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VOL. 15, ISSUE 4

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Marie Field





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Meredith Collins, Publisher

There are a lot of philosophies regarding what it takes to make a house a home. Some would say a family, some would say a sense of security, some would say a place that you make mortgage payments on. I think all of those, and more, are true. At the end of the day, maybe it is just the place you hang your hat.

In the practical sense, there are important things that lie between us and making a house a home. Many of these things we may only consider when we are actually transitioning from where we currently live to where we want to live. The search for a new home, home inspections, loans and legal paperwork, painting and repairs, and more are all considerations when house hunting or selling. It is at these times that we rely heavily on experts to educate us and give guidance when the need arises.

We are delighted to introduce a handful of these providers in this issue. If you have never purchased a house, you may not be aware of the many folks who will serve you during that process. Most of us know we will need a Realtor® to guide us through this course of action, but do we know all of what that entails? This issue gives you a glimpse into those areas. All of these individuals take you one step closer to making the *dream* of home ownership a *reality* of owning a home. Read on. NDN

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MARIE FIELD



Opening Doors Closing Loans

By Narielle Living

Marie Field has lived in many places around the world, but she is happy to now call the Williamsburg area home. “Originally I was born in Scotland,” she says. Throughout her life, her family moved frequently, and she ended up living in many different parts of New Jersey as well as Bucks County, Pennsylvania. In 1999, however, she relocated to Williamsburg to be closer to family.

Marie’s original career was as a real estate

agent. When her first child was born, she had to rethink work and her schedule. “When I had my first baby, my life changed,” she says. Because she was at home more, when a friend asked if she would like to train as a loan officer, she thought that would be a great idea. “Back then they would train people to do stuff like that. It’s not like that now, but I just thought, oh, it’ll be a little different. I won’t work as many hours, which of course is not true.”

Marie says it’s kind of a fluke that she was asked to try a new career and she liked it so much she ended up doing it for the next 29 years.

Today, Marie is a branch manager in the Williamsburg office for Tidewater Mortgage. “I opened this office right when the pandemic hit, so we haven’t really hired anybody. It’s just me right now. Basically, I’m a loan officer, and I work with a lot of Realtors in the area.”

The aspect of her career that appeals most to Marie, both in the beginning and now, is that she has an opportunity to help people. “Honestly, I just like helping people. I think back to when I got my first mortgage, and I was not explained anything or given any options.” Marie says she was simply told where to sign and that was the end of it. That experience made her determined to do it differently. “When I meet with people, I really take my time.” She explains the available options and why she believes one product might be better than another for certain situations.

“I really like to give people a lot of knowledge, especially a first-time homebuyer so they understand the process,” she says. She explains that with today’s technology and availability of online forms, many people have stepped away from the personal touch in her industry. And that, she says, is extremely important when it comes to personal finances. While she encourages people to let her complete the forms,

if someone wants to do it themselves, that’s fine with her. Sometimes, though, her clients might be busy or older, so she takes care of the forms for them after talking with them. “You get a lot of older clientele who maybe aren’t good on computers, and they don’t want to do that. You have to be flexible. I like to really take the time to talk to people over the phone and ask a lot of questions so that I can help them as much as I can. I just love helping people, I really do.”

While helping people is the easy part of what she does, timing things so everything comes together can be tricky. “This is a very fast-paced job. You have to depend on so many people: a title company to close, the appraiser, and all the people in the office. The daily upkeep on every loan that you take to closing involves a tremendous amount of detail work.”

Securing a mortgage begins before shopping for a new home. “Before you start look-

ing at houses, you need to get a full pre-qualification. And in order to do that, I need to go over income and credit.”

Then the homebuyer finds a home they love. “At that point, we’ve probably already talked about what kind of products you’re going to use, whether you’re a first-time homebuyer or a move-up buyer, whatever the situation may be. We’ve figured out the game plan, so by the time you go to put in an offer, it’s really a quick, easy process.” Marie says she will review the final details such as closing costs and payments prior to someone making an offer to purchase a home so that the client will know exactly what they are facing. Sometimes there is a counteroffer for a home, which is when the homebuyer calls Marie to ask how that would affect the financials of the purchase, such as increased closing costs or payment.

Of course, there is always a certain amount of pressure for everyone involved in the home



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buying process depending on what is happening with interest rates. “You can’t lock an interest rate until you have a ratified contract, so people are always concerned about that. Until you lock your interest rate in, anything can change.”

Marie works with a number of other people to facilitate the mortgage process, including Realtors®, a listing and selling agent, and the person who closes the loan, either a title company or an attorney. In addition, Marie says, “I have a processor who basically works on the loan submitted to underwriting. And then once my loan is approved and finalized, it goes to closing, and we go back and forth between the title company or the attorney to get all the closing documents prepared and make sure they’re correct and have the client review the information before closing. There’s a lot of detail involved.”

The biggest piece of advice Marie has is something she also hears from others. “It’s

interesting that so many young people have said to me, ‘I wish they taught about credit in school.’ People really don’t understand how important credit is. Some older clients that pay cash for everything and haven’t bought anything in 10 years have no credit score now. We live in a computerized world. You still need to have some credit history and a credit score.”

Marie counseled her own children on the importance of good credit and helped them with that process. “I told my kids, ‘I’m going to have you get a couple of credit cards, and I’m going to have you do some things to build credit.’ That’s not something young people learn. For a lot of younger people, they come out of college in debt, and maybe they don’t pay credit cards on time. They don’t really understand the consequences of not paying your credit on time, and how it affects what interest rate you get or what rate you get when you buy a car. It takes a long time to fix.”

Marie advises caution when using an online mortgage calculator as a tool to determine payments. If a person does not input the correct numbers, such as the percentage of the down payment or the property taxes and homeowners’ insurance, then the payment will not be accurately reflected. Additional costs such as the interest rate, which varies according to credit history, and private mortgage insurance (PMI) can also alter the payment. Marie says that people sometimes call her to tell her that a certain website indicated the payment would be \$700 when in fact the payment would be \$1,000. “I never advertise anything with a payment because you don’t know what it’s going to be until you know the facts.”

Marie loves her life in Williamsburg and has enjoyed living close to family. She has spent many years working in a career that offers her the ability to help others, although maybe with more hours spent on the job than she envisioned. In all, it’s a good life. NDN



Photo courtesy of Lepp Photography

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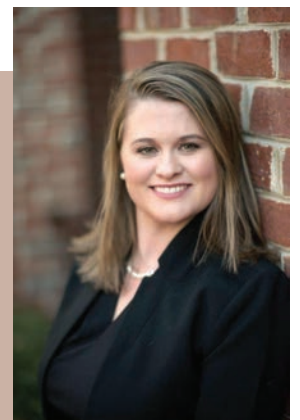
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A portrait of Sonia E. Hepburn, MD, a woman with long dark hair, wearing a white lab coat over a purple top, smiling in a clinical setting. The background shows a sink, a telephone, and a cabinet.

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Helping Others Find a Home

By Cathy Sliwoski



Mason Murawski Photography

Despite the uncertainty of the COVID-19 pandemic, 2020 ushered in exciting personal and professional milestones for Lauren Rogers. In March, shortly after the initial stay-at-home order in Virginia, Lauren and her husband, Colby, welcomed their first child, daughter Reese, into the world. A few months later, Lauren learned she was a “30 Under 30” honoree by the National Association of Realtors® and was

featured in REALTOR® Magazine. Two significant silver linings in the gloomy COVID cloud. As baby Reese played nearby, Lauren chatted from her home office about her love of the Williamsburg area and helping her clients find their dream homes here, the joys of living near family and long-time friends and what she hopes the future holds for all of us when the pandemic and its restrictions are a thing of the past. “My

local ties run very deep,” she says. “I still keep in touch with many high school friends. We’re a tight-knit group. I love having my family close by.”

Lauren is the third of four daughters born to Daniel and Barbara Klein. The family moved to Williamsburg from a small town in Tennessee when Lauren was seven. Her father is the minister at Jamestown Presbyterian Church. Her

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mother drove a school bus for many years and now helps take care of Reese. Lauren and Colby married in 2015. Colby works for Carter Machinery in Williamsburg as a Caterpillar machinery rental representative. With both Lauren and Colby working in sales, they've been able to continue working from home, which provides some challenges. "We joke that we have a contest to see who can talk louder on speaker phone," Lauren says.

Selling Williamsburg's many lifestyle communities, especially Kingsmill, is a focus for Lauren, an associate broker with Liz Moore and Associates. Although she doesn't reside in Kingsmill, she says she has "many fond memories within the gates of the community," such as taking prom pictures and visiting friends.

After graduating from Jamestown High School, Lauren attended massage therapy school and worked in the spa industry for a couple of years. She earned her real estate license at age 22 and worked first in property management as a leasing agent. "I enjoyed helping people find apartments. I remember as a kid

I really liked going to open houses and seeing how they were decorated," she says. She started selling real estate full-time five years ago and joined Liz Moore and Associates in April 2020. While many business sectors, such as the restaurant and travel industries, were devastated by the pandemic, the real estate market boomed. Lauren says she was as surprised as many other experts with the robust market. She credits the fact that people were spending more time at home, and "home" needed to fulfill many needs.

