we expand Virginia's resources for addressing this kind of abuse, expand our public school curriculum to require personal body safety education, and empower children with the knowledge that their body is their own and no one has the right to hurt them.

Report suspected child abuse: (800) 552-7096

Erin's Law: www.erinslaw.org Speak up for families: https://www. familiesforwardva.org/advocacy.

- Michelle Caron, Palmyra

Reverse Mortgages for Senior Citizens Contact John for a no-pressure meeting.

A Reverse Mortgage can significantly increase your quality of life in retirement years by eliminating debt and providing funds to keep up with the cost of living.



Please feel free to contact me to discuss in the privacy of your home. All meetings are absolutely no obligation and confidential.





joconnor@MonticelloReverseMortgage.com • 434-249-2222 or Toll-Free: 866-201-4897 • 29 StoneridgeDrive,#207, Waynesboro NMLSID\372644 MLO\8039VA • VirginiaState Corporation CommissionMC-2457 (nmlsconsumeraccess.org)



The Rotary Club of Fluvanna County is filled with People of Action. When we found out there was a need to support the local foodbank at MACAA, we sprang into action! We immediately did a needs assessment and determined that there was a need for additional foodstuffs as well as equipment. Club member and local Realtor Betsy Gunnels organized a massive Lake Monticello wide Community Drive-By Food Drive. Hundreds of community members donated food and dozens more helped our Rotary Club separate and repackage thousands of pounds of food. Additionally, our Club Foundation obtained a grant and purchased over \$5,000 worth of much needed new equipment to help MACAA increase their capacity. Our Rotarians are truly People of Action and together with our Community we Fight Hunger!

We want to recognize and thank the following Rotarians and Community Members who helped make this great event a reality! We also want to give a very special thanks to Long and Foster Lake Monticello for printing the thousands of flyers that were delivered and to the Lake Monticello Owner's Association for promoting the event in the email blast to the community!



Alden and Marjorie Bigelow Wayne and Betsy Brady The Francis-Divers Family (Ben, John, and Lexie) Terri Frakes John and Ida Swenson Jack and Cindy Anderson Steve and Allyson Hopkins Rod and Pat Nasbe Cole and Pamela Hanner Warren and Kathy Walle Peggy and Emily Shanklin

Ron and Beth Waddell Ben Stoppe Barry Parks Mike and David O'Brien Joe and Helen Chesser John and Martha Horsfall Char Wickham

Greg and Nance Stamper

Charlie and Linda White

Teresa Omohundra and John Widecki Ferzen and Sarah Manglicmot and Sons Judy Fish Maggie and John Fornecker & Family (Lily, Johnny, and Mary)

Lindy Prittie John and Rachel Burton

ROTARIANS

Cliff Altschull Tom Barfoot Catherine and Rudy Garcia Betsy and Fred Gunnels Delores Hubert Debra Kurre Sue Liberman Duncan and Deborah Nixon Jerry and Sharon Steffel Ray Weimer

Fluvanna County

Rotary









434-589-3539 800-825-LAKE

OPEN 7 DAYS A WEEK

LOCATED NEXT TO LAKE MONTICELLO'S MAIN GATE

MONTICELLO SERVING FLUVANNA AND THE SURROUNDING AREA. COUNTRY, REALTORS®

CELEBRATING 36 YEARS SERVING FLUVANNA AND

THANKS FOR VOTING US **#1 REAL ESTATE FIRM** 13 YEARS IN A ROW!

Check Out Our New Listing

Homes are going under contract quickly in this Spring Market.

Not sure about listing your home now? Let us show you how to navigate through the Pandemic in the housing market. We are Trained, Equipped and Essential Professionals.

We can speak to you anytime, we are available 24/7, call one of our agents today!



7 Milton Court

\$164,900

Split bedroom ranch with nicely-sized 3 bedrooms & 2 baths; eat-at peninsula in kitchen; laundry room off kitchen in mudroom; full length rocking chair front porch, back deck that overlooks a private yard with shed. New dishwasher and hot water heater. Located at the end of a cul-de-sac and within walking distance of main beach, pool & tennis courts. Won't last long!



3 Hilltop Circle

\$224,900

Arts & Craft home with WATER & beautiful SUNSET views over the Lake Monticello dam!! Unique property with over 2100 fin.sq. ft., 4 bedrooms, 3 baths, lots of windows; Main level also has an efficiency 1 bedroom apartment with sitting room and own entrance. This is a jewel that needs some polishing and is priced accordingly. A wonderful opportunity for the right person with a discerning eye!



17 Oak Grove Road

\$325,000

Custom built home in golf area w/golf course views. 2200+ fin. sq. ft. one level living, attached 2 car garage with workshop, walk up attic. Master suite features whirlpool tub, dual vanities, separate shower. Formal dining room, screened porch, skylights, vaulted ceilings, gas fireplace. Large eat in kitchen w/center island & pantry. Walk to Golf Club house & restaurant.



10 Ashcake Terrace

\$349.000

Elegant Colonial has 3800 fin.sq. ft, 3 Bedrooms & 3.5 baths, new hardwood floors, huge kitchen with all new appliances, plus 4' X 8' island overlooking a large Family Room with fireplace; large formal Dining Room & Living Room. Master Bedroom has room for two sitting areas plus a King-sized bed; over-sized Guest Bedrooms with Jack n' Jill bath. 2 long decks; 2-car garage in lower level. New roof, heat pumps, hot-water heater and more.



56 Ponderosa Lane

\$349,000

Elegant Custom built Taylor Lyn Home with seasonal water views. Over 2000+ fin. sq. ft. with 3 bedrooms, 3 full baths. Owners have done a spectacular job updating this home. The Kitchen includes granite counter tops and stainless appliances with gas range. New hardwood flooring & carpet. 2 car garage



124 Bluff Lane

\$740,000

Private River Front Retreat situated on 19+ acres with in ground pool. Quality built home with over 4300+ fin sq ft.+ bonus room with separate entrance. Finished terrace level with in law suite, 3 car detached garage/workshop. Screen porch, multiple decking. No restrictions or HOA. Income potential as AirBnB or family get away.



