



Fluco Volleyball
Captures Jefferson
District Title

PAGE 5

Historical Society Wins Funding
for Preservation Project
PAGE 4

Film Premier to Tell Hidden Stories
of Fluvanna African Americans
PAGE 9

Celebration of Mozell Booker
Planned for Nov. 16
PAGE 10

+
Aqua Virginia to Merge with
American Water; Lake Monticello
Customers Unaffected—For Now
PAGE 7

LMOA Lake Views | PAGE 14

STUDIO TOUR

Visitors, Friends, Collectors & Sponsors

THANK-YOU !

E.W. Thomas Grocery
BLUE 53

Gia Italian Restaurant
El Vaquero West

find
FLUVANNA
Plan your weekend-
Find accommodations & Dining at -
<https://findfluvanna.org>

staiger studio
joy will come
Long & Foster
Jen Sample



ARTS of Fluvanna County is a 501(c)3 non-profit -
awarded a Bama Works 2025 grant. **VIRGINIA IS FOR ART LOVERS**

CHARLOTTESVILLE AREA COMMUNITY FOUNDATION
COMMUNITY CENTER EQUITY FORWARD

BAMA WORKS
DAVE MATTHEWS BAND GIVES BACK



B. GIBBENS

Estate Sales

804.347.9966

bev gibbens1@gmail.com

2400 SQ. FT. STORAGE BUILDING

FILLED w/Home Items, Treasures & Equipment

SATURDAY, NOV. 8th • 9AM - 3PM
SUNDAY, NOV. 9th • 11AM - 3PM
629 IRISH ROAD, SCOTTSVILLE, VA

THIS

Small kitchen appliances, toasters, mixers, blenders, etc., assorted utensils, baking items, pans, measuring cups, etc., two kitchen tables (oval & oblong), 8 kitchen chairs, two refrigerators, one freezer, several cases of BALL canning jars, kitchen sink, lamps, sconces, mirrors, many framed pictures and several T.V.s, large executor desk, upholstered sofas, 5 upholstered chairs, standing jewelry cabinet with 8 drawers, lots and lots of area rugs, a whole wall of shelving filled with Christmas decorations / ornaments / animated Christmas characters, etc., various electronics / videos / VCR / cables, etc.

AND THAT

Tall and small metal file cabinets, 6 ft. tall metal shelving units, two generators, many power tools, hand drills, electric saw and more, assorted hand tools, three adult mountain bikes, Coleman travel grill, assorted picnic coolers, tall ladders, garden tools, two grills, carpet cleaner, paint sprayer, power washer, Troy-Bilt lawn mower, plastic buckets (tall and short), hand truck, weedwhacker, leaf blower, wheel chairs, fencing, exercise equipment and so much more!

PRE SALE PHOTOS on FACEBOOK. See something you like? Items may be purchased before sale date by Visa or Mastercard. Call B. Gibbens 804-347-9966

Explore Fluvanna History with Second Sundays in Palmyra Village

Oct 12 | Nov 9 | Dec 14
2-4pm



Museum tours | Gifts | Refreshments

**Maggie's House,
Old Stone Jail Museum and
Historic Courthouse**
14 Stone Jail Street Palmyra

Questions?

Contact: archives@fluvannahistory.org
434-589-7910



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

ADVERTISING DIRECTOR **HEATHER MICHON**
434-207-0223 / sales@fluvannareview.com

ACCOUNTS MANAGER **EDEE POVOL**
434-207-0221 / edee@fluvannareview.com

ADVERTISING DESIGNER
LYNN STAYTON-EURELL
sales@fluvannareview.com

EDITORIAL DESIGNER
AMELIA MCCONNELL
amelia@fluvannareview.com

DESIGNER **MARILYN ELLINGER**

REPORTERS **PAGE GIFFORD, HEATHER MICHON, AND DUNCAN NIXON**

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



OUR DATA SPEAKS VOLUMES

On the cover: Photo by Deborah Nixon. Cover design by Amelia McConnell.

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 Heather Michon at 434-207-0223.

GENERAL

The *Fluvanna Review* is published weekly by Valley Publishing Corp. and covers Fluvanna exclusively. It is printed on Tuesday mornings. 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 \$150 per year or \$85 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

Contact Eddee@fluvannareview.com, or stop by the office from 9:30 am to 1:00 pm, M-F at 106 Crofton Plaza, Ste. 1, Palmyra. We do not take ads over the phone. Fee is \$10 for one or two weeks. 40 word limit. Overage is -.25 cents per word. Credit cards > Visa, Mastercard or Discover accepted. Mail checks > Fluvanna Review P.O. Box 59, Palmyra, VA 22963. Deadline for same week's publication is Mondays by Noon. Questions? (434) 207-0221.

LEGAL ADS

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

LETTERS TO THE EDITOR

Letters to the editor should be a maximum of 350 words and include the name, phone number and address of the author. The phone number and street address are for the paper's records only. We reserve the right to edit letters to the editor. Submit to editor@fluvannareview.com
WEDDINGS, PROPOSALS, ANNIVERSARIES
Call Heather Michon at 434-207-0223.

PAID OBITUARIES

\$125 for up to 300 words plus photo. Call 434-591-1000 or email editor@fluvannareview.com.

PAID SUBMISSIONS

\$150 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.

COMMUNITY CALENDAR

Community calendar items must be about community events, under 50 words, and will run only once a month.

CUNNINGHAM UNITED METHODIST CHURCH
3389 Thomas Jefferson Parkway, Palmyra

HOLIDAY BAZAAR
SAT., NOV. 8 • 8AM-2PM

SPONSORED BY THE CUNNINGHAM UNITED METHODIST WOMEN

The annual Holiday Bazaar will feature hand-crafted items, jewelry, themed table runners, quilted pieces and wall hangings, Christmas décor, Silent Auction items, "Grandma's Attic" treasures and more! Offering homemade pies, cakes, cookies, breads, and preserves. Raffle drawing: handmade Queen quilt, Last Supper diamond dot picture, wooden Lazy Susan.

Breakfast & Lunch Available
RAFFLE TICKETS AVAILABLE ON SITE

MVP
Fall haul

Earn \$20 in extra savings | **Ends Nov. 26th**

To qualify, shop at least 6 times over the course of six weeks & spend \$50 or more per trip.
Terms & Conditions: foodlion.com/mvp-fall-haul

Get Details at foodlion.com
264 Turkeysg Trail # A • 434-589-5538
OPEN: Sun-Sat: 7:00 am - 11:00 pm

Sincere Thanks!

To all who helped make the Lake Monticello Community Foundation Pickleball Tournament a Sunny Success.

Donated Raffle Items

Susan Mead: Signature Pickle Ball Paddle
Lake Monticello Golf Club: Four 18 Holes of Golf
Jefferson Pharmacy, Palmyra: Two Gift Cards
IVY Fitness Center: Gym Membership and One hour Per-sonal Training
Lake Monticello Piecemakers: Two Quilts
Cottonwood Quilt Shop: Quilt
Herbert's Wine Jelly: Spice Set
Papa's Sports Camp (Craig Conboy): Pickle Ball Items



Local Business Donations

Food Lion, Dunkin Donuts

Tournament Officials

Glen and Susan Mead, Cliff Lewis

Volunteers

Alan Stewart, Shirley Stewart, Mike Feazel, Maureen Smith, Jean Shore, Steve Smith, Scott Mein, Cammie Nicely, AJ Nicely, and Kim Conboy

Pickle For Purpose Shirts

Inklings Screen Printing

Food Truck

Simply Trending Catering

Lake Monticello Community Foundation

Organizer and Logistical Support Craig Conboy

WHOLESALE TIRE COMPANY

2878 James Madison Hwy., Bremo Bluff, VA
(U.S. Hwy. 15, One Mile South of Fork Union)

OPEN TO THE PUBLIC

FACTORY DIRECT PRICING

WE INSTALL

Call for a Quote TODAY!

434-214-5171

We are an authorized wholesaler for all major brands.



HOURS: MON to FRI-6:30 am 'til 4:30 pm and SAT-6:30 am 'til NOON

ACROSS

1 Accumulate

6 Auto pioneer

10 Medic or legal starter

14 Summary

15 Rom-com writer Ephron

16 Cassini of fashion

17 Prickly plants

18 Like exciting movie scenes

20 "Quantum Leap" co-star Dean

22 Prone to sulking

23 Seehorn of "Better Call Saul"

24 Writer Uris

26 Cipher system

28 Like some campaigns

34 Fall birthstone

35 Oui's opposite

36 Cinnamon tree

37 Coffee server

38 Kind of city election

40 Make an attempt

41 Like some profiling

43 Graveyard letters

44 Honey bunch?

45 M. Night Shyamalan film of 2004

47 Prefix with China

48 What's more

49 Cupid, to the Greeks

51 "Leave me ____!"

54 Period of truce

59 Like some courtroom questions

61 Egypt-Sudan region, once

62 Spicy stew

63 Shepard in space

64 Wooded hollows

65 Dieter's desire

14

17

20

26

34

37

41

45

51

59

62

65

6

15

18

21

28

35

39

43

46

54

60

63

66

10

16

19

22

24

25

31

32

33

36

40

44

47

49

50

57

58

61

64

67

Copyright 2025 by The Puzzle Syndicate

66 Trait carrier

67 Cunningly

26 Pickleball venue

27 The "O" of the OWN network

29 Scheider of "Jaws"

30 Best Picture Oscar winner of 2024

31 Seemingly

32 Out of gas

33 Approval

38 Sent by USPS

39 Fix, in a way

42 Sir Walter Scott classic

DOWN

1 Circle segments

2 Spam or lamb

3 Agreement

4 Pitching legend Paige

5 Sudden increase

6 ____ and for all

7 Hang loose

8 Army exercises

9 Classic TV bartender

10 Pennsylvania peaks

11 Like a certain sax

12 Kansas City Chiefs coach Andy

13 CIA part: Abbr.

19 Unprincipled

21 Funk's collaborator

25 Ones that got away

44 Eco energy source

46 Setting

50 Tears apart

51 Truant G.I.

52 Disney's "____ & Stitch"

53 Elevator pioneer

55 Actor McGregor

56 Green Gables girl

57 Small brook

58 Effortless

60 Cleaning cloth

Answers to Previous Crossword:

B	A	B	E	L	S	L	I	D	V	E	R	A
A	L	E	X	A	T	U	N	A	E	V	I	L
S	T	E	E	P	E	N	U	M	E	R	A	T
T	O	R	M	E	N	T	E	R	L	A	N	E
P	L	A	S	T	E	R	I	N	G			
S	O	F	T	S	P	O	T	E	N	D	E	R
W	P	A			O	N	E	G	O	A	L	I
A	E	R	I	A	L	S	C	U	R	S	I	V
G	R	A	N	G	E	S	A	L		N	E	D
S	A	N	C	H	O	T	R	A	C	K	E	R
D	E	A	N	M	A	R	T	I	N			
P	A	W	N	S	A	L	I	E	N	A	T	E
A	R	I	S	T	O	T	L	E	E	V	A	D
S	I	D	E		V	E	E	R	M	E	R	G
O	D	E	S	A	D	D	S	A	S	T	E	R

SUDOKU

Edited by Margie E. Burke

Difficulty: Medium

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

Copyright 2025 by The Puzzle Syndicate

HOW TO SOLVE:

Each 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.