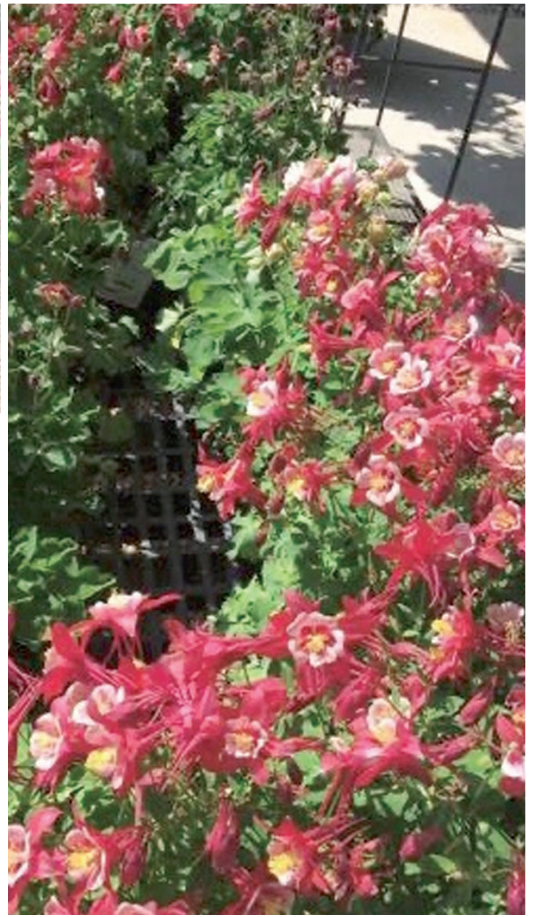
"I think being quarantined made people realize they didn't love their home," Lauren says. "If you're going to spend so much more time there, you want to really love it. People also started doing improvement projects because they were at home, and many realized they could put their house on the market, and it would sell quickly."

Lauren was on maternity leave when the pandemic began, and she admits being worried at first since both she and Colby were in the sales industry on commissioned-based salaries. Plus, they were new parents with a child to consider.

"The market was a bit slow in April, but then in May, the floodgates opened," she says. "I feel blessed that it's the best it has ever been!" In 2020, Lauren sold 41 properties with a sales volume of \$21 million.

Technology has affected the home buying and selling process in many ways. For example, potential buyers can take virtual tours of houses from the comfort of their living room. Sellers have more ways and places to market their properties. The effects are both positive and negative. "Buyers have more data at their fingertips than ever. They can literally buy a house from their couch," Lauren says. "For agents, the ability to do 3D virtual tours is really helpful. Remote closings and taking deposits electronically have all been beneficial." There is a downside, however. "Data's not always accurate," Lauren says. "That's why it's important to work with an experienced Realtor® who has accurate data."

The abundance of television programs that deal with buying, selling and renovating homes is another factor Realtors® must consider when



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meeting with clients. Buyers and sellers may feel more confident in the process or have more ideas about their desires in a home, but they may have unrealistic expectations as well. “The Williamsburg area has an abundance of houses with Colonial architecture, for instance,” Lauren says. “If you’re watching shows from other areas of the country, the architecture is completely different. The interior designs are different. You might need to adjust your expectations.”

Lauren’s best advice for sellers: “Talk to a Realtor® before doing any upgrades. You want to make improvements that will really help sell your house and give you bang for your buck. Exterior touches like power washing and sprucing up landscaping can improve curb appeal. Doing a pre-listing home inspection can help you get ahead of any repairs that are needed.”

In the current market conditions, first-time home buyers can benefit greatly from having a Realtor® advocating for them. “The market is very competitive with most houses getting several offers,” Lauren says. “The experienced Real-

tor® can help you negotiate. It’s also important to get pre-qualified so you know what you can afford.”

While home ownership is an integral part of the American dream for most people, the entire process can be fraught with emotion. Lauren understands this, and that’s why she strives for five-star customer satisfaction as a metric of success. “I love meeting people, hearing their stories, learning how they got where they are,” Lauren says. “I enjoy guiding them through the process from start to finish, whether it’s their first house or tenth house.”

Being awarded the “30 Under 30” recognition had been a goal for Lauren. She displayed the “30 Under 30” logo in her workspace to serve as motivation. The application process for the nationwide contest is lengthy, and includes reference letters/client testimonials, an examination of the applicant’s volunteer work inside and outside the industry and an interview with a panel of judges. On her first attempt, Lauren made it to the top 100. In 2020, she closed the deal. “I am thrilled with the recognition,” Lau-

ren says. “To me, it shows that you’re thinking outside the box, that you’re doing things differently.”

As the delights of spring arrive in Williamsburg, Lauren looks forward to life beyond COVID that would include spur-of-the-moment trips, concerts and lots of restaurant dining. “I want to surround myself with family and friends,” Lauren says. “We love long walks near the water. We spend lots of time on or near local rivers. And we love the beach, especially the Outer Banks.” Lauren hopes for a return to normal but better. “We can be more compassionate, more understanding of one another.”

It’s clear from online testimonials that her clients recognize and appreciate the passion Lauren brings to her career. They use words like “professional,” “dependable,” “incredibly knowledgeable,” “helpful” and “expert” to describe her. Some words of wisdom that Lauren Rogers tries to live by are: “People will forget what you said. People will forget what you did. People will never forget how you made them feel.” NDN

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For what it's Worth

By Alison Johnson

Mason Murawski Photography

Molly Taylor knows Williamsburg. Her father grew up here, she grew up here, her husband grew up here, and her 12-year-old twins are growing up here now.

As a Certified Residential Appraiser and Owner of Colonial Appraisal, Molly draws on that knowledge to determine the current market value of houses in different neighborhoods. She factors in recent sales of comparable homes, a property's overall condition, and improvements

such as upgrades to roofs, windows, and heating and air systems.

The job suits Molly's interests and personality. She enjoys architecture, design and math, as well as meeting and talking to new people and having a flexible, independent working life.

"I enjoy seeing renovations and all the unique touches in people's homes, like creative little study nooks or interesting decorations," she says. "It's also fun to picture the potential in

properties. Every day is different. Some days I am in the office all day typing, and others I am on the road for hours."

Appraisers are not assessors, who determine property taxes based on lot size, improvements on record and sales trends over a longer time frame. They're also not inspectors hired specifically to uncover problems, although Molly will make notes of visible surface damage such as water spots from a potential roof leak.

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Instead, Molly's job is to be an objective third party, whether she's working for a bank or lender underwriting a mortgage, a real estate agent establishing an asking price, or a homeowner listing a sale-by-owner property or conducting a private sale. She also helps set valuations for estate and divorce settlements.

"I am not here to 'hit a number,'" she explains. "In the end, this protects all parties involved in a real estate transaction. You need to have a backbone and integrity, and follow rules that are in place for good reason, because sometimes you do kind of get beaten up from all angles."

Molly offers interior and exterior inspections for all types of homes, with a particular affinity for waterfront properties. As a one-woman business, she typically can finish one or possibly two appraisals a day.

If similar homes have recently sold nearby, Molly's job is much easier. Otherwise, she has to expand her geographic search area to find a comparable home, neighborhood and lot size, and/or go back further in time to look at real

estate transactions.

As an example, if Molly has a 12-acre property in Williamsburg, she might need to drive to another city or county to find a comparable property and take photographs required for her final report. The same goes for a home with a rare feature such as a five-car garage.

"An appraisal might take me anywhere from five hours to 25 hours, but luckily I like that variety," she says.

Before an appraisal, Molly recommends that homeowners prepare a list of specific improvements, with dates, while also understanding that renovation costs typically don't add dollar-for-dollar value to a home. If owners can't stay on site during her visit, they can leave that list or notes about any specifics they want her to know.

And for people considering upgrades that could help a future sale, she advises thinking beyond cosmetic perks such as granite countertops or hardwood floors: "I always look for age of major systems like the HVAC, windows and roofs. Improvements and upkeep do factor in when comparing your property to other recent

sales."

Molly, 46, took a winding path to her career, which she began in 2006. Born in Louisville, Kentucky, she was living in Williamsburg by the time she was four. Her father moved his family back to his hometown for a job as a hand surgeon.

A graduate of Walsingham Academy, Molly originally considered becoming an architect but was drawn to a major in Environmental Science at the University of Virginia. After graduation, she worked for conservation nonprofits in Washington, DC, and San Francisco.

One of her first jobs was lobbying work for the North American Wetlands Conservation Act, which protects habitat for waterfowl, fish and other wildlife. Her employer was Ducks Unlimited, a large conservation organization.

"It was interesting work," she says. "Not to mention the fact that during the Monica Lewinsky situation, I was also an intern in DC. I was right around the corner from all of it."

In California, Molly found she couldn't afford San Francisco's high rents on her salary and

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took a job in online advertising for a dot-com company. She later switched to software marketing and eventually relocated to Charlottesville to be closer to her family.