434-960-7044



Craig McCormick Owner/Associate



(Bill on the left)



434-981-9956

Associate Broker. GRI



Dan Barber Realtor 434-242-5318



ABR, e-PRO



Patrick Wilson Realtor 434-960-7047



Associate Broker GRI, CCREC



Broker, GRI



434-960-8640





Randy White Healtor 434-906-2187



434-422-2507



Realtor 405-604-7303



YOUR LOCAL LENDER Carl Heimlich, VP/Branch Manager CELL: 434-989-2274 | FAX: 833-373-8751 cheimlich@financeofamerica.com | FOAmortgage.com

License: MLO-8067VA NMLS#314836



FINANCE of AMERICA MORTGAGE





WWW.MONTICELLOREALTORS.COM ALL AREA LISTINGS

The Fluvanna SPCA will be closed to the public until further notice. We are trying to do our part to help cut down on the spread of COVID-19, and with our animals' and employees' best interests in mind we are trying to reduce foot traffic to help keep our employees healthy. The animals at the shelter will continue to receive wonderful care just as they normally do, so no need to worry. If you are interested in adopting or if you would like to drop off donations during this time that we are closed to the public, you can make an appointment to do so by contacting our shelter manager: manager@fspca.org Weappreciate your understanding and support during this difficult time for everyone, and we will be sure to keep you updated as soon as we will be open again to the public.

THIS WEEK'S PET IS TULIP 3 YR. OLD, HOUND MIX

Is a very sweet, but a little shy. Once she warms up to you she gives unconditional love.

She loves to cuddle next to you and give hugs.

If you are interested in meeting Tulip call the shelter and set an appointment time to come and visit with her.

She is current on all vaccinations.

She will be available for adoption once she is spayed.

Fluvanna SPCA Troy, VA • 434 591-0123 • www.fspca.org



Until all the cages are empty, THANK YOU FSPCA staff





- Private Parties at your location! You choose the items to paint.
- We bring the items & supplies to you.
- Our staff can guide everyone through the process of creating a masterpiece.
- When completed we take all items then kiln fire and return to you.
- We do walkins & private parties at the studio as well as private parties at your location.

13652 James Madison Hwy. Rt. 15. Palmyra, VA. 434.305.8369 Wed. Th. Fr. - 1 to 7 pm/Sat. 10 am to 7 pm • Parties anytime! LOOK US UP ON FI From the downtown mall to Palmyra - Same owners same great service!



PUBLIC NOTICES

VIRGINIA: IN THE CIRCUIT COURT FOR THE COUNTY OF FLUVANNA REAGAN ELIZABETH RALSTON, **Plaintiff**

Case No. 19000516-00

VICTOR HUGO NIETO LANDEROS Defendant.

ORDER OF PUBLICATION

THIS MATTER came before the Court on the Affidavit of the Plaintiff, Reagan Ralston, seeking service upon the Defendant by Order of Publication; and

IT APPEARING by the aforesaid affidavit filed according to law that the Defendant, Victor Hugo Nieto Landeros, is a non-resident individual whose whereabouts are unknown; it is therefore

ADJUDGED AND ORDERED pursuant to Va. Code 8.01-316 and -317, that the Defendant shall appear on or before May 1, 2020 at 2:30 p.m. in the Clerk's Office of the Court after proper publication of this order to protect his interest in the case: and it is further

ADJUDGED AND ORDERED that this order be published once a week for four successive weeks in the Fluvanna Review, a newspaper of general circulation in Fluvanna County, Virginia and that a copy of this order be posted at the front door of the courthouse wherein this court is held. And that a copy of this order be mailed to the Defendant at his last known address which is c/o Centro de Envio FedEx Avienda 5 Num. 1501 Centro, 94500 Cordoba Vera Cruz, Mexico.

ENTERED THIS 5th DAY OF MARCH 2020

Richard E. Moore JUDGE

WE ASK FOR THIS:

Ann W. Mische 198 Spotnap Rd, Suite A-1 Charlottesville, VA 22911 (434) 984-1118 (434) 984-1917 (fax) Counsel for Plaintiff

Fluvanna businesses need help?

The Fluvanna Review will list your business and hours of operation for free. Please email information to editor@fluvannareview.com

Michael Lovdal Marketing & Design [Agency]

Available Monday through Friday 8 a.m. to 5 p.m. 434-420-8965, ml@michaellovdal.com.

CK Jewelers

At 14 Centre Court is open 10 a.m. to 3 p.m. Monday through Friday and 10 a.m. to 1 p.m. on Saturdays.

Child Connections Development Center, Inc.

Open Monday-Friday from 7 a.m. to 5 p.m.

Trov Market Deli Bakery

Open Monday -Wednesday 8 a.m. to 5 p.m.; Thursday - Saturday 8 a.m. to 6 p.m.; Closed Sunday. Offering curb side pickup.

Me 2 Nutrition and Integrative Health Coaching

Open Monday and Wednesday from 10 a.m. to 7 p.m.. Individual appointments and group classes are held via phone or zoom. www.me2nutrition.com. 434 589-5574.

Jefferson Pharmacy

Open Monday through Friday from 9 a.m. to 7 p.m. and Saturday 9 a.m. to 3 p.m. Closed Sunday. Free delivery and curbside pickup available. 434-589-7902.

Cuppa Joe

Open each day of the week. 8 a.m. - 1 p.m. daily.

Blue 53 Sports Bar and Grill

Take out and curb service only. (434) 589-5233. Closed Tuesday. Open Monday, Wednesday and Thursday from 11 a.m. to 10 p.m. Open Friday and Saturday from 11 a.m. to 11 p.m. Sunday from noon to 1- p.m.

Sal's Restaurant

Take-out/curb service only. 434589-7230. Closed Tuesday. Open Monday, Wednesday and Thursday from 11 a.m. to 9 p.m. Friday and Saturday from 11 a.m. to 10 p.m. Sunday from noon to 9 p.m.