Answer to Previous Sudoku:

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

Letters to the Editor

Church, world, school

Dear Sue Morris, thank you for your 'Wake up call' letter to the editor in the Oct. 16-22 issue of the *Fluvanna Review*.

Your words profoundly echo my own concerns surrounding the increasingly partisan nature of our educational system. And I applaud your insistence that education and character formation cannot and should not be separated. As you so forcefully point out, that's not the purpose of the separation of church and state in this nation. And moral formation, not the transmission of information, was education's original and primary purpose.

Having acknowledged our common ground, I must point out where we seem to differ. As Christians, we do not look to the larger, fallen culture – including schools – to disciple our children. The gospel witness is exactly otherwise. Jesus' last words to us, the Great Commission, send us forth to make disciples of all the world, empowered by the promise of

Jesus' presence – not school board take overs or partisan politics.

We send our children to public school for the benefit of the world, not to make our children better Christians. It is evangelization, not economics – not what we can or cannot afford – that calls us to participate in public life and public schooling. We seek the welfare of the city to which God has sent us in exile – not our own welfare or that of a particular party or faction. Forming our kids into faithful disciples takes place at home and at church, not in the stadiums, marketplaces, and academies of empire.

If you feel that you and your family aren't being sufficiently supported in your faith walk of prayer and discipleship, you all are warmly invited to explore Grace & Glory – we are right here on Rt.53, just across from the public library. In the meantime, I wish you and yours peace and all good. Amen.

-Rev. William "Dawg" Strong, Grace & Glory Lutheran Church (ELCA)

Historical Society wins funding for preservation project

PRESS RELEASE



Pastor Bruce Boling welcoming volunteers the cemetery. Photo by Melissa Hill

The Fluvanna Historical Society was one of seven organizations awarded grant funding by the Virginia Department of Historic Resources (DHR) and the Virginia Board of Historic Resources to conduct further archaeological investigations at historic Free Hill Cemetery in Columbia. The funding comes from the Virginia Black, Indigenous, and People of Color (BIPOC) Historic Preservation Grant Program, established in 2022 by the Virginia General Assembly. This work will be done in enthusiastic collaboration with the members of Columbia Baptist Church and other descendants of those buried at Free Hill.

The \$110,490 grant will fund ground penetrating radar and other archaeological investigations which will recover information about the cemetery, established by David Ross in 1805 as a burial place for the members of the community of Free People of Color in Columbia. Described by an historian in the

1930s as "being so full they are burying people one atop the other," the cemetery now contains few surface features to show where individual burials lie. In 1965, the Columbia Town Council had the cemetery logged to fund a road-building project. The space was also graded, removing stone markers and the visible patterns of grave-sized depressions in the soil typically used to locate burials. Ground penetrating radar will help determine the number and location of graves in the cemetery.

Columbia Baptist Church Pastor Bruce Boling said members of his congregation are excited about the project. "This work will help us all better understand our own history and honor the lives of the people buried at Free Hill in unmarked graves," he said.

Fluvanna Historical Society President Kathleen Kilpatrick is eager for the work to begin. "This kind of project is exactly why the BIPOC fund was initiated by the General Assembly," Kilpatrick said. "To better study, understand, and ultimately preserve important sites of history like Free Hill Cemetery." Kilpatrick noted the historical importance of the extraordinary community of free Black people who had called Columbia home.

Because of that historical importance, the church and cemetery have already been determined by DHR to be eligible for listing on the National Register of Historic Place; part of this grant award will also fund the drafting of an application to the National Register for formal determination and listing.

Fluco volleyball captures Jefferson District title

BY DUNCAN NIXON
CORRESPONDENT



Photo by Deborah Nixon

The Fluvanna County volleyball squad demonstrated depth and tenacity on Oct. 30 when they topped the Patriots from Albemarle High three games to one in the Jefferson District play-off championship game. The Flucos finished the regular Jefferson District season in second place with an 11-3 record in District play. To reach the final, the Flucos topped third seeded Monticello High. Albemarle was fourth seeded and reached the final by topping Western Albemarle, which was undefeated in regular season District play.

As this match began, it looked like Albemarle might continue its success as an underdog. The first game was

back and forth and incredibly tight. There were ties at 9-9, 14-14, 18-18 and 20-20. In the final moments Albemarle outscored the Flucos 5-2 to win the opening game 25-22. The Flucos were playing with their outstanding Division 1 senior captain Molly McCall in a limited role due to injury. Coach Christi Harlowe did not start McCall and substituted her sparingly. It definitely looked like the four seed could win the tournament.

Despite McCall's limited role, the Flucos came roaring back in game two. They demonstrated all around depth and talent. The second game started with the Patriots scoring early. But, with sophomore Norah Ferrell serving the Flucos tied the score at 6-6. Ferrell then served two aces and the Fluco took their lead to 9-6 on a powerful kill shot. From that point the Flucos maintained their lead of three or four points and kicked their lead to six points at 18-12. Senior Elizabeth Garrett ended the game with a kill shot as the Flucos won 25-16, evening the match at one game each.

The third game was all Flucos. With Junior MaryAlyce Kidd serving, the Flucos scored three points in a row

including a service ace. The Flucos led 8-4. They still led by four at 12-8. Ferrell and McCall had kill shots and it was suddenly 21-10. Albemarle called a time-out, but to no avail. The Flucos won by a convincing thirteen-point margin 25-12. The Flucos looked like the clearly superior team. Wins by nine and thirteen points are impressive in highly competitive play-offs. Multiple players were contributing in multiple ways.

In the fourth game, the Patriots rallied and a close game ensued. The score was tied early at 5-5 and 10-10. With senior Taylor Stringer serving the Flucos recorded three straight points to open a five point lead at 19-14. McCall

had a couple of kill shots including the winner at 25-21. With their three games to one win, the Flucos avoided the heart challenging fifth game to 15 points.

The Fluco statistics demonstrate how balanced the team was in this match. Junior Allyssa Lewis had eight kill shots, McCall and Ferrell had seven kill shots, Senior Mariah Quinn had six kills, Garrett had five and senior Carson Johnston had four. Ferrell and Garrett each had 19 assists. Johnston and Quinn had three and two blocks respectively.

With the Jefferson District championship in hand, Harlowe's, team moves on to Region play. The first game was played on Nov. 4 at Fluvanna.

Obituary

Mary Anne Layton



It is with heavy hearts that we announce the passing of Mary Anne Layton, who left this world on October 24, 2025, at the age of 83.

Born in Olean, New York, on September 20, 1942, to Walter and Anna Ziegler. Mary graduated from Olean High School before pursuing her dreams in nursing at the Arnot Odgen School of Nursing in Elmira, New York. She spent over 40 years as a registered nurse, touching the lives of everyone she cared for.

In November 1965, Mary married the love of her life, Donald Layton. They lived in Jamestown, New York, for 38 years before making the move to Lake Monticello in Palmyra, Virginia in 2005 and then to Henrico, Virginia in 2023. Their union blossomed into a family that includes their daughter, Jill Wall, and son, Mark Layton. Mary was a proud grandmother, cherishing her time with Kieran, Julia, Sarah, and Matthew.

Beyond her family, Mary was a cre-

ative spirit who loved doing crafts, solving puzzles, and getting lost in a good book. She gave back to her community by volunteering at church, embodying the very essence of kindness. Her deep devotion to her faith was evident in all she did and inspired those who knew her. Mary cherished every moment spent with family and friends, always finding the time to share laughs and make memories, but also to offer her boundless support when needed.

Mary is survived by her husband, Donald; her children, Jill and Mark, and their spouses, Kevin Wall and Terri Layton; her grandchildren, Kieran, Julia, Sarah (Zach Nutter) and Matthew; her brother, Robert Ziegler and sister-in-law Ruth Ziegler; brother-in-law Donald Dunn and several nieces and nephews. Mary was preceded in death by her parents; her siblings, Ellen Dunn and Walter Ziegler; her sister-in-law, Peggy Ziegler and her niece, Anne Posey.

A Mass of Christian Burial will take place at St. Mary's Catholic Church, 9505 Gayton Rd., Richmond, Virginia 23233 on November 20, 2025, at 11:30 am with a reception to follow.

In lieu of flowers, donations may be made in Mary's name to her parishes: Saints Peter and Paul Catholic Church in Palmyra, Virginia or St. Mary's Catholic Church in Richmond, Virginia.

Mary Anne Layton will be deeply missed but fondly remembered by all who knew her.

RUDY TALKS TAXES

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



Turn Sticky Tax Situations into Tax-Saving Opportunities

Taxes don't have to catch you off guard. In fact, a few smart moves can help you keep more of your money and stay one step ahead. Here are several sticky tax situations that actually double as opportunities to improve your financial situation.

Sticky Situation #1: Missing estimated tax payment deadlines

When you don't pay estimated taxes quarterly, or forget to pay them on time, it's easy to end up with an unexpected tax bill. But here's the flip side: planning ahead gives you clarity and peace of mind.

The opportunity: Run a quick tax estimate each quarter so you're never guessing. Mark your calendar for the following due dates: April 15, June 15, September 15, and January 15 (or the next business day if one falls on a weekend or holiday). Setting reminders and making on-time payments keeps everything smooth.

Sticky Situation #2: Withdrawing retirement funds without a strategy

Taking money out of a 401(k) or IRA without a plan can trigger unnecessary taxable income and potential penalties. But handled correctly, your retirement accounts can be powerful tools for reducing tax liability and building wealth.

The opportunity: Unless you're required to withdraw (starting at age 73), it's often best to leave retirement funds untouched. If you're rolling over funds, use direct rollovers as they're cleaner and avoid triggering unexpected taxes. And if you do need to make a withdrawal, make sure taxes are withheld upfront to avoid a year-end bill.

Sticky Situation #3: Missing a chance to save with tax-deferred plans

Too many people miss out on the full benefits of tax-deferred retirement plans, leaving valuable deductions on the table. But these plans can be your secret advantage.

The opportunity: Boost contributions to your 401(k), IRA, or other workplace plans, especially if your employer offers a match. Every dollar you defer today is one less the IRS taxes this year, and it grows tax-deferred for the future.