“At the time, Charlottesville was growing and had a vibrant restaurant and young adult scene that appealed to me, being in my mid-20s,” she says.

But on a visit to Williamsburg, Molly met her now-husband, Andrew Taylor, at a cook-out hosted by mutual friends. The two are both children of local doctors and had crossed paths growing up, but they went to different schools and never knew each other well.

Andrew had recently moved back to Virginia from Alaska. He is a class A contractor who mainly handles renovations and remodels and loves Williamsburg’s old homes. “I never planned to move back here, but I guess it was just meant to be,” Molly says. “I’ve enjoyed watching Williamsburg expand its appeal over the past 15 years.”

By then, two of Molly’s four siblings had gone into the real estate appraising business.

One sister left a career in telecommunications sales and now runs her own appraisal company in Manteo, NC; another gave up a banking position and since has become a full-time mother. Intrigued, Molly trained with one of her sisters at a company in Hampton to earn her certification. In 2010, she went out on her own and founded Colonial Appraisals so she could focus on Williamsburg properties and have better control of her schedule.

With home sales brisk, Molly has stayed busy throughout the COVID-19 pandemic. “I’m so thankful for that,” she says. “I know myself, and I would have gone stir crazy staying at home too much. I like being on the go.”

Favorite free-time activities for Molly include walking on trails around Colonial Williamsburg and Quarterpath Park, going to the beach, taking her family’s small boat out to fish and crab on College Creek and the James River, skiing, and reading novels. Molly also enjoys any time spent with Andrew, her kids Susannah and Henry, who are in 7th grade at Berkeley Middle School, and the family’s 6-year-old Golden Retriever/Labrador mix, Sampson.

triever/Labrador mix, Sampson.

Cooking is another passion of hers. At age 28, Molly was diagnosed with Celiac disease, or a damaging immune system reaction to gluten, a protein found in wheat, barley and rye. She was tested for the disorder after feeling surprisingly better after a stint on the Atkins diet, a low-carbohydrate plan, as part of a weight loss challenge.

Since then, Molly has tried to figure out good wheat alternatives and substitutions in various recipes. Some success stories from her kitchen include peanut butter chocolate chip cookies with no flour, crab cakes with rice and quinoa flakes in place of bread crumbs, and meatloaf with oats rather than bread crumbs.

While Molly never expected to be back in her hometown, or to be a real estate appraiser with her own company, she is very happy about both. “Really, I just stumbled into this career, but it’s been great for me,” she says. “I like the dynamic nature of it.” And every house she sees, Molly Taylor knows Williamsburg just a little better still. NDN

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KEITH JOHNSON



Mason Murawski Photography

Finding Home in a Living Museum


By Kristine Hojnicky

An afternoon stroll down Duke of Gloucester Street, or on one of the many other main thoroughfares and side avenues that make up Colonial Williamsburg, will lead visitors by a number of buildings that function as places to

work, exhibit and live.

Of the over five hundred buildings that Colonial Williamsburg owns and manages, nearly twenty percent of those are used as a place to live, with 75 properties located in the

historic area and the remainder in bordering neighborhoods. Keith Johnson is the Director of Commercial and Residential Property for the Colonial Williamsburg Foundation and is responsible for connecting tenants with prop-





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erties suitable for their needs.

“We have apartments and houses outside of the historic area that we lease to anyone, but we primarily lease the properties within the historic area to employees,” Keith says. “We maintain a list for those who are interested in renting and a housing committee makes the decision on who moves off the list. My job is to work with employees and help them find a place that is appropriate in size for their needs.”

Keith estimates there are only about a dozen vacancies each year, so some may be on the list for years. For those fortunate enough to be offered one of the available homes or flats, it’s an experience of a lifetime to move into a living museum.

“It’s common for our tenants to stay anywhere from five years to fifteen years,” he says.

“We have one resident who has lived there since the late 1980s. Living in the historic area is great for people who like the convenience of walking out of their front door and up to Merchant’s Square for a meal, or to partake in one of the programs we offer in the exhibit buildings.”

Residing within a living museum can be immersive for renters when they are outside of their homes. Inside, however, the rental properties have been outfitted with modern conveniences. Each property within the historic area has indoor plumbing, electricity, cable and internet. Residents are not required to decorate the interior of their homes in colonial style, but they are highly encouraged to use their shades or blinds if they prefer a more modern look, especially at night.

“There are logical restrictions to living in the historic area so that

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we maintain the character, but it doesn't completely inhibit people from enjoying their lives," Keith says. "You're not allowed to have a TV facing the windows because we don't want people looking in and seeing Bruce Willis jumping from an exploding building. Residents are allowed to have cookouts in their backyards, but we ask that they put away their grills when they're not in use. They also have to understand that their backyard is open to the public, so it's possible someone may come by and ask for a hot dog or a hamburger."

Keith has worked in his current role since 2005, but he has been a member of the Colonial Williamsburg staff since 1990. The son of a U.S. Navy sailor, Keith lived in Virginia Beach as a child. His family returned after his father left the service, and he attended high school in the area and then college at nearby Hampton University.

Following graduation, he was offered two job opportunities: one with the military and another with Colonial Williamsburg. Keith had always enjoyed history and liked the idea of a career at a museum, so he chose employment with the latter.

He started as an architect-in-training, teaming with the group responsible for projects within the historic area. When the first Gulf War began in 1991, he was temporarily transferred to the maintenance department with the 24/7 maintenance dispatch team.

"The foundation needed more manpower in that department than they needed people in architecture & engineering, so they asked several of us to move over. Colonial Williamsburg employs some of the best people in the world, and by doing shift work, I was able to get to know many of them, some of whom still work for us today."

Following the year-long assignment, Keith transferred back to architecture & engineering and began jobs on various projects including the multi-year conversion of the former Bruton Heights School which was constructed by the Rockefeller family in the mid- 19th century as a public school for African American students.

"The school had fallen into disuse so the foundation purchased the complex and the land. We went through the process of redesigning it for office space and it's where my office is located today," Keith says.

After that project was completed, Keith's role shifted to cover space planning and management. He collaborated with different areas of the foundation to determine how they could use their space more efficiently. When the then-residential property manager retired at the end of 2004, Keith was offered the position. He functioned in that role until 2018 when due to internal staffing changes, he added duties related to the commercial real estate portfolio.

"The commercial side encapsulates Merchant's Square and working with both new and existing tenants who lease retail, restaurant and office spaces," he explains.

The dual nature of his job affords Keith a variety of different responsibilities and the ability to spend lots of time walking through the historic and surrounding areas.

"We have daily, weekly, monthly and seasonal benchmarks we have to hit in terms of management and projects. For example, our residents have to participate with us in decorating for the holiday season. But I love museums, so getting to walk through a living history museum every

day is a benefit of the job in and of itself. I get to see our employees, especially those in costume, walk out of their front doors and casually interact with visitors on a daily basis.”

Keith says he particularly enjoys running into his colleagues who portray various figures throughout history and conversing with them both in and out of character.

“Williamsburg is a wonderful community. I like walking through our different museum buildings, seeing all the artifacts, talking to the people who know their characters, and the ma-

terials and objects inside and out. They create a great environment for learning both for visitors and residents.”

Today, Keith and his wife reside in Newport News. It was centrally located to their respective jobs when they were first married in the early 1990s, with Keith’s in Williamsburg and his wife’s in Norfolk, and they’ve stayed there ever since.

It is also a convenient drive to Virginia Beach where some of their family still lives. While they don’t plan to move north anytime

soon, Keith still enjoys the Williamsburg area and all it has to offer.

“After spending 30 years with Colonial Williamsburg, the most important thing to me is the people. There are buildings and artifacts, events, and comings and goings, but the most important aspect of this community is the people. My job has changed, but I feel very blessed and fortunate to be a part of this organization and am very appreciative of the relationships I’ve built with the people I’ve had the opportunity to work with.” NDN

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DREW DEBLASS



Mason Murawski Photography

Painting Williamsburg

By Ashley Smith

Drew DeBlass is from New Jersey. Early on in life, he knew that he did not want to spend his days working in an office. Prior to graduating with a degree in mechanical engineering and technology, he approached his advisor, whom he knew well, to discuss potential internship and job prospects. Drew put his request in blunt terms: "Look, I'm not a guy who can be in a sea of white t-shirts, hunched over a drafting board all day long. What have you got for me?" Fortunately, Drew's professor had a particular



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position in mind.

He took Drew to meet the owners of a large, local fabrication shop. Drew describes it as a “perfect match.” He began his career in manufacturing at the 50,000 square foot shop with 60 colleagues, but his work ethic soon led him to receive a promotion. His business acumen, combined with his engineering talent, paved the way for further advancement. Within three years, he was running the company and after another four years, Drew became the proud owner of the shop. He owned the company and continued to run it until 2003. His wife, Gail worked as an administrative assistant for the local police department.

By 2003, much of New England’s manufacturing industry had been devastated by global economic forces and the march of time. As the workload lightened, the business shrank with it. Drew says, “I even tried to be the last machine fabrication shop in New Jersey. I missed it by one.” The time had come to transition to new opportunities.