FLUVANNA COUNTY NOTICE OF PUBLIC HEARING

BY ORDER OF FLUVANNA COUNTY BOARD OF SUPERVISORS

Pursuant to Virginia Code Sec. 15.2-1427, the Board of Supervisors of Fluvanna County, Virginia (the "County") will hold a public hearing at 4:00 p.m. on Wednesday, May 6, 2020, in the Morris Room of the Fluvanna County Administration Building in Palmyra, Virginia, located at 132 Main Street, Palmyra, Virginia, 22963 for citizens of the County to have the opportunity to be heard by the Board of Supervisors for the following items:

A TEMPORARY ORDINANCE TO PROVIDE FOR CERTAIN RELIEF FROM PENALTY AND INTEREST FOR LATE PAYMENT OF TAXES FOR THE FIRST HALF OF 2020

BE IT ORDAINED BY THE FLUVANNA BOARD OF SUPERVISORS as follows:

WHEREAS the Commonwealth of Virginia and the County of Fluvanna are currently subject to a pandemic infection of the virus commonly known as COVID 19: and

WHEREAS the citizens of Fluvanna County have been greatly inconvenienced by the consequences of the said pandemic, including a significant disruption of their lives and economic activities; and

WHEREAS it is anticipated that such inconveniences will not be remedied prior to the date due for payment of real and tangible personal property taxes on June 5, 2020, as required by County Code Section 20-1-2; and

WHEREAS the Board of Supervisors has determined that, it is appropriate to postpone the imposition of penalty and interest for late payment of such taxes until June 30, 2020;

NOW THEREFORE BE IT ORDAINED

- (1) that the penalty and interest provisions for failing to pay real estate and tangible personal property taxes on June 5, 2020, as set out in Chapter 20, Article 1, Sec. 2.1, of the Fluvanna County Code shall not apply to the payment of such taxes made after June 5, 2020, but not later than June 30, 2020: provided that payment of such taxes after June 30, 2020, shall thereafter be subject to the penalty and interest provisions as set out in Chapter 20, Article 1, Sec. 2.1.
- (2) The foregoing amendment shall expire and shall be of no further effect after June 30, 2020.

Complete information concerning this temporary ordinance is available in the County Administration Office, located at 132 Main Street, Palmyra, Virginia 22963, between 8:00 a.m. and 4:30 p.m., Monday through Friday. Persons requiring accommodation to facilitate participation are encouraged to contact the Office of the County Administrator at 132 Main Street, Palmyra, Virginia 22963 or at (434) 591□1910, at least five days prior to the meeting.





PUBLIC NOTICE – ENVIRONMENTAL PERMIT

PURPOSE OF NOTICE: To seek public comment on a draft permit from the Department of Environmental Quality that will allow the release of treated wastewater/stormwater into a water body in Fluvanna County, Virginia.

PUBLIC COMMENT PERIOD: April 30, 2020 – June 1, 2020

PERMIT NAME: Virginia Pollutant Discharge Elimination System Permit – Wastewater/Stormwater issued by DEQ, under the authority of the State Water Control Board

APPLICANT NAME, ADDRESS AND PERMIT NUMBER: Virginia Electric and Power Company; 120 Tredegar Street, Richmond, Virginia 23219; VA0004138

FACILITY NAME AND LOCATION: Dominion - Bremo Power Station; 1038 Bremo Road, Bremo Bluff, Virginia 23022

PROJECT DESCRIPTION: Virginia Electric and Power Company has applied for a modified permit for the Dominion - Bremo Power Station. The modified permit includes the addition of Outfall 008 (discharge from East Pond which will receive non-contact stormwater and emergent groundwater); removal of Outfalls 003, 004, 007, 202, 101, 501, 502, 503, and 505; removal of steam electric power generating requirements; removal of cooling water intake structure requirements; removal of thermal mixing zone requirements; and removal of groundwater monitoring plan requirements. From Outfall 008, the applicant proposes to release effluent at a rate of 800,000 gallons per day into the James River in Fluvanna County in the James River/Bear Garden Creek/South Creek watershed. A watershed is the land area drained by a river and its incoming streams. For Outfall 008, the modified permit requires monitoring for flow, solids and toxicity. For Outfall 008, the modified permit also requires monitoring for all applicable water quality criteria parameters once during the first full calendar quarter following notification that discharge has commenced.

HOW TO COMMENT AND/OR REQUEST A PUBLIC HEARING: DEQ accepts comments and requests for public hearing by e-mail, fax, hand delivery, or postal mail. All comments and requests must be in writing and be received by DEQ during the comment period. Submittals must include the names, mailing addresses and telephone numbers of the commenter/requester and of all persons represented by the commenter/requester. A request for public hearing must also include: 1) The reason why a public hearing is requested. 2) A brief, informal statement regarding the nature and extent of the interest of the requester or of those represented by the requester, including how and to what extent such interest would be directly and adversely affected by the permit. 3) Specific references, where possible, to terms and conditions of the permit with suggested revisions. A public hearing may be held, including another comment period, if public response is significant, based on individual requests for a public hearing, and there are substantial, disputed issues relevant to the permit.

CONTACT FOR PUBLIC COMMENTS, DOCUMENT REQUESTS AND ADDITIONAL INFORMATION:

Name: Beverley Carver

Address: Valley Regional Office, 4411 Early Road, P.O. Box 3000, Harrisonburg, Virginia, 22801

Phone: (540) 574-7805 E-mail: beverley.carver@deq.virginia.gov

The public may review the draft permit and application at the DEQ office named above by appointment or may request copies of the documents from the contact person listed above.



To advertise call: 434.207.0223 APRIL 30–MAY 6, 2020 | **FLUVANNA REVIEW** | **11**

HOME SERVICES DIRECTORY

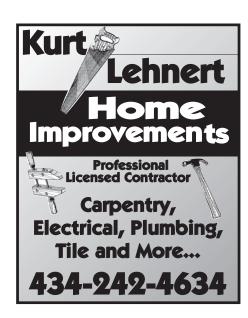
TODAY, MORE THAN EVER, OUR HOMES MEAN EVERYTHING TO US. THESE LOCAL BUSINESSES ARE HERE TO HELP US KEEP THEM IN TIP TOP SHAPE. EMAIL JUDI AT SALES@FLUVANNAREVIEW.COM TO ADD YOUR SERVICE TO THIS PAGE.