Sticky Situation #4: Getting valid deductions tossed by the IRS

Mileage, charitable donations, daycare costs, these are all legitimate deductions. But the IRS needs to see the receipts. Without them, even valid expenses can be thrown out.

The opportunity: Treat documentation like insurance for your deductions. Set up organized folders (digital or paper) by category. Log your mileage as you go, keep those donation receipts, and save records for medical expenses and childcare. Good habits now mean fewer headaches later.

These sticky tax situations aren't setbacks, they're just signs it's time to tighten things up. A few simple changes in timing and organization can go a long way toward saving you money.

As always, should you have any questions or concerns regarding your tax situation please feel free to call 434-442-4044 or email info@rwftaxservices.com for an appointment.

265 Turkeysag Trail#101, Palmyra, VA 22963
Office Phone: 434-442-4044/ Fax: 804-767-1844
Email: 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/>



PAID ADVERTISEMENT



TO ALL VETERANS...

Thank you for your service!



Your C'ville LIFESTYLE Expert.
With Over \$100 Million in Sales - Iris Helfrich

434-981-9956
 lakemonticellorealtor@gmail.com
 Office: 434-589-3539 800-825-LAKE
 www.lake monticellorealty.com

700+ Homes Sold

MONTICELLO COUNTRY REALTORS®

Living, working & playing in Lake Monticello since 2001

How to eat for brain function and health

BY PAGE H. GIFFORD
CORRESPONDENT

Cynthia Moore, a registered dietitian and nutritionist, presented on Oct. 18 another topic during her monthly wellness programs, focusing on how to eat for optimal brain function and health. She spoke about dementia, its causes, and finding and how it is affected by diet and overall health.

Science suggests dementia is promoted by oxidative stress, metabolic dysregulation, and abnormal protein buildup. Yet, a diet rich in antioxidants, controlled blood sugar and blood pressure, regular physical activity, and sufficient sleep can help intervene and maintain cognitive function. Antioxidants combat oxidative stress by neutralizing harmful molecules, while stable blood sugar levels help brain cells function properly and may be aided by controlling hypertension and insulin resistance.

Oxidative stress occurs when the brain is vulnerable to damage from high levels of free radicals, or reactive oxygen species (ROS), which can be exacerbated by poor diet and chronic stress. Chronic stress can trigger an inflammatory response in the brain, leading to the release of inflammatory molecules that damage neurons.

Dementia is often characterized by the abnormal accumulation of proteins in the brain, such as amyloid-beta plaques, which can disrupt normal brain function. Metabolic dysregulation occurs when aging disrupts metabolic pathways, including glucose metabolism. Improper sugar metabolism in brain cells can lead to the buildup of toxic proteins like tau, which accelerates brain degeneration, such as in Alzheimer's disease.

Lifestyle plays a crucial role in aging. We've heard often enough that regular exercise is linked to better cardiovascular health, but it also supports brain health and reduces the risk of dementia. Maintaining healthy sleep habits is important, as sleep allows the brain to consolidate memories and may help in reducing dementia. Treating high blood pressure with medication and lifestyle changes can lower the risk of dementia, particularly vascular dementia.

Finding ways to manage chronic stress can help reduce inflammation in the brain. There are many other ways people find to manage stress, including but not limited to meditation, yoga, taking a walk in nature, hiking, kayaking on a quiet afternoon, creating art, or playing music are just a few things that slow us down and calm the mind and body.

Moore discussed various diets, including those rich in antioxidants and nutrients which can be easy to follow because they focus on foods that can

SALE DATES NOV. 4, 5, 6, 7, 8
TWO DAY SALE
FRIDAY & SATURDAY ONLY
 WHILE SUPPLIES LAST. WE RESERVE THE RIGHT TO LIMIT QUANTITIES.

Wintercreek Chicken Wings 2.5 lb. \$5.99
Bone In Pork Butts \$1.79 lb.
Duncan Hines Classic Cake Mixes/15.25 oz. .79c



PALMYRA RT. 15 & RT. 53
 13027 JAMES MADISON HIGHWAY | 434.589.8412
 Ewtinc@embarqmail.com | https://www.facebook.com/EWThomasGrocery
 OPEN: MON. - SAT. 6:30AM-7PM | SUNDAY 9AM-5PM
 • Wednesday is 60+ Senior Discount Day!
 • Beer Kegs available with 48 hrs. notice.

E.W. THOMAS GROCERY EST. 1926

VIRGINIA LOTTERY Essential EVERYDAY Boar's Head DELI 100% QUALITY BUTCHERY ENTERTAINING MADE EASY

DELI VISIT FOR MENU DAILY SPECIALS

- MEATS
- CHEESES
- SIDES
- DESSERTS
- DAILY
- BREAKFAST
- LUNCH
- DINNER

Kretschmar Ham off the Bone \$6.99 lb.
Wonderbar German Bologna \$3.99 lb.
Cooper Sharp American \$5.99 lb.
Homemade Seafood Salad \$8.99 lb.
Lemon Bars or Crumbcakes \$3.99 2/\$3.99
Cafe Valley Ring Cakes 26 oz. 7.99

PRODUCE LOCAL • READY TO EAT

Fresh Blueberries \$4.59 pt.
Granny Smith Apples \$1.49 lb.
Cucumbers or Green Peppers 2/\$1
Mini Carrots 1 lb. bag \$1.49
Fresh Collards or Kale \$1.49 lb.

GROCERY

Bumble Bee Tuna 5 oz. .99c
Dukes Mayonnaise 30 oz. \$5.49
Duncan Hines Brownie Mixes 18.3 oz. 4/\$5
Maxwell House Coffee Pods 10 ct. \$7.99
Pennsylvania Dutch Egg Noodles/12 oz. \$2.29
Hormel Chunk Chicken 10 oz. \$2.79
Mary Kitchen Corned Beef Hash/14 oz. \$2.99
EE Sugar 4 lb. \$2.99

DAIRY

Turkey Hill Tea or Lemonade 64 oz. 2/\$4
Blue Bonnet Margarine 1 lb. 2/\$5
EE Sour Cream 16 oz. \$2.29
Pillsbury Grand Biscuits or Cinnamon Rolls/5 ct. 2/\$3

FROZEN

Blue Bell Ice Cream 1/2 gal. \$7.99
Red Lobster Cheddar Bay Biscuits/15 oz. \$4.99
Celeste Pizzas 6 oz. 4/\$5
Birdseye Broccoli 9.5-10.8 oz. 2/\$4



We accept Food Stamps. EE = Essential Everyday Brand. Not responsible for typographical errors. We reserve the right to limit quantities. All items are subject to availability and while supplies last. No rain checks.

MEAT USDA CHOICE TENDER AGED BEEF

Choice Chuck Roasts \$4.99 lb.
Chuck Steaks \$5.29 lb.
Carne Asada \$5.99 lb.
Fresh Stew Beef \$5.99 lb.
FRESHLY GROUND Chuck \$4.99 lb.
Chicken Drumsticks \$1.19 lb.
Fresh Chicken Tenders \$2.29 lb.
Turkey Wings \$2.99 lb.

FRESH & FROZEN MEAT

Wrights Bacon 24 oz. \$9.99
Gwaltney Meat Hot Dogs 12 oz. \$1.99
Mrs. Budd Chicken Pot Pie 12 oz. \$4.49
Mama Lucia Meatballs 18-26 oz. \$5.99
Redi Serve Chicken Nibblers 26 oz. \$5.99
Carolina Pride Smoked or Kielbasa Sausages/14 oz. \$3.99

DMV Virginia Department of Motor Vehicles
VEHICLE LICENSING CENTER
 LICENSE PLATES, DECAL RENEWALS, TITLES
DMV HOURS: MON.-FRI., 9 AM - 4 PM
SAT. 9 AM - 12 NOON

be added, rather than omitting or limiting foods. It emphasizes plant-forward meals, healthy fats, whole grains, herbs, and lean proteins. Anti-inflammatory diet foods also align closely with the Mediterranean diet, which focuses on fruits, veggies, nuts, seeds, whole grains, fish, and olive oil. Both diets emphasize eating foods rich in omega-3 fatty acids, polyphenols, fiber, and antioxidants.

The DASH diet is low in salt and rich in fruits, vegetables, whole grains, low-fat dairy, and lean protein. DASH stands for Dietary Approaches to Stop Hypertension. The diet was first created to help

lower high blood pressure. It is also a healthy way to lose weight.

The MIND diet features ten brain-healthy food groups: green leafy vegetables, other vegetables, nuts, berries, beans, whole grains, seafood, poultry, olive oil, and wine. It recommends limiting five unhealthy food groups, including red meat, butter and stick margarine, cheese, pastries and sweets, and fried or fast food.

There are more upsides than downsides with changing diets to accommodate better eating habits that in the long term, benefit all of us as we age.

Master Gardeners offer course

PRESS RELEASE



Fluvanna Master Gardener Trainees participate in outdoor experiences and apply their knowledge learned during the course.

Winter months are a good time to learn about spring and summer gardening. The Fluvanna Master Gardeners is offering an enjoyable and informative

course that covers the numerous elements that create sustainable home landscaping environments. A free information session featuring presentations, discussions, and an opportunity to chat with current Fluvanna Master Gardeners will be held on Thursday, Nov 13, from 1 to 2:30 p.m. at the Fluvanna Public Library. No advance registration is required for the information session.

The 2026 Master Gardener Training Program begins January 10 and runs through April 4. Classes are online on Thursday evenings, 6 to 9 p.m. with several in-person field trip experiences on Saturday mornings. Additional course details and registration for the 2026 Master Gardener Training Program are available at www.fluvannamg.org.

Aqua to merge with American Water; Lake customers unaffected – for now

BY HEATHER MICHON
CORRESPONDENT

The parent company of Aqua Virginia, which operates the water and sewer systems for Lake Monticello and surrounding subdivisions, will soon merge with one of the nation's largest water utilities.

American Water Works announced on Oct. 27 that it will acquire Essential Utilities, the parent company of Aqua, in an all-stock deal valued at about \$40 billion.

The deal, unanimously approved by both companies' boards, combines two of the nation's largest regulated utilities into a \$63 billion enterprise operating water and wastewater facilities serving 4.7 million customers in 2,000 communities across 17 states and more than two dozen military bases.

The combined company will operate under the American Water Works name and will be headquartered in Camden, New Jersey.

"This merger enhances our ability to invest in critical infrastructure and deliver superior service at affordable rates," American Water Works CEO John

C. Griffith said in a statement.

"There will be no change in customer rates as a result of the merger," both companies said in a joint statement.

However, in September, Aqua Virginia filed a rate increase request with the SCC seeking approval for a 26.42 percent hike in water rates and a 29.95 percent increase in wastewater rates across its Virginia systems, including the Lake Monticello units.

That request is still under SCC review.