Like so many now in Williamsburg, Drew and Gail, along with their daughter, followed

his parents to Virginia. Their daughter settled quickly at Walshingham Academy, and Gail began working as an administrative assistant/manager of the Legal Skills Program at the William & Mary Law School. Shortly after their arrival, Drew found employment at another manufacturing facility, but he remained restless. As a former business owner, it was difficult to adjust, especially as he realized he was working harder for his new employers than he ever had for himself. Unhappy in his current position, Drew left the company to figure out next steps.

For a few months, Drew says, “I banged around,” and didn’t find anything that quite fit. One day, Gail came home from the local Sherwin Williams paint store and recounted what she had overheard at the store. It seemed a painter had regaled his colleagues with a story about how a client had chased them down the street to get their attention. That’s when Gail made a lifechanging suggestion. “She said, ‘You know, you’re the one who has always done all the painting and repairs for us and our friends. Why don’t you start a handyman painting company?’” She was right, of course. He had always

enjoyed building decks, sheds, and finished basements.

Five days later, Drew officially established Williamsburg Home Painting. He bought a green minivan and hit the pavement. Originally, he thought he would receive regular requests for repair work, but instead, the phone seemed to ring constantly for paint services. It didn’t take long for Drew to recognize that a key demographic was not being served sufficiently in Williamsburg. In 2005, an explosion of new construction kept many of the established residential painters busy and unavailable to the potential clients who wanted to repaint their homes. With the slogan, “We will return your call,” Drew set out to capture that corner of the market.

He quickly earned a reputation as a reliable, trustworthy workman. His years in manufacturing had instilled a strong work ethic and the value of a full eight-hour workday. At first, Drew showed up to jobs on his own, and whenever he rang clients’ doorbells at 7:59 am, they usually responded with surprise and amusement that he had arrived so early. In part because of



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his character, but also due to this early response to his business practices, Drew made reliability and punctuality a hallmark of his new company.

Within the first year, Williamsburg Home Painting hired two workmen. Originally, they worked as three-man teams at each location. One day, however, while working on a house in Walnut Hills, two clients for the day canceled and they were left without work. "I turned to one of my colleagues and asked, 'Well, now what do we do?' He responded, 'I guess you're going to step away and find us work!'"

Drew did exactly that and never stopped. His company has grown exponentially over the last 16 years while remaining focused on the founding principles of craftsmanship, reliability, punctuality, and hard work. Today, Williamsburg Home Painting continues to offer residential painting services, carpentry, power washing and repairs. They also offer commercial painting services, though Drew describes it as residential work that is commercial, such as Colonial Williamsburg properties. They are a Class A Virginia contractor. "That means we could build an entire house if we wanted to, though

we aren't going to do so." The company has also grown from that first green minivan to a fleet of vehicles adorned with the logo and that ever-present symbol of Williamsburg hospitality, the pineapple. Drew expounds upon another cornerstone of his philosophy: "If you aren't proud of who you are, you won't be proud of your work and neither will your customers." Each employee is uniformed, and Drew maintains that the company's professionalism and strong online presence sets them apart.

Even during the recession of 2008 and the more recent economic trouble of 2020, he has been able to keep his employees gainfully employed since this area is such a unique market. "Because we focus on the repaint work and the peninsula market, particularly Williamsburg, primarily consists of retirees and prior service members, our clients were less affected," he says. Drew's foresight in engaging an underserved demographic helped his company not only weather the financial crises but allowed them to flourish during 2020. In fact, last year was their most successful year to date.

Drew's daily routine now consists of phone

calls and emails, connecting with clients and troubleshooting problems with his superintendent, Jeff Grigsby. He credits Beth Rutgers, his office manager, with the efficiency of the company's office. "She runs my world," Drew states proudly. He spends afternoons visiting job sites and customers.

As hard as he works, Drew DeBlass manages to sneak leisure time into his days as well. He enjoys golfing and fly-fishing, and he is also an avid motorcyclist. Drew often rides his BMW motorcycle with Gail, and he also has a group of friends with whom he has traveled to visit all 48 contiguous states, several Canadian provinces, and Nova Scotia.

The DeBlass family has enjoyed their life in Virginia since they, like so many others, left the high taxes and cost of living behind in New Jersey.

"Williamsburg has been very good to us and we enjoy it here," Drew summarizes. He has no plans to retire or slow down quite yet and remains ready to help the residents of his adopted hometown create miniature oases of hospitality in their homes. NDN

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JOHN OTEY



Mason Murawski Photography

Loving Life

in Williamsburg

By Susan Williamson

Often young people growing up in a small town can't wait to escape it. For John Otey, that meant leaving his native Williamsburg to attend Flagler College in St. Augustine, Florida, where he earned a Bachelor of Arts in Social Science degree with a minor in Business Administration. After graduating from college, he worked in finance and business in Atlanta, which he says was too large and too busy



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for him. A job interview in Winston-Salem, North Carolina sounded promising, and he looked forward to moving there. But after he was hired and accepted the job, his new employers surprised him by telling him that he would be working in Hickory, North Carolina, which he characterizes as, “a small town, too far from the water.” He continues, “I took the job and worked in Hickory. It was an okay place to live, but I didn’t really enjoy it.”

When he thought about settling down and raising a family, it made sense to him to come back home where there was family and lots of water. Thirty-five years ago, he decided to do just that. He had grown up on the water, his father having sail boats on the York River and later a trawler. Of course, while attending college in St. Augustine, he was directly on the ocean.

John says he has many friends and family members who have done the same thing and gone away to work or school for a few years, but then come back to Williamsburg to either raise a family or retire.

John’s first job when he returned to Hampton Roads was as the resident manager of the Chamberlin Hotel at Fort Monroe. Taking care of hotel guests and staff was a twenty-four-hour/seven days a week job. After that, he and his family moved to a home in First Colony, very near the James River. He purchased a motorboat which he docked at the Jamestown Yacht Basin. He had worked at the docking facility, located at the current site of Billsburg Brewery, pumping gas and mowing grass during his summers in high school.

His three children grew up waterskiing, tubing, fishing and enjoying other water pursuits on the James River. And if they wanted to go out on the York River, there was always his father’s boat. Now they are all grown and have moved away from home. His youngest son, Whit, is a sophomore at Virginia Commonwealth University (VCU). His older son, Sam, lives in Fraser, Colorado and works for Young Life and his daughter Madison teaches English in Richmond.

Another interest John pursued as a young man was horse racing. During summer vacations from college, he worked for Patty Saint-Clair at Woodlawn Farms doing whatever was needed. When he returned to Williamsburg, he purchased five acres on News Road and then bought a Thoroughbred filly at the Fasig Tipton sale in Timonium, Maryland. He sent the filly to Ashland, Virginia for training in a racing stable, but it turned out that she was not going to make a race horse so he ended up donating her to a riding school. His next horse investment was a Thoroughbred brood mare. She had a foal by her side when he saw her, so he neglected to have a pre-purchase exam by a veterinarian. That proved to be a mistake, because he later found out she was not capable of carrying another foal. He kept a grade riding horse for a while and later a few cattle. He sold the property on News Road and purchased a few acres on Brickbat Road. John was still interested in racing and purchased stock in Colonial Downs. As his family grew up and college tuition was on the horizon, he sold his small farm’s acreage.

John now works for Williamsburg Realty Property Management as associate broker and manages around twenty privately owned rental

properties. He also works in real estate sales, but the majority of his time during the last few years has been spent on the rental properties. He says, "In some ways it's a lot like the hotel management job. I get calls at all hours when the heat or a/c goes out or other problems arise." The most unusual problem he had recently occurred when a kitchen undermount sink fell down and became separated from the granite countertop. It was apparently not properly installed. "Not any plumber can fix that," he says. "I had to get a specialist from Richmond to reattach it." He said it took a few days, but the renters were very gracious about it. He deals with many reputable local vendors in keeping properties in good repair.

The rental demand in Williamsburg remains high, John says, despite the many new apartments, condos and townhouses under construction throughout the greater Williamsburg area. The number of military bases in the area helps to drive the rental demand. Approximately 25 percent of John's properties are owned by military families and almost 20 percent of the renters are active-duty military. Often a person who spent time in Williamsburg either as a William & Mary student, a service member or a tourist decides to move to or retire in Williamsburg and purchases a home a few years prior to retirement, planning to rent the property in the intervening years. Many of his clients, both renters and owners, are William & Mary alumni. Sometimes a newcomer or former resident may rent prior to buying property.

His rental management properties range from high end homes in gated communities to more modest dwellings and he is happy to work with anyone and with any budget.

Williamsburg continues to grow, and while John says he isn't pleased about all the growth, he realizes life goes on and things change. "William & Mary is growing also, so more traffic and development will continue," he says. He hopes that the growth will be controlled so as not to damage the charm and character of Williamsburg and surrounding areas.