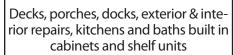


- **AND RESTORATION** ■ Sheetrock & Plaster Repairs
- Craftsman Carpentry
- Tile Removed and Replaced
- Basement Finishing and Remodeling
- Custom Decks, Docks, Walks, Retaining Walls

"The bitterness of poor quality lasts long after the sweetness of low price is forgotten"









High quality work, fair prices, custom woodworking a specialty 30 plus years experience. Licensed & Insured

Office: 434-589-2561 Cell: 518-469-2939

tuckerloren40@gmail.com





Mountain Laurel Landscaping

Jeff O'Dell Landscape Contractor

Landscape Design & Installation Trees, Shrubs, Annuals Retaining Walls, Picket Fences Walkways & Patios

Locally Grown Quality Plants Available for You to Purchase

Local Company

434-589-8218

mtnll10@gmail.com



Superior lawn care for Lake Monticello and surrounding areas at an affordable price.

THINK SPRING! **MULCHING, MOWING** AND MORE!

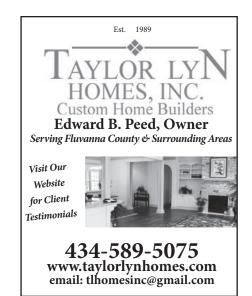
Call today for your free estimate.

Don't forget to ask about our other lawn care services. Monthly, weekly, or one time service.

Locally owned & operated since 2007 • Fully Insured

434-989-9247

precision.lawnservice@yahoo.com www.precisionlawn.info



MAKE A LIST - ONE CALL - WE DO IT ALL

Affordable Handyman Services

- HOUSE/DECK POWER WASHING
- HOUSE PAINTING EXTERIOR/INTERIOR
- DECK/PORCH REMODELING/REPAIR
 - DECK/PORCH STAINING
 - WINDOW/DOOR REPLACEMENT
 - GUTTER GUARDS INSTALLATION
 - HARDWOOD/LAMINATE FLOOR
 - ELECTRIC/PLUMBING
- DRYWALL REPAIR/REPLACEMENT

LICENSED, BONDED & INSURED - FREE ESTIMATES

J.J. BEVILACQUA 434-589-8825

jjb@yourmanfridayva.com • www.yourmanfridayva.com

gardenkeepers 🥰 of virginia, μο

- landscape maintenance
- shrub pruning & trimming
- hardscapes in stone
- lawn maintenance
- landscape installation
- planting

call today & schedule! 434-981-8968

landscaping@gardenkeepersofvirginia.com

CLASSIFIEDS \$5 per Week

Contact Edee - edee@fluvannareview.com 434-207 0221 or stop by our office at Crofton Plaza Building 106, Suite 1. Payment: In advance. We accept: Visa, Master Card, Discover, checks & cash.

For \$10 your ad will appear in the next two issues of the Fluvanna Review. Deadline for print ads is MONDAY BY NOON.

HOPE EXTENDED UNTIL FURTHER NOTICE: Find yourself in proverbial hell? Don't stop, keep walking! There is light at the end of the tunnel as surely as day follows night.

EVENTS

REIKI 1 ONLINE CLASS - Sunday, May 17, from 10 a.m. to 6 p.m. Learn: Energy centers of the body, healing techniques for self and others; group healing; scanning the body for imbalances, how to purify your energy field. \$175.00. Includes manual and certification. Call Kim at (434) 249-1806.

FOR SALE

CEMETERY SITES: Holly Memorial Gardens and Monticello Memory Gardens. Significant savings! Call (434) 295-1750

DRIVEWAY STONE: Slate: 10-Ton Crush Run @ \$ 200., 10-Ton #57 @ \$230. Other stone/rock also available. Pricing includes local delivery and *tailgate spread. Call (434)

HELP WANTED

COOKS/FOOD SERVICE WORKERS: positions available at Fork Union nursing home. Interested applicants for Cooks and Food Service work, please contact Aaron at (804) 652-9149 or: aaron.boyd@hcsgcorp.com.

ANIMAL CARE: Caring For Creatures needing animal care staff. Seeking reliable, hard-working candidates with their own transportation. Must be at least 18 yrs of age and enjoy being around dogs/cats. Tasks: Feeding and cleaning animal areas. 35-40 hrs/wk, one weekend day required. Also considering candidates needing fewer hours for just cat cleaning tasks: 10 a.m. - 2:30 p.m. Call (434) 842-2404 to schedule interview.

CDL DELIVERY DRIVERS: US Foods is hiring Class A, CDL Delivery Drivers! \$5000 Sign On Bonus! Excellent Pay!! Excellent Benefits!! Apply on-line at: https://www. usfoods.com/jobs

REAL ESTATE

MAGGIE GUNNELS: Your Local Fluvanna Realtor. Connect with Maggie Gunnels at (434) 960-8987 or Email: Maggie@ gunnelsgroup.com, or online at www.GunnelsGroup.com & www.Facebook.com/GunnelsGroup - Owner, Gunnels Group and Associate Broker, Long & Foster Real Estate.

KENTS STORE ARC COMMUNITY CENTER: Affordable facility available to rent for receptions, anniversaries, baby or bridal showers, birthday parties or any event where you need some extra space for a group gathering. Tables & chairs included in rental fee. If interested in more information, please email Barbara: bab1122@sbcglobal.net

WILMINGTON CLUBHOUSE: Looking for a venue to host your party or event? Wilmington Clubhouse is available for rent at 1083 Wilmington Road, Palmyra, VA 22963. For more information email: WilmingtonClub@gmail.com or phone (434) 373-0985, or text.