The SCC will also review the merger itself once a formal application is filed. The agency has 60 days to approve or disapprove the transaction; if it takes no action, the deal is automatically approved.

Assuming the SCC regulators approve, the companies must then obtain other state and federal approvals. The merger is currently expected to close by the end of the first quarter of 2027.

Essential Utilities shareholders are expected to receive about 10 percent more value per share than recent trading prices.

THIS WEEK'S PET Xander

Meet Xander! Xander arrived at our shelter as a frightened stray, bearing a large wound on his neck. His first experience here was a tough one—he went straight to the vet, which made everything even scarier for him. At first, he kept his distance and wasn't sure about people. But lately, Xander has begun to come out of his shell—he's started to enjoy gentle pets and rewards us with the sweetest purrs.

Xander is looking for a calm, patient home where he can continue to build trust and grow in confidence. With love and understanding, this gentle soul has so much potential. Come meet Xander and fall in love!

• **Fluvanna SPCA**
• **5239 Union Mills Road Troy, VA**
• **434-591-0123** • **www.fspca.org**

SPONSORED BY: **Genevieve Reilly, Long & Foster Agent**
www.longandfoster.com/434.414.4453



Visit Our Showroom In The Albemarle Square Shopping Center!



BUY NEW
**WINDOWS &
GET NEW
BLINDS**

FREE
WHEN YOU BUY 5 WINDOWS!

Exclusions & Restrictions apply.

Ask your representative for details. Expires 11-30-25.

Ask About Our No Interest Finance Options!

*on approved credit.



your local
WINDOW★DEPOT USA

NOT YOUR TYPICAL HOME IMPROVEMENT COMPANY!

windowdepotcharlottesville.com

Licensed & Insured Class A Contractor

WINDOW★DEPOT
Best Price Promise!



(434) 465-6558

Independently Owned & Operated Business

•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 SALES@FLUVANNAREVIEW.COM TO ADD YOUR SERVICE TO THIS PAGE.




**HIGHLIGHT YOUR
BUSINESS IN THE
Fluvanna
REVIEW
Service Directory**

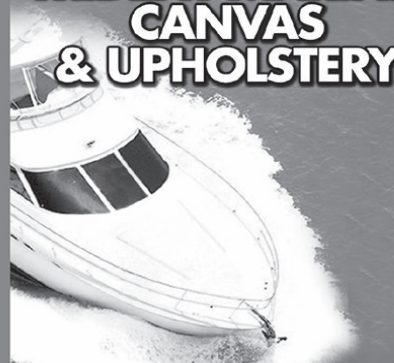
For information including rates and deadlines, contact us at sales@fluvannareview.com
434-207-0223

YELLETS
**LEAF LITTER CLEAN-UP
AND REMOVAL**



**CALL/TEXT
434-882-4318**

**TRIDENT MARINE
CANVAS
& UPHOLSTERY**



Certified Custom Canvas,
Fabrication & Repair
540.205.9509
tridentmarinecanvas.com



**gardenkeepers
of virginia, LLC**

- landscape maintenance
- shrub pruning & trimming
- hardscapes
- lawn maintenance
- landscape installation

Call today & schedule!
434-981-8968
email: landscaping@gardenkeepersofvirginia.com



**B & T Building
and Remodeling**
Licensed Contractor

"No job
too
small"

Call Tom Hughes (434) 414-4585

Contact Us For Your Spring Cleaning!



LOCAL EXTERIOR SOLUTIONS
EXPECT MORE WITH LES

Residential & Commercial • House Washing
Roof Washing • Driveway • Patio/Decks
Sidewalks • Gutter Cleaning

Devan Payne • 540-967-7297
www.localexteriorsolutions.com
LICENSED & INSURED
RELIABLE & PROFESSIONAL



**LOUNSBURY
ROOFING**
Quality you can look up to!

Other Services Offered:
6" Gutters • Skylights
• Roof Repairs • Metal Roofing

Call Chase Today
434-989-ROOF

Lounsburyroofing@outlook.com
lounsburyroofing.net
facebook.com/LounsburyRoofing

Interior,
Exterior,
Superior.



**VINNY
VAN GOGH
PAINTING**

VinnyVanGoghPainting.com
434.233.0222

**the garden
nursery**

Pumpkins arriving soon, colorful Baskets
of Mums and other fall plants.
Come and check us out
for a colorful Fall yard
and home decor.

Traditional native plants, shrubs and
unique landscape plantings available.
Open Year Round • Established 2020

5% discount
for military
personnel

— Hours —
Monday - Saturday, 9am to 6pm
Sunday 10am to 6pm
17934 James Madison Highway,
Palmyra, Virginia
(434) 242-0760 • thegardennursery.com

**Kurt
Lehnert
Home
Improvements**



PROFESSIONAL
LICENSED CONTRACTOR

- Bathroom and Kitchen Remodels
- Custom Tile Work
- Finish Basements

434 242.4634
kurt@klhomeimprovements.com

**YELLETS
PRESSURE
WASHING**



- HOUSES
- DECKS
- PATIOS
- WALKWAYS
- + MORE!

**CALL/TEXT
434-882-4318**

5-Star Google Business Rating
Licensed and Insured

- Located in Palmyra
- Free Estimates
- Mildew Preventative Treatment

**ROOF
INC. CRAFTERS**

434-831-2368

An Industry Leader in
Residential Roof
Replacement and Repair
BBB Class "A" Rating,
40 yrs. Licensed and Insured
434-831-2368
e-mail:
thinklikearaindrop@yahoo.com

Film premier to tell hidden stories of Fluvanna African Americans

CONTRIBUTED BY MIKE FEAZEL



Nadine Armstrong with cemetery marker including her ancestors. Photo courtesy of Mike Feazel

A film highlighting some of the hidden stories of Fluvanna’s early African Americans will premier Nov. 16 at West Bottom Baptist Church. The film, “Engraved: Finding Family at Oak Hill Cemetery,” was funded by Virginia Humanities and is a Fluvanna Historical Society project. The 32-minute “Engraved” documents the efforts to identify African Americans buried in unmarked graves at the cemetery. Researchers have found

more than 200 unmarked graves there, and managed to identify about 140 people who weren’t previously known to be buried there, though they couldn’t be connected to individual graves. The project includes the erection of a four-by-six-foot granite slab engraved with the names of the 140 previously unidentified people buried there. Room was left to add more names as discovered. Engraving the names has been special for the descendants of those people, said Horace Scruggs, producer of the film and a descendant of enslaved Fluvannans. “It gives us a sense of place and grounding and belonging,” he said. “We have a great deal of pride in seeing our ancestors named.” “It means more than words can express” to have her ancestors memorialized, said Nadine Armstrong, one of the descendants featured in the film. “Working on and seeing this Oak Hill Cemetery Memorial completed has made me even more grateful and

prouder of my ancestors for what they went through.” The untended cemeteries, many without even a surviving grave marker, are “a reflection of the racist policies” of the past, Scruggs said. “It really demonstrates the second-class citizenship that African Americans lived with post-Emancipation. They didn’t have the resources to maintain the cemeteries.” Researching cemeteries such as Oak Hill and Columbia’s Free Hill Cemetery also “brings back into focus the fact that African Americans have been living in Fluvanna since the beginning,” Scruggs said, noting that African Americans were nearly 50 percent of the county population in 1860.” These are some of their hidden stories. The cemetery project also is important because “it shows people the reality and truth of slavery,” Armstrong said. “it happened in the past and now today we have the opportunity to come together as one and make our lives and our children live free of prejudice, hatred and all

other obstacles that stands in our way.” Oak Hill Cemetery in Fork Union dates from at least 1865, when it likely functioned as the burial ground of men, women, and children enslaved at two adjacent plantations – Glenarvon and Cleveland. Community historians identified names of 110 people buried in unmarked graves using funeral home records and death certificates. Working for the Fluvanna Historical Society, Rivanna Archaeological Services did a survey that identified 218 unmarked burials. The work was partially funded by the Virginia Department of Historic Resources, BAMA Works, the Charlottesville Area Community Foundation, Virginia Humanities and private donors. “Engraved: Finding Family at Oak Hill Cemetery” will be shown at 2:30 p.m. Sunday, Nov. 16, at West Bottom Baptist Church. Admission is free and open to the public. Scruggs said he hopes to show the film around central Virginia, beginning at PVCC in February, because “it’s a common story for African Americans all over.”





AKA



PEGGY SHANKLIN

Realtor/Associate Broker

your lady at the lake

#1 Agent in the #1 Brokerage!

(c) 434.962.2762
(o) 434.589.7653
peggy.shanklin@LNF.com
peggyshanklin.com
3361 Lake Monticello Rd.
Lake Monticello VA 22963



LONG & FOSTER
REAL ESTATE



Pending in One Day!

10 Pineknoll Circle

Lake Monticello VA MLS# 669747
6 BR, 3 Bath /3,542 Sq Ft. \$1,200,000
Waterfront, Level yard!



Great Location!

323 Jefferson Drive

Lake Monticello VA MLS# 669478
2 BR, 1.5 Bath/1,140 Sq. Ft. \$273,000
Charming One-level Ranch!



Motivated Seller-Bring Offers!

7 Spoon Terrace

Lake Monticello VA MLS# 677863
3 BR, 2 Bath, Sunroom/2,688 Sq Ft. \$355,000
Golf Course!



Price Reduction! \$55,000 Below Appraisal

49 Bunker Boulevard

Lake Monticello VA MLS# 661044
3 BR, 2.5 Bath/1,977 Sq. Ft. \$335,000
Golf Course, Walk to Clubhouse!



Beautiful Inside - Come See!

7 Riverside Drive

Lake Monticello VA MLS# 666785
3 BR, 2 Bath/1,248 Sq. Ft. \$320,000
Outside of the Main Gate!



No HOA!

281 Manor Boulevard

Palmyra VA/ River Oaks MLS# 665388
4 BR, 3 Bath/ 2,642 Sq. Ft. \$574,900
River Oaks Subdivision!



Updates Galore!

340 Jefferson Drive

Lake Monticello VA MLS# 669480
3 BR, 2.5 Bath/1,960 Sq. Ft. \$360,000.
Updates Galore!

PROUDLY PRESENTING

SILVER & GOLD

OPEN TO ALL FLUVANNA RESIDENTS (& BEYOND!) AGES 55+ (& OTHERS)

Come and be social, meet new friends and hang out with old friends!

Walking groups • Kayaking • Theater & Art • Out to Lunch and Dinners • Knitting • And so much more! If we don't have a group for your interests, we will make one!