John loves outdoor activities and staying busy. When not taking care of property or renters, he relishes the many opportunities to be outside. In addition to taking out his 20-foot motorboat, either to fish or just enjoy the water, he also bikes and often walks. He used to hunt as well, but says he doesn't hunt much now. He and a group of friends meet near Colonial Williamsburg to walk on a regular basis. He frequently parks at the Jamestown Settlement to either walk or bike the Jamestown Island loop. He says, "We have so many good places to bike and walk."

John Otey appreciates living near Colonial Williamsburg. "It's the largest living museum in the world."

Currently, he lives just outside of Newtown, within walking distance of the shops and restaurants located there. John's enthusiasm for Williamsburg no doubt encourages those moving into or returning to Williamsburg and the surrounding counties and communities. Between growing up locally and then living in the area for the past thirty-five years, John knows a lot of people. His familiarity with the community allows him to easily connect people with others who share their interests or can provide the services they need. NDN



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HARRY MASS



Mason Murawski Photography

CONSTRUCTION FOR CLOSING

By Narielle Living

There is no question that the people and situations around us have a strong influence on where we end up in life. For Harry Mass, his work in the construction trade was almost a foregone conclusion. "It's just always what I did. This was the direction that I got from my influences here."

Although he was born in Florida, Harry can almost be considered a native to the area. "I've been in Williamsburg since I was two and a



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half. So, I'm pretty native to the area."

Harry's company, Williamsburg Hammer Works, offers a wide range of general contracting services. "We focus on bathroom and kitchen remodeling." But anyone who has ever bought or sold a home knows that after the home inspection, repairs generally have to be done to a house. "We also do miscellaneous home repairs when it comes to work with local Realtors and home inspections for sales," he says. Sometimes those repairs can make or break a real estate deal, and Harry is cognizant of this fact. He has made it his life's work to know how to work on and maintain many aspects of a home.

"There's not much that we don't cover when it comes to maintaining homes," he says.

The question, then, is whether there are any jobs that Harry is unable to perform on a home. The answer, surprisingly, is yes.

"The things we don't specialize in are HVAC and specialty type things," he says, although he does have enough contacts in the world of construction to find someone else to do the

work.

As many homeowners know, sometimes remodeling jobs become more complicated than originally anticipated. Harry has seen that happen firsthand. "We chalk that up to, it's a remodeling surprise, because there's usually something hidden." He sometimes gets requests to open up a space, which he is happy to do. "We live in an area that's just been here for so long, and you have so many colonial-style homes that are all based on a bunch of tiny little rooms. You're almost losing the use of your square footage so sometimes it is best to open it up, and taking down a wall can do that."

Harry arrived at this line of work because he was always involved in the building industry in some form or other. "I really just grew up around family and friends who were in the construction world doing this type of stuff. And ever since I was probably 12 or 13, I was helping on the weekends and then my summers. Back then, I was just looking to earn some money for myself. It just kind of turned

into what I have spent my life doing."

The most difficult part of being in construction when first starting out, according to Harry, is learning the necessary skills to do it right. "It just takes time," he says. Now, his challenges have shifted and pertain to managing people and schedules. "Sometimes the hardest thing is managing the people." In addition, with real estate deadlines and closings, Harry has to be careful to stay on deadline or a home sale could be adversely affected.

"When it comes to the home closings, when people finally get their contract in and there's a home inspection, they have 30 days to settle everything. So, it's stressful on not only the buyer, but the seller and the real estate agent and the contractor. A lot of times you're left with two weeks to get a lot of stuff done."

Harry also does work not related to real estate closings. Over the years he has learned the skills to build kitchen islands and install tile. "We take care of everything in house. Again, specialties like running a gas line would go to someone else."



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Because he works with repairs related to real estate closings, Harry has seen firsthand certain things that should not be neglected around a house. One of the issues he cautions people to be aware of is the overgrowth of trees. “The Williamsburg area, with all the humidity and all the trees, a lot of times you see overgrowth of trees onto the houses.” It is not a good thing if a tree is neglected and the branches are touching the home. He explains this becomes a problem because the trees hold water, which, when against the house for a period of time, causes rot to begin to spread. In addition, if the home is painted, an overgrowth of plants and trees will adversely affect the paint on the home. “That just leads to a big old mess. That’s usually the thing that people let go too far.” Keeping the trees off of the house, he counsels, saves a lot of money in the long run.

Today, Harry has a number of people who work with him. “My lead guy, Chris, he’s very talented. We have been best friends since we were about 12 years old. Also, my sister works

for me, and she really helps out when it comes to painting. And she takes care of the accounting side of things and making sure I’m keeping on schedule and on track. My brother has worked for me in the past.”

The thing that Harry enjoys most about his job is working with people. “I really like the relationships,” he says. “You meet new people, and you build relationships. And that’s really the biggest thing.”

With his busy schedule, Harry still finds time to have a little fun outside. “I sponsor a softball team locally. We have a co-ed softball team, and I like to go fishing.” During the busy season of spring and summer, he finds a way to adjust his schedule to be able to get some of these things in. “We just kind of knuckle down and focus on work and hope to have a good summer where we can enjoy doing stuff outside.”

Much of Harry’s family lives in this area. “I kind of have a small family in the area, but my mother’s here. All my grandparents have passed

away, unfortunately.” He also has brothers and a sister who live locally.

The name Williamsburg Hammer Works does not have any special meaning for Harry. Instead, the business name is a result of a brainstorming session he had with some friends. “We sat around talking about it and trying to figure out something that works for what we do.”

Harry’s advice to people considering starting a business is simple: answer your phone and show up. Nine times out of 10, he says, you’re going to be awarded the work because there’s seven other people who didn’t do a couple of things. “They didn’t answer their phone, they didn’t show up, and they didn’t turn in an estimate. You’ve got to show up when you say you’re going to and do a job.”

Harry Mass works hard at what he does, but he also enjoys the time he spends doing outdoor activities. His dream vacation would be to head south. “I would go to where the water is blue and the fish are big.” NDN



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Behind the Scenes at a Home Inspection

By Lillian Stevens



Mason Murawski Photography

There's no question that buying or selling a house can be stressful. For some, the home inspection can be a real nail biter. Ammon Young, of Young's Home Inspections, would like to set minds at ease. He says that home inspectors aren't out there to pick apart a house or drive up costs.

"I encourage people to attend the inspection," Ammon says. "That way you can see what we see. Then if there are issues, we can talk you through them and make suggestions."

With a conventional home loan, lenders typically won't require a home inspection report, but most professionals in the business would

agree that it's a risky step to forgo. Whether being arranged for a buyer or a seller seeking to list a house, a home inspection is exactly what its name suggests: a thorough snapshot of a property's structure and systems, accompanied by a comprehensive list of findings.

Here's what to expect.

"Everyone has their own method," Ammon says. "But the first thing I do is take a picture of the house. That will go on the cover of the report."

Even though technology has made things easier in some regards, Ammon says he still likes to get physical.

"Drone technology in roofing, for instance, is great, and thermal imaging can help with moisture and temperature readings, but I am actually a big fan of climbing the roof. I feel like your hand can tell you a lot. Is there a granular loss you can feel? Is the roof spongy? Are there two layers of shingles?"

Two layers of shingles on a roof in Virginia is allowed, by the way, but no more than two.

"If I was using a drone," he says. "I might not be able to tell whether there's one layer or two. However, there are times when having the drone is a great benefit. Let's say there's a steep roof pitch we can't climb, or a slate roof. We

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can't climb slate."

Before climbing onto the roof, Ammon walks the exterior of the house and notes everything from what the material of the siding is made of to any defects.

"I take a look at the HVAC system outside, checking it out and making notes. Then I continue around the exterior of the home, taking more photos. I like to do the roof next, then work my way down from there."

He checks all of the plumbing vents that go up through the roof to make sure they have a seal around them. If there's a chimney, Ammon wants to check the condition of the cap or crown. From there, he inspects the attic before inspecting each room and bathroom.

"I bump up the thermostat to take temperature readings, then I turn on every plumbing fixture and check the stoppers in the sinks," Ammon says. "Does the sink hold water? Are there leaks? Is the toilet secure to the floor? I make a note of the floor and counter materials and document any issues. Then, I open and close every window, and check the electrical side." For the water heater, he uses a thermal gun to take heat readings.

After checking each appliance in the kitchen, it's time to investigate the home's crawl space when the house sits on a crawl as opposed to a slab. "Typically, I do the crawl space last," he says. "If there's anything inside the house that tips me off to a water or moisture issue, or a structural concern, then I want to be sure that I go check that spot in addition to everything else that I'm already doing in the crawl space."

Ammon will also check the bottom of the exterior doors to ensure there's no moisture damage. Then comes show and tell.

"After the inspection, I like to sit down with a client and discuss the property," he says. "I will stay however long I need to stay because it's important to take that time to communicate and answer any questions they may have. I like to go over each item that I find and discuss options."

For instance, an HVAC system that isn't performing at 100% doesn't have to be a death knell.

"Manufacturers generally predict an average life expectancy for a system. But we have to remember that those are just predictions. I see cases all the time where a system goes beyond that predicted lifespan. A thorough HVAC pro can probably help you crutch that along for many years."