MONTICELLO PROPERTIES MANAGEMENT: MCR, 3661 Lake Monticello Road, Palmyra, VA. For current home rentals: contact Genevieve at (434) 589-7653 or email: Monticello Properties Mgt@gmail.com

SERVICES

HVAC SERVICES/HEATING & AIR: Heating & A/C Installations, Service, Repairs, Replacement, and/or Preventive Maintenance. Give Brian a Call. Large or Small, We Can COVER IT ALL! Reasonable Rates/Friendly Service and Work Warranty. (434) 872-3721.

GREG'S LANDSCAPING & TREE SERVICES: Offering mulching, leaf removal, fertilizer/reseeding grass, mowing. Tree pruning/planting, removal of storm damage: tree limbs, branches, etc. on grounds. Free Estimates. Call (540) 556-0794.

CLEANING SERVICES: Thorough house cleaning! Including; windows, porches, refrigerators, stoves, vacuum vents, cleaning fans, etc. One time 'broomsweep' for closings!! Reasonable prices. Please call Dee at (434) 806-3236.

SEW WHAT?? Designer and Wedding Consultant.

Specializing in Wedding gowns, Bridesmaids and everything for the Bridal Party/alterations. Prom dresses and dress making. Also curtains/drapery, slip covers/ pillows. Call Ms. Wallace for appointment at (434) 842-

CP MUSIK STUDIO: 12 years Experience teaching: Piano, Drums, Violin, Saxophone, Guitar, Trumpet... and More! First Lesson FREE. Located @ Village Station, 13652 James Madison Hwy., (across from post office) Palmyra, VA 22963. cpmusikstudio@gmail.com. Phone (434) 326-8810. Curtis Partusch.

CARPENTER: For all your home repairs, dry wall, door locks/ dead bolts installed. Furniture repairs: Table legs wobbly? Chair backs/seats need reinforcement? Dresser drawers not closing? Inside doors need planing? Call me for FREE estimates. Tom Maschi (434) 293-9058.

FULL SERVICE SELF STORAGE: Fluvanna Self Storage on Lake Monticello Road (Rte 618) offers 2 convenient locations with both Climate Controlled and Regular month-to-month rentals (24/7 availability), also locks, moving supplies, U-Haul Trucks, and ON-SITE manager. (434) 589-2222, email: manager@storeFSS.com, or: visit: storeFSS.com, today!

CLIMATE CONTROLLED SELF STORAGE: at Lake Monticello across from Food Lion Grocery Store. Jefferson Centre Self Storage features 24/7 Access, On-Site Kiosk, Security Cameras and Month-to-Month Availability, Call (434) 906-4030, email: Jeffersoncentre@cbsrentals.com, or visit: jeffersoncentreselfstorage.com today!

SPECIAL NOTICES

ATTENTION VETERANS AND DEPENDENTS: Do vou know vour Veterans Benefits? We Do! Virginia Department of Veterans Services: www.dvs.virginia.gov. Need help? Visit us at the Fluvanna Community Center by appointment only, at 5725 James Madison Highway. Appointments are the first Wednesdays of each month from 9 a.m. to 11:30 a.m. Call Pamela Zirkle or Jeannette Flint at (434) 529-6431.

SUPPORT LOCAL BUSINESS: Monticello Country Realtors supports local businesses. www. monticellorealtors.com (434) 589-3539

WANTED

COINS: I buy old coins. Call (434) 466-7968.

2020 FSPCA SPONSORS NEEDED: Be a 2020 sponsor for Pet of the Week and help find forever homes for our shelter pets. Your business name with phone number and/or email address or an individual's special message/ memorial may be printed under the pet photo. Call Edee at (434) 207-0221 or email: edee@fluvannareview. com, with questions/requests.



REACH OVER 1.5 MILLION Virginia readers for only \$300 weekly.

ATTN. AUCTIONEERS: Advertise your upcoming auctions statewide or in other states. Affordable Print and Digital Solutions reaching your target audiences. Call this paper r Landon Clark at Virginia Press Services 804-521-7576, landonc@vpa.net

Live Fish for Ponds-Lakes. Plants, Lilies, 32 Species Available. Free Catalog. Delivery or Pick-Up. Zetts Fish Hatchery, 878 Hatchery Road, Inwood, WV 25428 (304) 229-3654. www.zettsfishhatchery.com.

G&E Virginia Premium Assured Heifer/Cow Sale. May 2nd, 2020 12:00 noon. G&E Test Center Gretna, VA. Call George Winn at 434-489-4458.

NEED CDL Drivers? Advertise your JOB OPENINGS statewide or in other states. Affordable Print and Digital Solutions to reach truck drivers. Call Landon Clark at Virginia Press Services 804-521-7576, landonc@vpa.net

ATTN. REALTORS: Advertise your listings regionally or statewide Affordable Print and Digital Solutions that get results! Call Landon Clark at Virginia Press Services 804-521-7576, landonc@vpa.net

No DIVORCE-Uncontested, \$395+\$86 court cost. court appearance. Estimated completion time twenty-one days. Hilton Oliver, Attorney (Facebook). 757-490-0126 Se Habla Espanol. BBB Member. https://hiltonoliverattorneyva.com.

SUDOKU

Difficulty: Medium

2 8 5 8 2 7 9 9 6 4 3 3 1 9 5 1 7 5

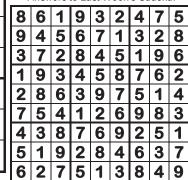
Copyright 2020 by The Puzzle Syndicate

HOW TO SOLVE:

Edited by Margie E. Burke

Fach row must contain the numbers 1 to 9: each column must contain the numbers 1 to 9; and each set of 3 by 3 boxes must contain the numbers 1 to 9.