NO FEES. NO COMMITMENTS. JUST FUN! Contact Peggy Shanklin at 434-962-2762 or peggy.shanklin@longandfooster.com



To advertise call: (434) 207-0223

NOV 6 – 12, 2025 | FLUVANNA REVIEW | 9



Mike Arnold
INSURANCE AGENCY
**Personal, Commercial,
& Life Insurance**

Phone: 434.295.2692
Fax: 434.977.6922
5570 Richmond Rd. Ste 102, Troy VA 22974
www.mikearnoldagency.com

The Mackin Agency

CALL NOW
434.589.1447

mackinagency.com

Smart, Convenient Insurance
Home • Auto • Life • Commercial

RE/MAX REALTY SPECIALISTS
943 GLENWOOD STATION LN
SUITE 203
CHARLOTTESVILLE, VA

Ready to Sell Your Home?
Call a Power Agent®
Lori Click
434-326-7593
Children's Miracle Network Hospitals

Sarah Monceaux Realtor®
757-262-7990
SarahSellsCville@gmail.com
www.facebook.com/SarahSellsCville

AVENUE REALTY
THE WAY HOME
www.avenurealtygroup.com

Fluvanna County is a wonderful place to call home!
If you're looking to buy or sell, Sarah can help!
SarahSellsCville@gmail.com

SACRED ACRES ALPACA FARM, LLC
A Farm for the Community

OUR SERVICES:
Alpaca Store
Farm Tours
AirBnB Animal Experiences
Saturday Drop-In Knit/Crochet
Sunday Fiber Workshops
Nature Trails

CONTACT US:
www.sacredacresfarm.com
(703) 945-0766
16310 James Madison Hwy
Palmyra, VA 22963

Owner, MaryJane Cathers

Fluvanna Women
IN Business
... grow with us ...

Mike Arnold Agency
www.mikearnoldagency.com
(434)-295-2692

Located in Central Virginia, the Mike Arnold Agency began in 2003 and has a combined experience of over 40 years. We believe in offering our clients trustworthiness, consistency, and advocacy to ensure your best interests are looked after. The Mike Arnold Agency consistently educates and advocates for our clients, while continually reinforcing our commitment to build relationships based on trust. We provide the most relevant and accurate information by personally matching the appropriate carrier with the informed client. By choosing an independent insurance agency, we can provide a variety of carriers which afford our clients the best choices to protect current assets, future incomes, and family legacy. Our clients aren't another policy number, they are our friends, family, and neighbors.

**Protecting Current Assets
& Future Income**

Fluvanna Women
IN Business

► **First Thursday**
8:30 WIB Coffee break at Cuppa Joes

► **Monthly Luncheons & After Hours**
Location & times vary. Find our list of upcoming events on Facebook.

FluvannaWomeninBusiness.org

SCAN ME

To place an ad here contact
sales@fluvannareview.com
or call 434-207-0223

We're Open!
Tropic Tan Va

434.263.3534 TropicTanVALLC@gmail.com
NEW HOURS: MONDAY - FRIDAY 12 NOON - 6 PM
Same Owner: Regina Taylor (Gina)

STOP BY TO ENJOY OUR FULL LIST OF SERVICES.

Tanning (UV & Spray)
Dermaplaning
Massages
Manicures
Facials
Lashes
Hair
Nails
Tinting (Brow/Lash)
Microblading
Linked Jewelry
Laminations
Back Facials
Pedicures
Waxing
Reiki

94 Joshua Lane Palmyra, VA 22963
FOLLOW US ON OUR FACEBOOK PAGE SCAN

Celebration for Mozell Booker planned for Nov. 16

BY HEATHER MICHON
CORRESPONDENT

The public will have the opportunity to celebrate the late Mozell Booker's "legacy of service" on Sunday, Nov. 16. The program, sponsored by the Sunday School Union, the Fluvanna NAACP, and Community Voices, was announced via Facebook last week.

Booker, a veteran educator and 16-year member of the Board of Supervisors, died on Sept. 30 at the age of 83. The program will start at 3 p.m. in the Fluvanna County High School auditorium.

SOUTH PLAINS PRESBYTERIAN CHURCH

GIFT FAIR

Sat. Nov. 22 - 9 a.m. to 3 p.m.,
Sun. Nov. 23 Noon to 2 p.m.
Kirk Hall, South Plains Presbyterian Church

Proceeds go to Support Women of Cloud Forest - Nicaragua, Nepal, Ecuador, India-One World Project, Global Women's Bean, Project -USA, VIA Candles - USA and more.

ITEMS:

- Jewelry, Ceramics,
- Handwoven Cotton Bags,
- Purses, Baskets, Toys, Clothing,
- Shawls, Soup Mixes, Rugs, Candles,
- Coffee and Much More!

Kewwick, VA
10 a.m. Service, Corner of Black Cat Road/Rte 622

Only 20 minutes from Lake Monticello main gate.
Previous Sermons on Website

434-293-4112 • southplainspc.org
P.O. Box 277 • Keswick, VA 22947

Need an affordable Medicare plan that's in step with your life?

I can help!

Choosing the right Medicare coverage can be confusing. I can help you find a Medicare plan that's right for you and your budget.

Call me at (434) 808-2281 or scan the QR code for personalized service today!

Jerry Eck
Licensed Insurance Agent
jeck@HealthMarkets.com
HealthMarkets.com/jeck

health markets.

HealthMarkets Insurance Agency
Medicare | Health | Small Group | Life | Supplemental

HealthMarkets Insurance Agency, Inc. is licensed as an insurance agency nationwide except in MA. Not all agents are licensed to sell all products. Service and product availability varies by state. Sales agents may be compensated based on enrollment. No obligation to enroll. ©2024 HealthMarkets 46943a-HM-0624



RE/MAX 434.974.1500

Realty Specialists

943 GLENWOOD STATION LANE, SUITE 203
CHARLOTTESVILLE VA 22901



BUYING OR SELLING A HOME?

Find a RE/MAX®agent



\$369,900 1 West Lake Forest Dr



UNDER CONTRACT!

Ruth Guss

434.960.0414



- 3 Bedrooms, 2.5 Baths, 2,416 Fin Sq Ft
- Large Primary Bedroom w/Two Closets
- New Roof, Beautiful Hardwood Floors
- Paved Driveway, 2 Car Attached Garage
- Partly Finished Basement w/Rough-in 1/2 Bath

\$759,900 6505 Gordonsville Rd. Keswick



Bev Nash

434.981.5560



- Horse and winery country custom home
- Over 2,200 sf, 3 bedrooms, 2 baths, basement
- Oak floors, masonry fireplace, granite counters
- Light filled sunroom, vaulted ceilings, metal roof
- Garage with studio apartment above

\$699,000 3375 Preddy Creek Rd



Patrick Burns

434.465.4444



- 4 Bedrooms, 2 Full & 2 Half Baths, Albemarle Co
- 3,172 Finished Sq. Ft. with Walkout Basement
- Multiple HVAC Sources, Whole House Generator
- 7.15 Acres Features a Pond, Garden Space & Privacy
- Two-Bay Detached Garage with Workshop plus a Shed

\$514,900 32 S. Bearwood



SOLD!

Jay Hurdle

434.906.3100



- Gorgeous 4 bedroom, 2.5 bath home w/ 3100+ sq ft
- Formal living and dining rooms / Hardwood floors
- Family room w/ gas log fireplace / Gourmet kitchen
- Primary suite w/ attached bath and walk in closet
- 2 car garage / Paved driveway / Great outdoor space

\$491,714 4398 Thomas Jefferson PKWY/Palmyra



Tracey McFarlane

434.882.0067



- **Nearly Complete!** 4 Bedroom Ross Plan, Attached Garage
- Brick & Block Front Porch, Upgraded Siding Accents, French Front Door
- Black Gutters & Windows on Front, 10'x 14' Rear Deck, Gas Fireplace
- Primary Suite w/ Ceiling Fan, 5Ft Ceramic Tile Shower & Floors, Double Vanity
- Oak Stairs, Laminate Floors, 42" Kitchen Cabinets, Granite Counters, Double island

\$427,091 219 Riva Way/Palmyra



NEW PRICE!

Deannie Tanner

804.339.0860



- **Move-In Ready!**
- 4 Bedroom, 2.5 Bath, Front Load Garage, Upgraded Siding Accents, Rear Deck
- Main Level w/ Laminate Floors, Oak Stairs, Foyer/Dining Room Trim
- Open Kitchen w/ 42" Wall Cabinets, Granite, Pantry, SS Appliances
- Private Suite w/ Tray Ceiling & Fan, Garden Tub & Separate Shower in Bath

\$416,355 1193 Shenandoah Crossing Dr/Gordonsville



NEW PRICE!

Kathleen Pender

804-840-3648



- **Move-In 30 Days!** The 4 Bedroom Grayson Plan w/ Attached Garage & Finished Bonus Room
- Covered Porch, Upgraded Siding Accents, Gas Fireplace, Primary Suite w/ 5Ft Fiberglass Shower & Double Vanity
- Open GR & Kitchen w/ 36" Wall Cabinets, Granite, Stainless Appliances, Laminate Floors, 10x14 Deck
- Upgraded Windows & Craftsman-style front door, Pull-Down Attic Stairs

\$384,000 529 Manchester Rd



OPEN HOUSE 11-9-25 1 TO 3

Lori Click

434.326.7593



- Well Maintained home for a relaxing retreat.
- One Level
- 3 Bedrooms, 2 Baths
- 12 x 20 Storage Building/Workshop with electric
- No HOA
- Hot Tub is negotiable

\$155,000 12+ ac, Palmyra, VA



UNDER CONTRACT!

Dan Corbin 434 531-6155



- Ready to Build? Looking For Privacy?
- 12+ ac Wooded Homesite in Piney Mountain
- Close to Fluvanna County Schools and Shopping
- Gorgeous Land, No HOA, Well + Septic = No Water Bills
- 20 Minutes to Charlottesville, Zion Crossroads - MLS 622822

WE'VE GOT YOU COVERED IN ALBEMARLE, FLUVANNA, LOUISA AND MORE!

REACH VIRGINIA
STATEWIDE CLASSIFIED AD NETWORK

REACH OVER 1.5 MILLION
 Virginia readers for only **\$300** weekly.
Contact this paper today to get started.

AUCTIONS

ATTN. AUCTIONEERS: Promote your upcoming auctions statewide! Affordable Print and Digital Solutions reaching your target audience. Call this paper or Landon Clark at Virginia Press Services 804-521-7576, landonc@vpa.net

HOME IMPROVEMENT

SUNSETTER. America's Number One Awning! Instant shade at the touch of a button. Transform your deck or patio into an outdoor oasis. Up to 10-year limited warranty. Call now and **SAVE \$350 today!** 1-844-746-2332

NO MORE CLEANING OUT GUTTERS. GUARANTEED! LeafFilter is the most advanced gutter protection for your home, backed by a no-clog guarantee and lifetime transferrable warranty. Call today 1-877-614-6667 to schedule a FREE inspection and no obligation estimate. Plus get 20% off! Seniors and military save an additional 10%. Restrictions apply, see representative for warranty and offer details.