There are also other repairs that can be gradually addressed, like windows. A home inspector will be able to use thermal imaging or take temperature readings between nearby windows and walls to determine whether or not the insulation within that glass is still performing.

"As long as the room is warm and there is no moisture, your window systems are doing their jobs."

After the inspection and meeting with the client is finished, the final step is to document the home inspection in a report. "I might have over 100 photos to include," he says. "With comments for each photo, that can take a lot of time."

The cost of an inspection typically depends on the size of the house and the type of inspection being conducted. Ammon conducts different

types, ranging from new construction inspections to a full inspection. The latter is more time intense, with the former mostly concerned with code and safety issues.

No matter what the job entails, Ammon loves the business. He hails from a family of tradespeople.

“I can recall from a very young age, my parents would have other youth from our church over to the house,” he recalls. “My parents would teach us about using hand tools and basic things around the house.”

When he was in the eighth grade, he worked part-time as an assistant maintenance man at an apartment complex. “That was probably my introduction into working on basic household items and learning how to fix things.”

With a keen interest in tearing things apart and putting them back together, Ammon soon learned that the mechanical side of things came a little more naturally to him. “I was always able to fix things, maybe because of that start,” he says.

In 2000, the Louisiana native and Marine Corps veteran moved to Virginia.

“My background is actually in music,” he says. “So I moved here to pursue work in that profession. I played at Busch Gardens and performed on Carnival cruise lines, so Williamsburg was my home base.”

He soon found himself supplementing his income with work that came second nature to him.

“I started doing odd jobs for people here in town,” he says. “I was doing some handyman work, and I’d make videos of what was wrong. In my videos, I’d show what was broken or damaged and how I fixed it. Then, I’d send the video to the owners.”

It wasn’t long before a couple of local Realtors® became aware of his skills, suggesting that he consider becoming a home inspector. “That’s what led me to this profession,” Ammon says.

To become a Virginia-licensed home inspector, individuals must complete a state-approved 70-hour pre-licensing course, and complete 25 home inspections under the direct supervision of a licensed/certified home inspector. There is also a state examination.

While he was studying for his inspector’s license, Ammon started his hands-on training, working with Dan Joyner of Southern Home Inspections. “He was my mentor and a great local inspector. I was with him for about a year then branched out on my own after I got my license.”

Launching a business can be a stressful time too, but Ammon Young says business has been steady. Despite the pandemic, the housing market seems to be flourishing. At home with his own family, though, the pandemic has necessitated a few shifts.

“My wife, Danielle, who is an Army veteran, is a physical therapist by profession, but she’s staying home with our daughters.”

The couple has two young daughters, ages six and one. It’s a hectic time for young families raising children in pandemic times, but the family is flourishing.

“We love that the days are getting longer,” Ammon says. “We’re pretty outdoors-y people, so you’ll often find us outside with the dog and chickens.” NDN



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Insurance to Ensure

By Caroline Johnson

As the president who does a little bit of everything at PORT Financial Services, Robert “Bob” Tassone spends his days doing work that doesn’t quite feel like work. After spending a dozen years with Farmers Insurance agency and opening PORT in 1994, Bob left Farmers in 2017. It was then that he began downsizing and taking care of all things with PORT Financial Services in Williamsburg by himself, which is where he has been since.

Bob hasn’t always lived in Williamsburg. He moved here in 2016 after marrying his wife, Tab Broyles. He spent the first half of his childhood in Rhode Island, and his family moved

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to Norfolk while he was a teenager. Since then, he has stayed in the Hampton Roads area, moving between Suffolk, Middlesex, and Williamsburg. Bob attended Old Dominion University where he studied journalism.

“My attempts to become employed as a newspaper reporter were not successful, so while I abandoned them, I knew I still had an interest in the media,” Bob says. “I was looking into working in advertising sales when a conversation with someone in the insurance industry changed my mind.” After speaking with the insurance agent, Bob was told that if he was interested in sales, he should look into insurance sales because those are “the greatest salesmen in the world.”

“Since I needed to earn income for my family, I took his advice in 1985 and have been involved in the insurance industry ever since,” Bob shares. According to Bob, he has established a wonderful client base, found through word of mouth, referrals, personal connections and his community involvement. “If you belong to a gym and you run into people and form connections, those turn into relation-

ships that at times turn into clients.”

His focus on and love for people is what has guided his work as an insurance agent since his start in 1985. “I like people and talking to people, which makes what I do never feel like work,” Bob says. “I just get to talk to people and sometimes I sell an insurance policy.”

Bob recognizes that life is full of bumps in the road and decisions that have to be made. He takes this approach to heart as he works with clients, always making it his mission to do whatever possible to help people be covered and prepared in case things go wrong. “I have an ethical responsibility because I have to think about my clients both today and after an accident or a house fire,” Bob says. “I have to think about the person I’m talking to today and that person in the future as I configure a policy that has them covered should something happen.”

He prides himself on being able to explain complex concepts in ways that are easily understandable to potential and current clients, ensuring they understand their policy and helping protect them as best as possible.

“When someone calls me on the worst day of their life and asks if something is covered, I want to be able to say yes, which is what I think about when I’m coming up with an insurance policy for them,” Bob says. “When a salesman tells you not to buy anything, listen to them. They’re giving you good advice.”

Bob points out that for most people, their home is their largest asset, both physically and financially. Generally, one condition when purchasing a home is the requirement to have homeowner’s insurance, otherwise the mortgage won’t get approved. Because of that, Bob gets to work when he is called upon. “Most of the time, because people who buy their own home tend to be responsible people, there’s not a lot of resistance to insuring a home properly,” Bob says.

As an insurance agent, Bob makes it his priority to think ahead of the game, being cognizant that things that may often be forgotten about or unknown are included in his clients’ policies to best protect them. “I think about things that go into a home policy that most people don’t think about until the day

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they have to call and ask if it's covered," Bob says. "I think about these things as I go about designing a policy and coverage so that hopefully, in the event of a bad situation, my clients are covered."

This care for his clients' well-being both now and in the future is what makes this a job that doesn't feel like work, as Bob truly values the importance of looking out for those he writes policies for. "I try to set things up to protect and cover my clients in everything that I do."

Not only is Bob committed to his work in insurance, but he's also committed to his community. Before his move, Bob spent 12 years as a volunteer EMT in Middlesex with an all-volunteer rescue squad. "The fellow who closed my house in Middlesex was on the rescue squad and asked if I wanted to join," Bob says. "I figured if a lawyer can be on a rescue squad, so could an insurance agent." He took classes to be an EMT and found it was a great diversion from what he was doing during the workweek. "I talk about protecting and helping people on the worst days of their life as an insurance agent, and as an EMT, some days I

was actually doing that firsthand."

Additionally, while in Middlesex, Bob served on the electoral board for 15 years. When he moved to Williamsburg, he became active in Rotary, helping raise money and assist in volunteer projects with the world's largest service organization. While the Historic Triangle Rotary typically met in person at Colonial Heritage, the group now meets via Zoom due to COVID-19. As a relatively new implant to the Williamsburg area, Bob does what he can to immerse himself into opportunities within the community to make connections and invest in his community.

His wife, Tab, is the Director of the Teacher Institute at Colonial Williamsburg. Moving here from Middlesex when the two got married in 2016, Bob found it was the perfect speed to come from his life in a more rural area. "I sold my house in the sticks to move to the city," Bob says. "It's not too city for me, though."

While he loves the location of Williamsburg, he also enjoys the opportunities for recreational activities both he and Tab enjoy. "We love being connected to history and having

things to do around here," Bob says. "My ideal day would be to go on the ferry to Chippokes Plantation State Park, walk the trails there and have a picnic with Tab and our dog." The two also ride horseback together after Bob took lessons for three years to master the art of riding and caring for horses. "I had to learn when I met her because having a horse isn't just a hobby, it's a lifestyle," Bob says.

Bob's plans for his future to revolve around continuing to do what he loves while having the opportunity to be closer to family. "I plan on continuing to do what I'm doing now until I'm ready to slow down and retire. My children don't live in this area, so ultimately we may move to be closer to them."

Between his wife, the job he adores, two children, three grandchildren and his community involvement, Robert "Bob" Tassone lives an active lifestyle. "Since we're so active, home to us is where we go to sleep," Bob says. "It's different for different people, but we're not big homebodies, and we find we live where we live because of the location and because of our feeling of safety. That's what it's mostly about for me." NDN

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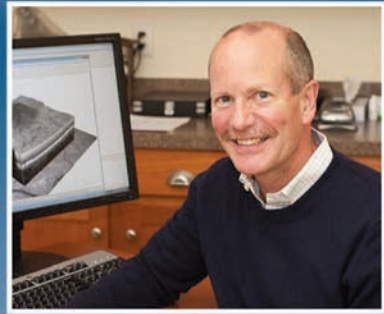
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TRUDY QUINTO



Mason Murawski Photography

FINANCIAL RESOURCES

By Brandy Centolanza

Newfoundland, Canada is a long way from Williamsburg, in terms of geography, culture and of course, weather. Trudy Quinto was born in that northern environment, but with a step-father in the military, she was destined to move around a bit. Trudy and her family ended up coming to the United States when she was a teenager, and they lived in Northern Virginia for a bit before settling in Hampton Roads.