Answers to Last Week's Sudoku:



by Margie E. Burke

19

The Weekly Crossword

43

52

CROSS	1	2	3
4. Maridian alaman			

- 1 Moving about 6 Hatteras, for one
- 10 Eden dweller
- 14 Narrow canyon
- 15 Operatic piece 16 Sport with
- mallets **17** Feeling contrite
- 18 Special talent
- 19 Knucklehead
- 20 Like military tanks
- 23 Fishing aid
- 24 Seldom seen
- 25 Pizza seasoning
- 27 Treasonous Arnold
- 31 Kitten's plaything 62
- **32** Buzzing about
- **33** Google product
- 35 Fonda film. "Easy
- 38 Chills and fever
- 40 Smooth feathers
- 42 Rounded roof
- 43 Pancake topper 45 Coffee additive
- 47 Thurman of "Pulp Fiction"
- 48 Rainbow goddess
- 50 Place for an idol
- 52 Rice dish, in Rome
- 55 Prime-time time
- **56** Expression of disgust
- 57 Sandler's "Zohan", for one
- **62** Narrow aperture **64** Urgent request
- **65** Pixar film about
- a robot 66 Color quality
- 67 Bad look
- 68 Give the giggles
- 69 Class with mats
- 70 Whirl
- 71 Aboveboard

DOWN

1 Taj Mahal city

2 Tart-tasting

63

67

70

- 3 Barbershop
- request 4 Slight, in a way
- 5 Change a C to a B. sav
- 6 San Francisco sights
- 7 Kind of rug
- 8 Mottled horse
- 9 Diner, perhaps
- 10 Envelope abbr.
- 11 In dire straits **12** Visitor from afar
- 13 "Live Free or Die", e.g.
- 21 Prettify oneself
- 22 Letter starter 26 Part of a
- crossword 27 Farm calls
- 28 Jittery
- 29 Providing nutrients
- 30 Hog, as a phone line
- 34 Like Elvis or Marilyn

36 Actress Stone **52** Out of practice 53 Block house? of "La La Land"

Copyright 2020 by The Puzzle Syndicate

68

- 37 Bona fide **54** Stopped a
- 39 Money in Milan
- 44 Core 46 Library transaction

18

- 49 Paper clip
- alternative 51 Opening word?
- squeak 41 Zenith's opposite 58 Swamp stalk 59 Round bullet 60 "Born Free"
 - lioness

60

61 Rod attachment 63 Genteel affair

Answers to Last Week's Crossword:

A L T	S P	Т	Υ		Т	Α	Р	Α		J	_	S	ם
-	Р	Н				٠,		Α.		ט	1	0	п
Т			Α		Α	М	Ι	D		Τ	Ν	Т	0
- 1	О	R	М		G	0	Т	Н		S	Ε	Α	Ν
0	Ν	Ε		М	0	Ν	Т	Ε	С	Α	R	L	0
	G	Α	M	1	Ν	G		R	0	S	Т	Е	R
С	Ε	Т	Ι	С		S	С	Ε	Ν	Т			
Α	В		Т	R	0	Т	Н		S	Ε	W	Ε	R
М	0	Т	I	0	Ν		Α	Ρ	Р	R	0	٧	Е
Е	В	С	G		С	Α	Р	R	_		М	Е	Ν
		Т	Α	S	Ε	R		Α	R	R	Α	Ν	Т
Ι	С	Ε	Т	Υ		S	Α	Т	Ε	Ε	Ν		
D	0	Г	Е	S	$^{\circ}$	Е	Ν	Т		Т	Н	R	כ
Α	R	Α		Т	Α	Ζ	G		Р	_	О	U	S
Н	Α	R		Ε	٧	Ι	L		Α	Ν	0	D	Ε
0	L	Υ		М	Α	С	Ε		W	Α	D	Ε	R
	C A M E I D A	G	G A C E T A B M O T E B U T I C E D O L A R A H A R	G A M C E T I A B T T M O T I E B U G T A I C E T D O L E A R A H A R	G A M I C E T I C A B T R M O T I O E B U G T A S I C E T Y D O L E S A R A T H A R	G A M I N C E T I C A B T R O M O T I O N E B U G C T A S E I C E T Y D O L E S C A R A T A H A R E V	G A M I N G C E T I C S A B T R O T M O T I O N E B U G C A T A S E R I C E T Y S D O L E S C E A R A T A N H A R E V I	G A M I N G C E T I C S C A B T I C T A A A B U G C C A A B U G C C A A B U G C C A A B U G C C A A C A A C C E T Y S A D O L E S C E N A A A A T A N G H A R	G A M I N G R C E T I C S C E A B T I C N A P E B U G C A P R I C E T Y S A T D O L E S C E N T A R A T A N G	G A M I N G R O C E T I C S C E N A B T R O T H S M O T I O N A P P E B U G C A P R I T A S E R A R I C E T Y S C E N T A R A T A N G P H A R E V I L	G A M I N G R O S C E T I C S S C E N T A B T R O T H S E M O T I O N A A P P R E B U G C A P R I T A S E R A A R R I C E T Y S S A T E E D O L E S C E N T T A R A T A N G P I H A R E V I L	G A M I N G R O S T C E T I C S C E N T A B T R O T H S E W M O T I O N A P P R O E B U G C A P R I M M T A S E R A R A R A I C E T Y S S A T E E N D O L E S C E N T T H A R A E V I L A N O	G A M I N G R O S T E C E T I C S C E N T A B T R O T H S E W E M O T I O N A A P P R O V E B U G C A P R I M M E T A S E R A R R A N I C E T Y S S A T E E N D O L E S C E N T T T H R A R A R E V I L A N O D

APRIL 30-MAY 6, 2020 | **FLUVANNA REVIEW** | **13**





Clinic finds no new cases of the virus Almost two dozen Fluvanna residents tested at drive-thru

BY HEATHER MICHON CORRESPONDENT

Almost two dozen area residents were tested for COVID-19 at a drive-th-ru clinic at Central Elementary School in Palmyra on Saturday (April 25).

All 22 tests came back negative for the virus.

Jessica Salah, Health Emergency Coordinator for the Thomas Jefferson Health District (TJHD) said this pilot test for future drive-thru clinics had been a successful collaboration between her department and other groups.

"We had a great working relationship with Fluvanna County," she said, including the sheriff's office and parks & recreation. "It was so easy."