PREPARE FOR POWER OUTAGES TODAY WITH A GENERAC HOME STANDBY GENERATOR. Act now to

receive a **FREE 7-Year warranty** with qualifying purchase. Call 1-844-947-1479 today to schedule a free quote. It's not just a generator. It's a power move.

SAFE STEP. North America's #1 Walk-In Tub. Comprehensive lifetime warranty. Top-of-the-line installation and service. Now featuring our **FREE shower package** and **\$1600 Off** for a limited time! Call today! Financing available. Call Safe Step 1-877-591-9950

REPLACE YOUR ROOF WITH THE BEST LOOKING AND LONGEST LASTING MATERIAL STEEL FROM ERIE METAL ROOFS! Three styles and multiple colors available. Guaranteed to last a lifetime! Limited Time Offer – up to 50% off installation + Additional 10% off install (for military, health workers & 1st responders.) Call Erie Metal Roofs: 1-844-902-4611

THE BATHROOM OF YOUR DREAMS IN AS LITTLE AS 1 DAY. Limited Time Offer - \$1000 off or No Payments and No Interest for 18 months for customers who qualify. BCI Bath & Shower. Many options available. Quality materials & professional installation. Senior & Military Discounts Available. Call Today! 1-844-945-1631

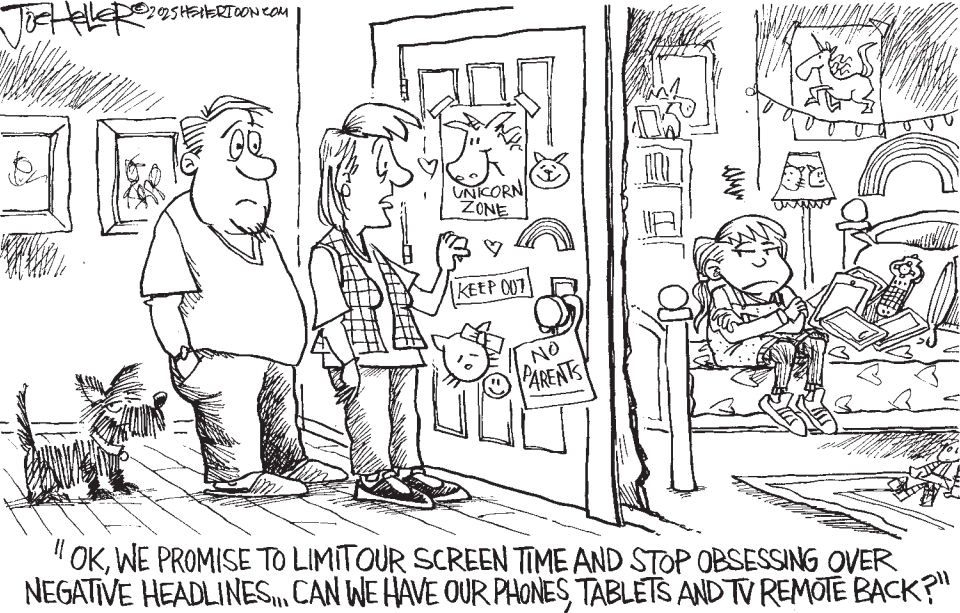
SERVICES

DIVORCE Uncontested, \$475+\$86 court cost. **WILLS**-\$295.00. No court

appearance. Estimated completion time twenty-one days. Hilton Oliver, Attorney (Facebook). 757-490-0126. Se Habla Espanol. BBB Member. <https://hiltonoliverattorneyva.com>.

PORTABLE OXYGEN CONCENTRATOR MAY BE COVERED BY MEDICARE! Reclaim independence and mobility with the compact design and long-lasting battery of Inogen One. Free information kit! Call 888-608-4974

WE BUY HOUSES FOR CASH AS IS! No repairs. No fuss. Any condition. Easy three step process: Call, get cash offer and get paid. Get your fair cash offer today by calling Liz Buys Houses: 1-844-216-5028



PUBLIC NOTICES

VIRGINIA: IN THE CIRCUIT COURT OF FLUVANNA COUNTY
In Re: The Estate of Edith Wilma Feisner, Deceased.

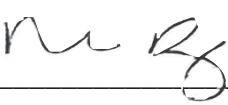
Court File No. 2400083

ORDER TO SHOW CAUSE AGAINST DISTRIBUTION

IT IS HEREBY ORDERED that the creditors of, and all others interested in the estate, do show cause, if any they can, on the 14th day of November, 2025 at 9:00 AM before this Court at its courtroom in the County of Fluvanna, 72 Main Street Palmyra, Virginia, against the payment and delivery of the Estate of Edith Wilma Feisner, deceased, to the sole distributee without requiring refunding bonds.

IT IS FURTHER ORDERED that the foregoing portion of this Order be published once a week for two (2) successive weeks in The Fluvanna Review, a newspaper of general circulation in the County of Fluvanna, Virginia, it appearing the Report of Debts and Demands against the estate was filed by the Commissioner of Accounts with the Clerk's Office, and that six months have elapsed since the qualification by the administrator.

I ask for this:



MacKay M. Boyer, Esq. (VSB #32077)
P.O. Box 8414
Richmond, VA 23226
(804) 920-4993

ENTER: 10/10/2025



David M. Barredo, Judge



PUBLIC HEARING
Fluvanna County Planning Commission
November 18, 2025 at 7:00 pm

Pursuant to Virginia Code Section 15.2-2204, a Public Hearing will be held at Carysbrook Performing Arts Center, 8880 James Madison Highway, Fork Union, VA 23055, for citizens of the County to have the opportunity to appear before and be heard by the Planning Commission on the following item(s):

ZMP 25:04 NVA Properties LLC – A request to rezone Fluvanna County tax parcel 17-A-10 from R-3 Residential, Planned Community to B-1 Business, General. This rezoning is necessary in order to construct an automobile repair service establishment on the parcel. This parcel is located in the Cunningham Election District and the Rivanna Community Planning Area. The parcel was rezoned to R-3 as part of the Villages at Nahor Planned Community in 2004.

ZTA 25:10 – An Ordinance to amend and reordain “The Code of the County of Fluvanna” by amending §§ 22-11-2.1, 22-11-2.2, 22-12-2.1, 22-12-2.2, and 22-22-1 to change data centers from a by-right use to a use allowed by special use permit in the I-1, Industrial, Limited and I-2, Industrial, General districts, and to modify the definition of “Data Center.”

Copies of the complete text of the above ordinance is available for public review at <http://www.fluvannacounty.org/> and at the Office of the Fluvanna County Administrator during normal business hours. Questions may be directed to the Planning & Zoning Department at (434) 591-1910. All interested persons wishing to be heard are invited to attend the public hearing.



PUBLIC HEARING
Fluvanna County Board of Supervisors
Wednesday, November 19, 2025 at 6:00 p.m.

Pursuant to Virginia Code Section 15.2-1427, a Public Hearing will be held in the Fluvanna County Circuit Court, at 72 Main Street, Palmyra, Virginia for citizens of the County to have the opportunity to appear before and be heard by the Board of Supervisors for the following item:

ORDINANCE TO AMEND “THE CODE OF THE COUNTY OF FLUVANNA, VIRGINIA”, BY ENACTING § 2-1-8 TO PROVIDE THAT JURORS MAY DONATE THEIR PAY TO OFFENDER AID AND RESTORATION – JEFFERSON AREA COMMUNITY CORRECTIONS OR TO REGION TEN COMMUNITY SERVICES BOARD

A COPY OF THE FULL TEXT OF THE ORDINANCE IS AVAILABLE FOR REVIEW BY THE PUBLIC ON THE COUNTY’S WEBSITE AND IN THE OFFICE OF THE COUNTY ADMINISTRATOR DURING REGULAR OFFICE HOURS.

All interested persons wishing to be heard are invited to attend the public hearing.

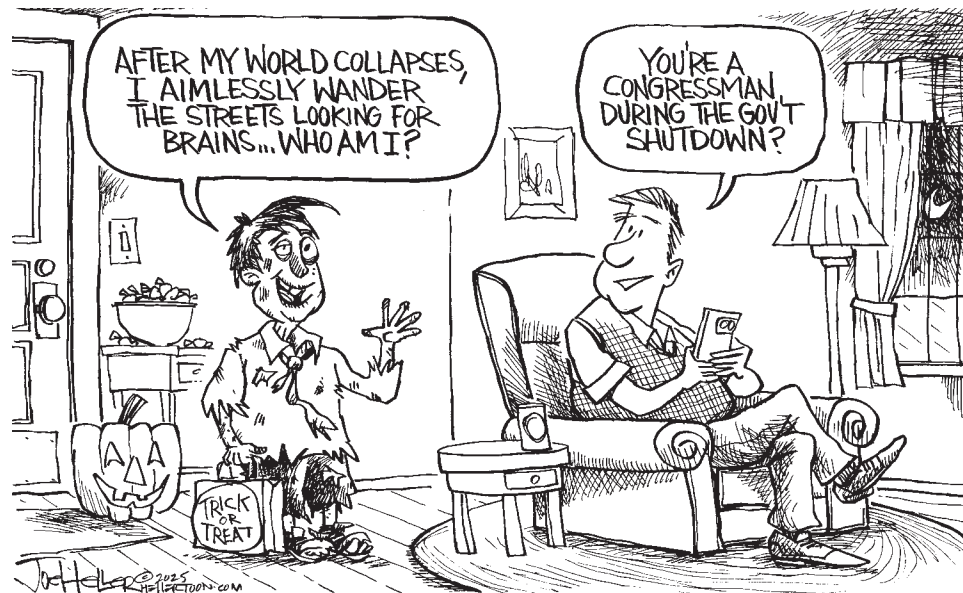
ERIEHOME™ Trust the Nation's #1 Roofing Contractor
Award-Winning Roofing and Customer Service
Erie Roofing Since 1976

LIMITED TIME OFFER
50% OFF
Installation

FREE ESTIMATE
SCHEDULE TODAY!
Call 1.844.902.4611

CALL TODAY! 1.844.902.4611

New orders only. Does not include material costs. Cannot be combined with any other offer. Minimum purchase required. Other restrictions may apply. This is an advertisement placed on behalf of Erie Construction Mid-West, Inc ("Erie"). Offer terms and conditions may apply and the offer may not be available in your area. If you call the number provided, you consent to being contacted by telephone, SMS text message, email, pre-recorded messages by Erie or its affiliates and service providers using automated technologies notwithstanding if you are on a DO NOT CALL list or register. Please review our Privacy Policy and Terms of Use on homeservicescompliance.com. All rights reserved. License numbers available at eriehome.com/erielicenses/



CLASSIFIEDS \$10 for 2 weeks

Contact - Edee@fluvannareview.com, or stop by the office at 106 Crofton Plaza, Suite 1, Palmyra, VA. We can not take ads over the phone. Questions? Call (434) 207-0221. Fee for the new year 2023 is \$10 for 40 word limit and .25 cents per word over limit. Payment may be mailed: P.O.Box 59, Palmyra, Va 22963 or Visa, Mastercard, Discover accepted. Deadline for print ads is MONDAY BY NOON.