Trudy's road to working with money and in economics started when she was young. She first got a taste of the world of finance after

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graduating from high school in Virginia Beach and taking a job working in the credit department of a small furniture company. Eventually, she found herself working in banking. Trudy went on to receive a Certificate of Financial Planning and an Executive Leadership Certificate from Virginia Commonwealth University and also became a Chartered Financial Consultant. A Chartered Financial Consultant is trained in tax and retirement planning, wealth management, insurance, and can offer financial advice to people with special needs.

She worked for years at a few larger banks and was president of Chesapeake Investment Group for 15 years before deciding to go out on her own.

Four years ago, Trudy took a leap of faith and opened her own financial planning and advising firm, Quinto Financial Services.

As president of Quinto Financial Services, Trudy provides an array of financial services for her clients, including asset management, retirement planning, and risk management. She also has experience in securities and mutual funds.

"I felt it would be a better fit for me in order to provide the best level of services for my clients," Trudy says. "My clients have been very good to me. I feel blessed."

Quinto Financial Services offers comprehensive services including tax planning, budgeting for big expenses, estate planning and loans for mortgages and cars. Trudy works routinely with clients' attorneys and accountants as she helps them manage their money.

"I love what I do as a whole," Trudy says. "I am a people person. I have long-term relationships with my clients, and some of them have been with me for 20 years. I love working with them and their families and looking out for their holistic needs in financial planning."

Trudy's clientele list consists of 120 households, mostly from Williamsburg, Gloucester and Mathews County in Virginia as well as a few out-of-state clients from North Carolina, South Carolina, Tennessee and Florida.

As her clients age, she is cognizant of the fact that she also needs to work closely with their families in order to serve their best interests.

"I am working to ensure that they have someone to help take care of their finances," Trudy says.

Part of Trudy's job is educating people on how to best handle their money, particularly the children of her clients. This includes teaching them how to get out of debt, managing their debt-to-income ratio and properly planning for retirement. Trudy advises clients save ten percent of their earnings.

"The sooner you can get started on saving ten percent, the better," she says.

In addition, Trudy offers more personal services, including pick up and drop off of any necessary paperwork from her clients to their accountants. She also works with them to review what documents they should keep, helping them organize all of their financial paperwork using what she dubs "a financial care kit."

"I really, really care about my clients," she says.

They feel the same way. A Christmas card from a family of one of her clients sits atop Trudy's office desk as evidence of that.

"I love being in my own business because of the open architecture and

flexibility,” Trudy says. “I love setting my own hours and fees and catering to my clients’ needs.”

One such need for many is assistance with purchasing a home. Trudy recommends first-time buyers put 20 percent down in equity in order to avoid the added cost of mortgage insurance.

Whether someone is looking to buy for the first time or refinance their existing home, the process begins with an amortization schedule, a breakdown of monthly expenses in order to gauge what kind of financing makes the most sense. Closing costs on a house must also be factored in as well as any potential big budget expenses of a house, like replacement of the HVAC system or plumbing.

“You need to manage your debt-to-income ratio so that you will still have money left to make payments on your other bills like your car payment,” Trudy says.

Those looking to refinance a home also shouldn’t rush into doing so, even if interest rates seem low.

“They need to ask themselves if they plan to be in their home for five more years, if they are getting the best interest rate possible and if it will really save them any money,” Trudy says. “When you are looking to refinance, you have to make sure that mathematically it makes sense.”

When it comes to their own personal finances in general, people need to think about the choices they make all the time. Quite often, people don’t realize the types of financial risks they are taking, what the tax implications of those decisions are or how to make their money last through their lifetime. That is where Trudy comes in.

Of course, Trudy is much more than a financial planner and advisor. She is a wife and mother of four as well as a grandmother of four. She and her husband, George, who will celebrate 25 years of marriage this spring, share sons Jeffrey, Cole, and twins David and Daniel.

Trudy and George, who met on a night out on the town, are avid billiards players. Trudy plays pool multiple times a week at Peninsula Billiards and has been to the world championship of the American Pool players Association (APA), the world’s largest amateur pool league, multiple times. The last time she attended the championships was in 2019 in Los Vegas with her son Daniel, who also plays on her team.

“It was an amazing experience,” Trudy says. “I play with a fantastic group of pool players. I like playing pool because I’m competitive, but I also like the camaraderie. We get along well. It’s a lot of fun. I really enjoy it.”

Trudy also likes giving back to the community. She serves as treasurer of the board for Colonial CASA, an organization that advocates for abused and neglected children, and is a board member of the Hampton Roads networking group 757 Network. Previously, she served as treasurer of the board of the Northern Neck Audubon Society.

“I’m all about giving back and paying it forward,” Trudy says.

Trudy Quinto currently has three virtual assistants who help her manage administrative needs. Eventually, she would like to hire a junior financial advisor. She is particularly interested in mentoring or supporting females who plan on entering the financial field.

“I see myself as a resource,” she says. “I am here to listen to what your needs are and give you the best possible guidance for you when it comes to your financial needs.” NDN



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Mason Murawski Photography

Canine Comfort

By Narielle Living

There is something very powerful about having a dog to help during a time of grief. Sometimes a canine's presence can bring us comfort in a way nothing else can. Benjamin Doodle of Bucktrout Funeral Home has been trained as a therapy dog and works diligently to provide love and comfort to people griev-

ing. The one thing he does not provide, however, is tissues.

His handler, Diane Compagnone-Twist, explains, "We were at one point trying to teach Benjamin this tissue trick where he is supposed to go to the tissue box, grab a tissue, bring it to you. We had to stop that trick

because he started either just pulling all the tissues out of the box or running around the funeral home with a tissue box in his mouth." Although it lightened the mood and helped some people, they then had to break the habit of him stealing tissue boxes.

As the handler, Diane is the person who

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cares for Benjamin and undertakes a portion of his training. “I’m the one who has to be, not the mean parent, but I’m the one who has to get on him to make sure he stays focused and he’s listening.”

She and Benjamin live in Gloucester and work at Bucktrout Funeral Home in Williamsburg. Born in New York, Diane lived in New York State as a child before moving to California, where she and her family lived for a few years. Eventually, the family ended up in this area because of a job at the shipyard coupled with a desire to return to the East coast.

When Diane was a high school student, she toyed with the idea of working in forensic anthropology. “I was really into the show *Bones*,” she says. “I thought that was really cool, but when I toured VCU, I realized that the big colleges were not for me. So, I started a search online for smaller schools or a community college.”

At that point, she discovered that she could attend college to become a funeral director.

The idea appealed to her and her career path was set. She attended Tidewater Community College, worked as an intern and eventually moved into the job she has now.

The biggest question most people have for Diane relates to the difficulty of a job in what might be a difficult environment due to the nature of funeral work. “It can be [difficult], but it’s rewarding at the same time. I know families don’t want to be here. But we are here to try to make things as easy as possible for them. I love each and every one of my families and enjoy meeting all the different people. It’s just sad that I have to meet them under these circumstances.”

The story of Benjamin’s employment is a little different. One day, Diane’s coworker, Lindsay, joked with everyone about bringing a dog to work at the funeral home. “As a joke, she put together a PowerPoint [presentation].” The PowerPoint slides outlined the benefits of having a dog on staff and it got sent to a vice president, who decided to show the owner, who thought it was a great idea.

“About two to three days later, I found myself in the van on my way to North Carolina with Lindsay to go pick up this puppy.”

At that point, Benjamin was about eight weeks old. A dog trainer came to their location to work with him and teach him obedience skills. “She would come in about three days a week, for four to six weeks at a time, then he’d get a break and he’d go to the next level.” Benjamin passed his Canine Good Citizen test, meaning he was ready to work. Diane says the combination of the trainer and the people at Bucktrout teaching him is what helped him advance his obedience skills. “He still has his moments every now and then, but he’s a puppy. He’s only two.”

Diane says that in general, Benjamin is pretty good about not jumping on people. “If he really knows you, and he knows he can be bad around you, he will. But that’s only people he knows. When families come in, he’s pretty good at keeping all four on the floor.”

Benjamin lives with Diane full time in what she terms the “small zoo” at her house.

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"I say I have two-and-a-half dogs, because Benjamin lives with me, but the funeral home covers all of his vet bills and things like that. I have three rabbits. One of them is Benjamin's best friend. Her name is Steve, and I have five guinea pigs."

Diane has had guinea pigs since high school. "They're fun little creatures," she says. "I know they do better in groups." Other people, who have found themselves with guinea pigs and kids who no longer want them, will sometimes reach out to Diane about taking the animals in. "I'm kind of like a guinea pig rescue. And at one point my herd was up to nine pigs."

Her rabbit, Steve, was another rescue. "He came from an old co-worker who texted me one day that somebody's kids had stopped playing with a rabbit." Diane wanted to make sure that the rabbit was well taken care of, but her husband, Matthew, had other ideas. The house was getting a little crowded, and he wasn't sure they could take on another animal. In the end, Steve the rabbit came to live

with them.