This allowed TJHD to focus on collecting test samples, which were sent to the University of Virginia for analysis. "We're happy to see these people tested negative," she said.

Had there been any positive results, this would have triggered a call from one of TJHD's case investigators.

A case investigator helps the patient establish the onset of symptoms and gives the patient and those they might be living with "full guidance on what to do" in terms of isolation and quarantine.

Investigators also work with the patient to draw a list of people they might have come in contact with before they realized they were sick. Those individuals can then be informed of their exposure and given guidance on testing and isolation.

Contact tracing in "an extensive process" and most TJHD staff has now been trained as case investigators.

This approach has helped identify many individuals who may have had contact with Envoy at the Village, the Fork Union nursing home that has become an epicenter for the virus in Central Virginia.

Initially, the criteria for testing at the clinic included contact with Envoy. When they received few calls on that basis, they opened the testing to the wider community. Salah said she thinks they had already identified the majority of people who might have been exposed to the virus at the facility.

The lack of new cases from the testing is good news, but Salah urged Fluvanna residents to follow the guidelines to reduce exposure to the virus. "Definitely wash your hands, stay home if you're sick, and if you're not sure...stay home."

She also encouraged people to stay healthy with plenty of good food and exercise

And while it remains important to keep a physical distance of six or more feet from others, "we want people to be social," she said. "You can still talk to your neighbor across the fence."

If you think you may have COVID-19 and need testing, you can call the TJHD Hotline at 434-972-6261 for assistance.

Five area students earn electric co-op scholarships

PRESS RELEASE

Five Central Virginia high school seniors have each earned \$1,000 college scholarships awarded by the Education Scholarship Foundation of the Virginia, Maryland & Delaware Association of Electric Cooperatives. The recipients are:

- Shaniya Johnson of Appomattox, a student at Appomattox County High School
- Brooke Nazar of Palmyra, a student at Fluvanna County High School
- · Rachel Hoefner of Palmyra, a

student at Fluvanna County High School

- Alisha Hunsaker of Keswick, a student at Fluvanna County High School
- Malena Stallard of Palmyra, a student at Fluvanna County High School

The students were eligible for consideration because their parents are members of Central Virginia Electric Cooperative (CVEC). "The cost of college and post-graduation training

programs are steadily rising and CVEC recognizes that seniors in our rural communities can benefit from scholarships to help offset those costs," says Gary Wood, president and CEO of CVEC. "It is such a pleasure to see that five of our high school seniors were selected as recipients." Scholarship recipients were chosen based on a competitive screening process that considers financial need (40 percent), academic achievement (40 percent) and community involvement (20



Storage Sheds Customized to your needs, Delivered and Setup to Your Location!



Two Story Multiple Car Garages Customized for You Delivered to or Built on Your Site



Wood Swingsets Available for Purchase with Free Setup Included.



Create Memories for a Lifetime in your own backyard! With over 75 Models to Choose From!



Sheds Starting at: \$48 Per Month for 60 Months at 9.9% Financing Visit a Location Near You or Visit www.CapitolSheds.com

Culpeper 540-413-9127 Ruckersville 434-218-4420





CAPITOL SHEDS.com

14 | FLUVANNA REVIEW | APRIL 30-MAY 6, 2020

percent). Applicants must be a senior graduating from either high school or home school in 2020.

They must also provide evidence of their acceptance into a post-high school educational institution or program. These grants can be used to pay for tuition, fees and books. "We commend these students on their outstanding academic achievements," said Russell G. "Rusty" Brown, chair of the VMDAEC Education Scholarship Foundation Committee and vice chairman of the board of directors at Northern Neck Electric Co-

operative. "Our electric cooperatives are delighted to provide support to these worthy students, as they represent a future generation of leaders in their communities."

This year, the Foundation awarded 57 Worth Hudson scholarships of \$1,000 each to students who live in areas served by electric cooperatives in Delaware, Maryland and Virginia. The scholarships are named in honor of Hudson, the Foundation's first chairman. Since 2001, the Foundation has provided approximately 780 scholarships totaling more than

\$740,000 to aspiring college students as well as to the next generation of electric lineworkers.

The Foundation is funded through tax-deductible donations and bequests from individuals, proceeds from benefit fundraising events and CoBank's Sharing Success Program.

Lake provisionally approved for \$670,000 grant/ loan under federal program

BY HEATHER MICHON **CORRESPONDENT**

The Lake Monticello Owners Association (LMOA) has been approved for a \$670,000 grant/loan under the Paycheck Protection Program (PPP), a \$350 billion fund created by the federal government to cover small business payrolls for up to eight weeks. If used for payroll, rent and other approved expenses the loan can be forgiven.

But because nothing is simple these days, it is not clear how soon the association will receive the funding. Days after the grant was provisionally approved, the program ran out of money. Congress approved a fresh influx of cash, with no way to say how long it will last.

"It's a brand new program and we are working our way through it," said General Manager Steven Hurwitz in an email in late April. "Because of that, it is hard to say exactly when the process involving LMOA will be complete."

News that the association had won provisional approval for the grant was announced at a virtual meeting of the Board of Directors on April 14. About 35 people dialed in to listen to the directors discuss the short- and long-term implication of the COVID 19 pandemic.

"We're just in the beginning of what's going to be a two to three-year epidemic," said Director Mike Harrison, "and we're going to have to be very creative in our actions over the next few years."

At the moment, all LMOA staff remains on the payroll, said General Manager Steve Hurwitz. The PPP grant will aid staff retention for the near future, although Hurwitz said he and his staff have been looking at furloughs "should financial conditions require it."

Hurwitz indicated the association was in fairly good shape at the moment. "We've collected a substantial amount of dues so far this year." He reported that the Food and Beverage Department had switched to takeout only and was doing

well. The golf course was scheduled for a limited re-opening on April 20.

However, many amenities remain shuttered, and will likely remain closed at least until Governor Ralph Northam's stay-athome directive expires on June 10.

"We're definitely going to have revenue shortfalls in golf, maybe in dues, and in other areas," said Director Jay Hinkle.