EVENTS

2026 MASTER GARDENER TRAINING CLASS INFORMATION SESSION: Join us for information on the 2026 Class Courses>Come to the Fluvanna Public Library on Thursday November 13, from 1 to 2:30 p.m. Applications are open for enrollment now on: <https://www.fluvannamg.org/>. (class is January 10, 2026 and on May 2, 2026). Learn from experts in horticulture!

BINGO !! at Lake Monticello Volunteer Fire & Rescue, 10 Slice Road, every Friday. Doors open at 5 p.m. First game at 6:30 p.m. Cash only. No one under 16 allowed. All others welcome! Come join in some fun!

HOLIDAY BAZAAR: at Cunningham United Methodist Church, 3389 Thomas Jefferson Pkwy, Palmyra. Saturday, November 8, from 8 a.m. to 2 p.m. Featuring handcrafted items, jewelry, themed table runners, quilted pieces, wall hangings, Silent Auction Items, "Grandma's Attic" and More! Baked goods. Raffle: handmade Queen quilt & Last Supper diamond dot picture. Raffle tickets on site.

GIFT FAIR: Saturday, November 22nd, from 9 a.m. to 3 p.m. and Sunday, November 23, Noon to 2 p.m. at Kirk Hall, South Plains Presbyterian Church (Corner of Black Cat Rd., & Rte 622). Proceeds go to: Project - USA, VIA Candles - USA, etc. Jewelry, ceramics, purses, baskets, toys, clothing, shawls, soup mixes, rugs, coffee and much more!

FOR SALE

EQUIPMENT: Brand New 5500 Watt Generator, 3500 Watt Generator, Craftsman Drill Press, Craftsman 9" Table Saw, 2 Tall metal shelving units (one blk, one chrome), 26" Men's Mountain Bike, Air Tools, etc. All are in excellent condition. Phone> (434) 960.1139 or (434) 589.6954. Make an offer!

ODDS & ENDS: Kenmore Dryer - \$50.00, Medium size Frigidaire refrigerator>14.8 Cu Ft. - \$50.00, Corona Kerosine Heater (6 gal. container filled)- \$30.00, solid Oak executor size desk with locking

drawer - \$300.00, Antique Golf MT Target computer tracks the distance of your golf ball (slice or hook too!) for \$200.00. Location: 907 Bybees Church Road. Phone (434) 589-8302

REAL ESTATE

LORI CLICK "YOUR MIRACLE AGENT"- Ask me what a Miracle Agent is and how you can be involved. Contact me for a free Neighborhood Market Analysis of your home's value. I proudly service Charlottesville, Va, & Lake Monticello areas. Lori at (434) 326-7593, or loriclick@remax.net, www.loriclick.com, www.facebook.com/LoriClickYourFavoriteRealEstatePro.

GENEVIEVE REILLY, REALTOR: Long & Foster Gold Team, Lake Monticello Office - Thinking about selling or buying a new home? Let's work together to make that dream happen. "Energetic. Passionate. Knowledgeable. Devoted. All about the client." Call/ Text or e-mail me (434) 414-4453, genevievearlinereilly@gmail.com

RENTALS

WILMINGTON CLUB HOUSE: Handicapped accessible. 1,350 sq. ft. of space with raised bandstand/stage w/ ample parking, centrally located between Palmyra, Carysbrook, Kents Store & Columbia. Daily rate - \$200, includes use of Kitchen, folding tables/chairs. Leave as found. No alcohol. Call (434) 989.5596

AMERICAN LEGION POST 74: Three room sizes available (150, 65 or 35 count) for weddings, graduation, family events, or meetings. Contact the American Legion at (434) 977-1050 or Post74RentalAgent@gmail.com. Address: 3025 Louisa Rd., Keswick. We are a nonprofit and the room rental fees allow us to provide support for our veterans & families.

MAPLE ROOM AT LAKE MONTICELLO FIRE HOUSE: The Maple Room is located at the LM Volunteer Fire House, 10 Slice Road, Palmyra, Va. It is the perfect location to host meetings, birthday parties, wedding receptions, anniversaries and other events in a comfortable setting. The facility can accommodate parties of 100 or more. Call Eileen Monahan at (434) 962-4656. Email: mapleroomrentals@lmvfr.org.

FIRST VIRGINIA HOMES: We provide Property Management services in Central Virginia Region. Also House Watch services. Call us at 434-589-3958. Look us up: www.firstvirginiahomes.com

MONTICELLO PROPERTIES MANAGEMENT: Long and Foster office at 3661 Lake Monticello Road, Palmyra, VA. For current home rentals: contact Genevieve at (434) 589-7653 or email: MonticelloPropertiesMgt@gmail.com

SERVICES

COACHING FOR WELLBEING: I help growth-minded women build confidence, set boundaries, improve communication and manage stress so they can thrive in their relationships, work, and life. Reach out to robyn@coachingforwellbeing.net for a complimentary coaching session. ICF Certified Coach. Robyn Jacobs at 410. 207.2189.

HELP WITH YOUR TRASH BINS: Serving Lake Monticello and Charlottesville. Our service takes your tote to the curb for local garbage pickup and brings it back to your home. We offer payment plans/ options - including discounts for senior & disabled persons.* We also provide JUNK REMOVAL. Contact us @ (540) 556-8890, tyler@trashMasterServices.com, online > TrashMasterServices.com

REASONABLE TREE SERVICE: Professional tree removal, trimming, and MORE! Flexible service options. Quotes may be negotiated to fit your budget. We are insured and local! Call Wilber Tree Service for fast, safe results> (434) 308-TREE

SEW WHAT? Alterations for Wedding gowns, Bridesmaids, Groomsmen attire, etc. and other Bridal Party attendees. Alterations for Prom dresses. Regular clothing alterations: dresses, pants, jackets, etc. Pillows. Call Ms. Wallace for appointment at (434) 842-2860.

YOUR LAKE MONTICELLO REALTOR: Offering 20 + years experience, with over 650 homes sold. Providing free market analysis and expert advice on listing your home. Call your local Realtor: IRIS HELFRICH, 434-981-9956.

SERENITY COMPUTERS: Onsite computer repair for your home or business. Wireless setup, networking, troubleshooting. Phone and Tablet help, Tutoring, data backup & more. Reasonable rates. Over 15 years' experience. Call (434) 825-2743

CARPENTER: Over 40 years' experience! Furniture Repair work. Table legs wobbly? Chair back/seats need reinforcement? Dresser drawers not closing? Call me for FREE estimates. Tom Maschi (434) 981-3707.

PEGGY SHANKLIN REALTOR: Your lady at the Lake. Proudly serving Lake Monticello and surrounding areas. Contact for a FREE Comparative Market Analysis of your home's value! Local, Dedicated,

Knowledgeable, Dependable. (434) 962-2762 or email: peggy.shanklin@longandfoster.com, or <https://www.facebook.com/Peggy-Shanklin-Realtor>

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

VIRGINIA DEPT. OF VETERANS SERVICES: Need Help? Attention Veterans and Dependents! Visit us at the Fluvanna Community Center, 5725 James Madison Highway > by appointment only. Call Jeannette Flint at (434) 529-6431 to schedule your appointment. www.dvs.virginia.gov

WANTED

VOLUNTEERS FOR MACAA FOOD PANTRY: We are seeking enthusiastic volunteers to help support MACAA's work in the Fluvanna community. Tasks: food pickups, sorting donations, stocking, packing boxes, checking in visitors, and other minor tasks. Volunteer hours: 9 a.m. to 2 p.m., M-F. No prior experience needed - training will be provided. Call (434) 987-9887 or email foodpantry@macaa.org.

MEALS ON WHEELS: Drivers needed, regular and substitute positions available - Kiddy Store & Fork Union. Apply online www.mealsonwheelsfluvanna.org, or phone our volunteer, coordinator at 434.589.1685.

HELP WANTED

PART TIME PROJECT COORDINATOR: for Tadpole Land & Trail Conservancy. This is a contract employment for 680 hours per year @\$22/hr. *Recruiting & Coordinating trail volunteers,*Overseeing website Tadpolepreserves.org, *Assisting w/ grant applications,*Publicizing public events,*other duties as assigned. Send cover letter & resume to tadpoleltc@gmail.com by Nov. 14, 2025.

YARD SALES

YARD SALE: Saturday, Nov. 15, from 10 to 3 p.m. at 55 Hardwood Road, inside Lake Monticello. Canoe w/paddles and new seats, BBQ Grill, Barbie Toys, Stuffed Animals, Assorted Baskets, Kitchenware, Glassware, Dishes, Bowls, etc. Something for everyone! Bring ad to main entrance for directions.



LAKE VIEWS

NEWS FROM YOUR LAKE MONTICELLO NEIGHBORS

LMOA Officially Promotes Chief Jim Mooney

LMOA is happy to announce that Jim Mooney's role as Interim Police Chief and Public Safety Director has now been officially made permanent. Last week, he was interviewed by a panel of LMOA's Emergency Management Team, including key LMOA Board and Staff members, the Lake Monticello Fire Chief Richie Constantino, and Fluvanna County's Chief Deputy David Wells. Chief Mooney, a longtime resident and experienced law enforcement officer, has strong local and professional knowledge and a good relationship with the Sheriff's Office. The panel believes that Chief Mooney is a valuable leader for our Public Safety Team and wishes him continued success!

LMOA Board Welcomes Input on Pavilion Donation

If you live at Lake Monticello, your Board would like to hear from you! The Lake Monticello Community Foundation would love to gift a pavilion to the community, and the LMOA Board believes it would be a great addition to our amenities. Our Directors are eager to know your thoughts on accepting the donation. Please stop by the Member Service desk at 41 Ashlawn Blvd. and a friendly representative will help you fill out the survey online or email memberservices@lmoa.org and ask for a link to the survey.

Run for the Board!

The 2026 budget process is progressing smoothly and is on track for approval at the November Board meeting. Approving the budget is an important Board task. With four openings in 2026, now is the perfect time to consider running for the Lake Monticello Owners' Association Board in February/March. Staff will begin sharing information about Board candidacy this month, or you can email the LMOA Executive Assistant at mfitzgerald@lmoa.org with questions. We're excited about fostering a competitive and

engaging election this year and look forward to guiding you through the process. The new Board cycle will start in June 2026, kicking off with an orientation day in July—don't miss this chance to get involved and shape our community!