Director Tom Braithwaite said the pool season, which normally opens around Memorial Day, will be impacted. Not only will it be shortened by almost a month, residents may be reluctant to buy passes to the often-crowded facility. The shutdown could also impact tennis and pickleball court rentals, golf tournaments, and other traditional sources of seasonal revenue.

After the summer, the financial picture becomes even more murky.

"It's going to be a real problem," said Director Rich Berringer. "Lots of people are going to be hurting."

He saw potential for losses in home sales, as job losses cause current residents to move out and potential residents to defer home-buying until the economy stabilizes. Higher unemployment could also impact the collection of annual dues.

This will challenge future boards to dramatically reduce operations to critical infrastructure, such as roads and lake water management.

"It is what it is," said Berringer. "We didn't start it."

Towards the end of the meeting, Harrison addressed some of the guestions surrounding the delayed annual meeting, originally scheduled for the end of June. Three directors' seats are up for election.

He said it might be possible to hold the meeting sometime in September, but no date has been set. Until that time, the current board will stay in their seats.





Rt. 618- 1/2 mile east of Effort Baptist Church

www.ormefamilyfitness.com

OFF

The Fluvanna SPCA will be closed to the public until further notice. We are trying to do our part to help cut down on the spread of COVID-19, and with our animals' and employees' best interests in mind we are trying to reduce foot traffic to help keep our employees healthy. The animals at the shelter will continue to receive wonderful care just as they normally do, so If you are interested in adopting or if you would like to drop off donations during this time that we are closed to the public, you can make an appointment to do so by contacting our shelter manager: manager@fspca.org We appreciate your understanding and support during this difficult time for everyone, and we will be sure to keep you updated as soon as we will be open again to the public. **IS WEEK'S PET** 🛕 ! 10 YR LAB MIX



I am very new here at the shelter, so my new friends are still learning things about me. They mention that I am a really sweet and a calm girl. I am about 10 years old and just want to be lazy. However, I do get lonely when no one is around and I sometimes whine about it. I am looking for a family to call my very own. I am currently in a foster home to get time out of the shelter, but they are not in a position to adopt me. If you would like to meet me, please call the shelter to arrange a visit. I am up to date on all

Fluvanna SPCA Troy, VA • 434 591-0123 • www.fspca.org

SPONSORED Iris Helfrich, Monticello Country Realtors 434-981-9956



LONG & FOSTER® | CHRISTIE'S

REAL ESTATE

INTERNATIONAL REAL ESTATE

Mortgage | Settlement Services | Insurance | Property Management | Vacation Rentals | Relocation



36 Mulligan Court, Lake Monticello \$249,900



• Oversized Lot In Golf Course Area

- Vaulted Master Suite Hardwood Flooring
- Gunnels Group 434-960-8987 Maggie@GunnelsGroup.com



18 East Point Rd, Lake Monticello \$189,900



• Move In Ready Ranch

 Updated Kitchen Fenced Yard

Gunnels Group 434-960-8987 Maggie@GunnelsGroup.com



43 S Bearwood Dr, Lake Monticello \$479,900



WE'RE STRONGER TOGETHER

THAN APART

Waterfront

- Private Master Suite • Finished Basement
- Tom Morace & Diane Miller 434-962-1625 Morace@sprintmail.com



40 Brougham Rd, Palmyra

\$324,900



 2800 Sq Ft Finished Updated Kitchen With Granite Counter Tops

Two Bonus Rooms

Lisa Rogers 434-531-0064 Lisa.Rogers@LongandFoster.com



45 Hardwood Rd, Lake Monticello \$234,999



- New Construction
- Single Level Living
- Patty Arndt 434-589-7653 Patricia Arndt@LongandFoster.com



38 Riverside Dr, Lake Monticello \$329,900



Five Bedrooms

- Vaulted Master Suite
- Finished Basement Jen Sample | 434-989-2487

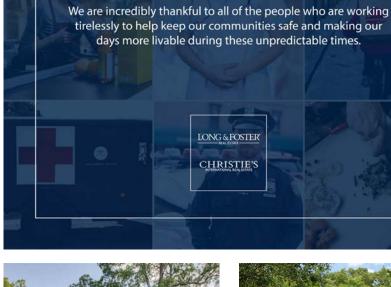


21 Brassie Ter, Lake Monticello



Five Bedrooms Almost an Acre

Gunnels Group 434-960-8987 . Maggie@GunnelsGroup.com





5056 Venable Rd, Kents Store

Victorian Style Home On Two Acres



6 Fireplaces Heart Pine Flooring

Christopher Long | 540-750-3261 Chris.Long@longandfoster.com



4 Ponderosa Ln. Lake Monticello \$272.000



• Four Bedrooms

- Second Level Laundry Coveted Golf Course Área
- Diane & Larry Miller 434-960-5856 DianeMiller@earthlink.net



28 Bolling Circle, Lake Monticello



 New Construction Waterviews

- Covered Front Porch
- Patty Arndt 434-589-7653 Patricia Arndt@LongandFoster.com



40 Englewood Dr, Lake Monticello \$265,000



- Over 3.000 Sa Et Finished
- First Floor Master Suite
- Fenced Yard
- Tom Morace & Diane Miller 434-962-1625 Morace@sprintmail.com



Forest Glen, Palmyra

From \$50,000



• The Country Is Calling You!

All Available Lots Are Over An Acre Recreation Area and Walking Trails Mike Himes 434-960-4407 michael.himes@lnf.com

LAKE MONTICELLO SALES OFFICE | 434-589-7653 | 3661 LAKE MONTICELLO ROAD, PALMYRA 22963 | VISIT WWW.LAKEMONTICELLOHOMES.COM



Ryan E. Schuett Mortgage Consultant Financing available through Prosperity Home Mortgage, LLC



\$379,000





Direct: 434-422-7457 Fax: 844-398-2444 Email: Rvan.Schuett@phmloans.com Website: rvanschuett.phmloans.com NMLS #1540312

\$389,900