Bring Food Drive Donations to Ashlawn Clubhouse

The Sheriff's Office will hold a food drive from November 10-15, 2025, collecting canned, unexpired, nonperishable goods. You can drop off items at the Sheriff's Office or at the Ashlawn Clubhouse in the designated box by the main desk.

Change Your Smoke Detector Batteries!

Time "falls" back an hour at midnight on November 2! Fire Chief Richie Constantino wants to remind you to turn your clocks back and change the batteries in your smoke and carbon monoxide detectors. Getting into the habit of changing the batteries when the time changes is a great way to ensure your smoke and CO-detectors get fresh batteries twice a year.

Note from the LMOA Finance Department

LMOA's annual billing is approaching. To ensure a seamless process in January, LMOA needs to verify that owners' billing email addresses are accurate and that statement delivery methods are current. If you are an owner, please log in to LMOA.org with the Billing ID on your statement. After logging in, navigate to 'My Profile' and click 'Edit'. Then, scroll down to review and update any email addresses on file.

Tip From LMOA Field Inspector, Reece Peck

"Now is the perfect time to take action in your driveway. Whether it's treating for weeds or adding fresh stone, regular maintenance helps preserve both the function and

appearance of your driveway. A well-maintained gravel surface improves drainage, reduces erosion, and keeps your property looking its best. Let's work together to keep LMOA beautiful—one driveway at a time!"

Winter Boat Storage

Winter Boat storage at the Marina is now available. Stop by the Marina at 962 Jefferson Drive for more info or to make a payment.

UPCOMING EVENTS

Nov 9: Young Residents and Families Committee Veterans Day Activity 11 AM – 1:30 PM | Ashlawn Lake Room. Join the YRF Committee in making patriotic crafts and cards for local Veterans. As always, all ages welcome!

Nov 11: LMOA offices are closed in observance of Veterans Day. Trash pickups will follow regular schedule.

Nov 12: Water Workgroup | 10 – 11:30 AM | Ashlawn Clubhouse Terrace Room A. This meeting is for local infrastructure upgrade updates and better communication between LMOA and our water and wastewater utility. Aqua Virginia has applied to raise rates. The case will be heard on April 28, 2026. Rates are not typically discussed in these meetings; however, LMOA's Community Development Committee Chair Tom Diggs has offered to lead the advocacy efforts again; he contributed over 100 hours previously, but success requires many people's efforts. Please be on the lookout for ways to get involved in the GM Corner.

Nov 13: Blue Ridge PRISM, Invasive Plants Around the Lake | 7-8 PM | Ashlawn Lake Room. Blue Ridge PRISM will give a presentation on invasive plants seen in the Lake Monticello area, with samples and pictures to better identify and remove them. Presented by the Wildlife Committee.

Nov 15: Free Wellness Clinic with Hygeia Wellness Park | 10-11 AM | Ashlawn Clubhouse, Terrace Room B. The holidays can still include eating the foods you like (joyfully) and participating in those holiday celebrations you love, while fueling and nourishing yourself well, and staying on track with your own personal nutrition and weight wellness goals. In this exciting and informative presentation, come discover nutrition strategies, eating behaviors, and lifestyle approaches that can help you thrive among the busyness of the holiday season. You will leave empowered and confident in your ability to better support your body and goals. During this free 1-hour presentation, Registered Dietitian Nutritionist, Rachel Hart, of Central Virginia Nutrition Counseling will provide an interactive presentation and allow time for a Q&A session. Please pre-register with Cynthia Moore at cynhygeia145@gmail.com.

Nov 16: Free Virginia Safe Boating Course | 8:30 AM - 4:30 PM | Ashlawn Clubhouse Terrace Rooms A&B. This free Safe Boating Course fulfills the Virginia State boating safety requirement for PWC and motorboat operators. At the end of the day, participants will receive a boating safety card that is recognized throughout the state and country, and it never expires. Topics include Safe Boating Practices, Navigation Rules, Virginia Boating Laws, and Emergency Procedures. To register, call Diane Kerr at 571-296-1981.

Nov 23: Five-Oh! Holiday Arts & Crafts Festival | 8 AM – 3:30 PM | Ashlawn Clubhouse. Gift ideas galore! Come stock up on beautiful and unique handmade items for your friends and loved ones from talented local vendors. Bring Cash, Cards, Venmo, or Zelle. For more info, email: FiveOhClub@gmail.com.

For more events, visit lmoa.org.

Community Calendar



QR Code provided by the
Fluvanna Leadership
Development Program

non-lake residents). The musical lineup is still coming together, but it will include at least 4 artists/bands.

Donations needed

FCSS Happy Face Christmas Party will be held Saturday, **Dec. 6** at Central Elementary School, beginning at 9 a.m. FCSS is collecting new toys (\$20 minimum), stuffed animals and books for children infant to 13 years of age; also collecting new winter coats and pj's size infant to 18. Collection boxes are set up at various locations. To volunteer or have questions email mlindauer4@gmail.com.

Cash, food accepted

Fluvanna Leaders for Race & Diversity (FLRD) is located at 14455 James Madison Highway in Palmyra. It is open on **Tuesdays and Thursdays** from 10 a.m. to 2 p.m. It accepts cash and food donations. (434) 987-1938.

Food Pantry

Fluvanna MACAA / FCSS Food Pantry is located at the old Carysbrook High School. To receive food from the food pantry bring a photo ID as proof of residency in Fluvanna. Open: **Monday - Friday**, 11 a.m. to 1 p.m. To donate directly to the food bank call 434.842.2521. Cash and food donations gratefully accepted.

Adopt a family

Women in Business is now accepting applications for our annual Adopt-a-Family holiday program. This initiative supports families in Fluvanna County who have recently experienced hardship by helping provide gifts for children during the holiday season. Application deadline is **Nov. 20**.

Questions? Email FluvannaWIB@gmail.com.

Holiday shopping

Holiday shopping at Lake Monticello at the Ashlawn Club House on Saturday, **Nov. 23**, from 10 a.m. to 2 p.m. Locally made items by our local talent. Contact Susanna at fiveo-hclub@gmail.com for more information.

Benefit concert to raise money for the food pantry.

A benefit concert to raise money for the for the food pantry is called "Foodstock" and takes place on Saturday, **Nov. 29**, at Bunker Bistro. It's free and open to the public (including

LONG & FOSTER®

REAL ESTATE



There is always
Something to be
Thankful For
Like finding a Perfect
Home for the Hoildays!

**Expert guidance for
buying or selling**

**Genevieve Reilly
REALTOR®**



LONG & FOSTER LAKE MONTICELLO
3661 Lake Monticello Road • Palmyra, VA 22963

Cell: **434-414-4453**

Office: 434-589-7653

Longandfooster.com/GenevieveReilly
genevievearlinereilly@gmail.com



RickWellsDC.com

**CHIROPRACTIC ADJUSTING • DRY NEEDLING
CORRECTIVE EXERCISES • CORRECTIVE STRETCHING
CUSTOM FOOT ORTHOTICS • LIFESTYLE ADVICE**

Call Today For An Appointment
434.589-8005
9 CENTRE CT, PALMYRA
MON: Noon-5pm • TUE & THURS: 8am-Noon
WED: 2-6pm • FRI: Noon-3pm

Rick Wells DC

**TRIDENT MARINE
CANVAS
& UPHOLSTERY**



**Certified Custom Canvas,
Fabrication & Repair**

540.205.9509
tridentmarinecanvas.com

The Bath or Shower You've Always Wanted IN AS LITTLE AS 1 DAY



**\$1000
OFF***

OR

\$1500 OFF when financing
with remodelingloans.com OR **0% Interest**
For 18 Months**

OFFER EXPIRES 12/30/2025
Military & Senior Discounts Available



CALL NOW!

(844) 945-1631

*Includes labor and product; bathtub, shower or walk-in tub and wall surround. This promotion cannot be combined with any other offer. Other restrictions may apply. This offer expires 12/30/2025. Each dealership is independently owned and operated. **Third party financing is available for those customers who qualify/Participating dealers only. See your dealer for details. ©2025 Bath Concepts Industries.



**The
Mackin
Agency**

CALL NOW
434.589.1447

mackinagency.com

Smart, Convenient Insurance
Home • Auto • Life • Commercial

NEW LISTING



31 Bunker Blvd. Lake Monticello \$399,999



- Golf Front
 - Light Filled
 - Spacious Eat In Kitchen
- Pat Arndt 434-981-2650
Patricia.Arndt@LNF.com

NEW LISTING

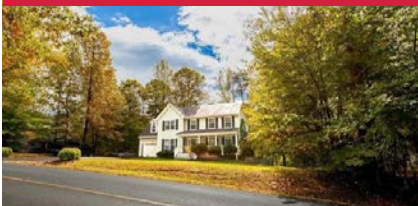


4 Xebec Rd. Lake Monticello \$425,000



- Fenced Level Yard
 - Formal Dining Room
 - Floor To Ceiling Stone Fireplace
- Gunnels Group 434-361-4987
Maggie@GunnelsGroup.com

NEW LISTING



503 Jefferson Dr Lake Monticello \$374,900



- 4 Bedrooms 2.5 Bathrooms
 - Formal Dining Room
 - Large Front Porch
- Gunnels Group 434-361-4987
Maggie@GunnelsGroup.com

NEW LISTING



14 Fairwood Place Lake Monticello \$349,999



- Open Floorplan
 - Fully Landscaped
 - Large Shed With Electric
- Pat Arndt 434-981-2650
Patricia.Arndt@LNF.com

NEW PRICE



1642 Branch Rd Scottsville \$650,000



- 3,500 sq ft, Updated, Light filled
 - Fenced Area With Run In
 - Great Outside Entertaining Spaces
- Genevieve Reilly 434-414-4453
genevievearlinereilly@gmail.com

NEW PRICE



19 Piedmont Lane Lake Monticello \$695,000



- Vaulted Formal Dining Room
 - Waterfront
 - First Floor Primary Suite
- Diane Miller 434-960-5856
DianeMiller@earthlink.net

NEW LISTING



340 Jefferson Dr. Fluvanna \$360,000



- Formal Dining Room
 - Large Yard
 - Updated Kitchen
- Peggy Shanklin 434-962-2762
Peggy.Shanklin@lfn.com

NEW LISTING



64 Woodlawn Dr. Lake Monticello \$365,000



- New Roof
 - Updated Appliances
 - Formal Dining Room
- Jen Sample | 434-989-9246
Jen.Sample@longandfooster.com

In Today's Market You Need To Call An Experienced Long & Foster Agent!



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



Ryan E. Schuett
Mortgage Consultant

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

Financing available through Prosperity Home Mortgage, LLC

PROSPERITY
HOME MORTGAGE, LLC

LONG & FOSTER
COMPANIES
PROSPERITY HOME MORTGAGE, LLC



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