Fortunately, Steve the rabbit has been very good for Benjamin. "She's the best rabbit," Diane says. "She gets along with Benjamin, and Benjamin loves her. At first I thought he was messing with the rabbit, but it turns out the rabbit was playing with the dog."

Benjamin is at the funeral home with Diane about five days a week. "It really depends on my schedule," she says. "He's usually here every day that I'm here. He's here for anyone who wants him so we'll let the families know, hey we have a dog here. If you guys are dog people, I can bring him in, and you can play with him while I go and do some paperwork. He works services, so we'll have him on a leash in the front hallway. He's got a little bow tie that matches all of our male staff ties. He's welcome to be at the cemeteries here in Williamsburg, so sometimes he goes to the grave site with us."

Benjamin stays at the Bucktrout facility, although occasionally he will travel to the Denbigh location. Pre-COVID, when the facility

held events, he would be present for those. But today, with most things shut down still, he remains largely at Bucktrout.

Diane says that Benjamin is almost completely free to roam, meaning he didn't have a baby gate in the front office when he was little and he was still learning the true meaning of the word "stay." That works out well for the employees at Bucktrout. "When we're setting up, he can just run around the funeral home and we don't have to worry about him."

At a time of grief, when families are preparing to see their loved one for one last time, Diane Compagnone-Twist and Benjamin Doodle and the people at Bucktrout are there to provide comfort. "We're here for all of our families. We're here to help them at their time of need, and we're here to try to make things as easy as possible." Benjamin is always available upon request. "He doesn't think he's working, he just thinks he's having a good time here. He thinks it's great that he gets to see all these families and get all this attention. And he's loving them." NDN



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Healing Words

By Narielle Living

Laura Fiorentino hopes that the message of hope and healing in her newly released book will reach someone who needs it. Laura wrote “God Does Not Feed the Birds, I Do” as both a healing journey for herself and an outreach to others who may be caught in an abusive relationship. “It takes strength, and it takes the willingness to stop being a victim and look in the mirror and be accountable for what you’ve allowed to happen and recognize that it’s okay that it happened,” she says.

Laura grew up in historic Lexington, Mas-



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sachusetts, in a second-generation Italian-American household. The move to Virginia happened when her husband, who was in the military, was assigned to work in Norfolk. As a military family, they ended up moving ten times, but they came back to Virginia and this area because this felt most like home. “When we got toward the end of my former husband’s career, Virginia was a natural fit,” she says. “I wanted my children to go to the schools here, because [the schools] are wonderful. All three of my children went to Virginia Tech.”

In addition to wanting to settle in an area with good schools, Laura had a need to settle into a home where she could create a garden. “This was the only place we ever bought a house in 26 years of military life,” she says. “It was very important to me because I’m a gardener, and I needed to have a place where I could dig. I didn’t get to really dig for 26 years.”

Laura had decided she wanted to be a writer when she was in college. “I was a sociology major, and I had one professor that I really enjoyed. I took everything he had to offer. All we

ever did was read and write. He would send us out into the community and say go research this and then come back and write about it, and I realized how much I enjoyed it. There was a real freedom in it. He wasn’t an orthodox academic, so a lot of my writing was a narrative platform.” After graduating with an undergraduate degree, she continued in graduate school. “I thought I wanted to be a writer for television,” she says. “I wanted to get into entertainment and write documentaries and dramas. I thought I would end up in public education, doing original productions out of WGBH in Boston.”

While in graduate school, she enrolled in a film class. “I absolutely fell in love with film. I started playing with screenplays and I actually wrote one while I was in graduate school.” It was toward the end of her time in graduate school that she met her former husband. “I fell in love with him.” Her plan was that they would move to California where she could pursue a career in film. “He graduated at the top of his class. When you graduate at the top

of the class, you get your choice of orders, so he put in orders for San Diego. I was looking out there to find a place where I could get my foot in the door and do some writing.” However, due to a bureaucrat glitch, they ended up with orders to Virginia and couldn’t change them.

Today, Laura is divorced and works at York High School in the special education department. “I do inclusive teaching in collaboration with the English department. I’ve kind of carved out a niche for myself as the English teacher in the special education department.”

In addition to her day job, she spends her time writing, which helped her healing process from her divorce. “I was married for 30 years. And it was clear when it ended that something had to happen and it had to end but it was horrible,” she says. “I wanted to write. I wanted to sit down and write. The memoir was cathartic, it was an opportunity for me to see what I could do with words.”

Laura had other works she wanted to write but during the fallout from her divorce, she felt stuck. At the time, she was seeing a healer,

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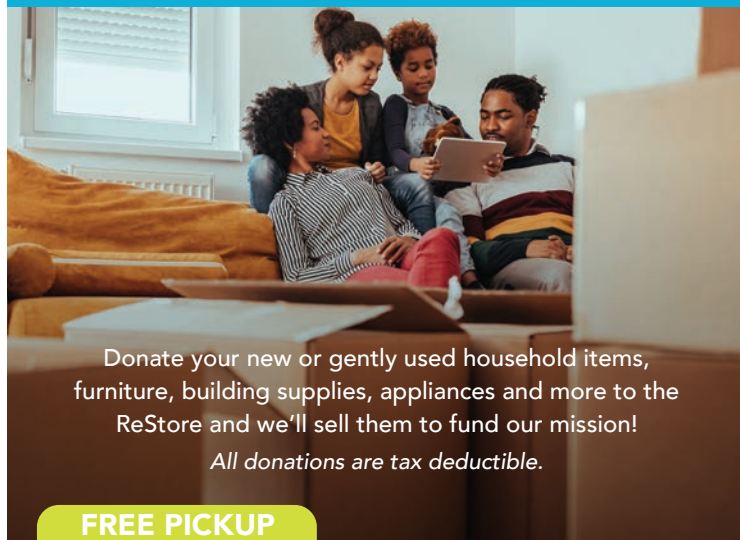
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Sharon, to help her cope with the emotional aftermath. “Sharon said to me one day, ‘Laura, I know you want to write.’ I said yes, I want to write but I can’t because I’m dealing with all of this. She just looked at me and said, ‘Write this.’ I went home and I started that day.”

Her experience in writing this memoir was powerful, and it allowed her the opportunity to step back and observe her life. “Everybody’s going to have a different process but when I wrote the memoir, it was very deliberate and people who have been in those relationships will see that.” Laura says that her memoir discusses some of the typical aspects of co-dependent relationships that played a pivotal role in her marriage. “This includes name calling, gas-lighting, the obsessive need to control, addiction issues, the victim mentality on the part of the non-abuser. It’s all deliberate in the memoir.” The purpose, she says, is for people who may be in this type of relationship to recognize themselves and perhaps being to start the process of moving beyond this issue. “Hopefully, people will say here’s a story of someone who

did it, I can do this too. I want the book to do well, but I really want it to be of service too.”

Laura has drawn much knowledge and inspiration from Ernest Hemingway. She credits him for her writing process. “When he sat and wrote a book, he always knew what he was going to write about the day he was going to write about it. And he always stopped his writing when he knew what he was going to write about the next day. I kind of follow that process.”

Writing a memoir was a bit different, though, as her first draft was a stream-of-consciousness piece. “I wrote out the first draft and I sent it to people I trusted who would give me honest criticism and be supportive because that’s what I needed. I was still fragile emotionally, and from there, I wrote the next draft and sent it out, and by the time it got ready to send to the publisher, I think that was my fourth draft.”

Today, Laura is focused on her next work, which is fiction. “My novel focuses on Little Italy and New York and the coming of age of

a character that’s loosely based on my grandmother.”

The creative process is different for everyone, but Laura notes that writers tend to share certain traits. “I think we’re naturally empathetic. We’re somewhat introverted, and we’re keen observers about what’s going on around us. We take that and try to craft a story around it that’s based on what we know.” She notes that someone like Ernest Hemingway, who was in so much pain, might have been using writing to cope with his internal burdens. “He was a man that was in extraordinary pain, yet he was able to write, and he wrote some brilliant pieces.”

Laura Fiorentino believes that writing can be healing for anyone, as it can be used as a cathartic exercise. She encourages those who carry an emotional burden to use writing to let go of emotional baggage.

“I would add that if you have enough wherewithal to know that you’re not sorted out, and you can sort yourself out and write about it, then you have so much more that you can do after that.” NDN

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Living

with MS

By Narielle Living

Jeanette Ashlock has a passion for helping people who have multiple sclerosis (MS) succeed in life. This passion grew from her own struggles with the disease and a faith that she would not be beaten by the challenges of the disease.

Born in Williamsburg, Jeanette chose to stay in this area. "I wasn't one of those kids who flew far from the nest," she says. She worked for the county as an executive administrative assistant until she was diagnosed with

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MS.

“October 4, 2001, I was diagnosed with MS,” she says. “Before my diagnosis, I was doing great. I was just having these weird issues with my limbs, and my shoulders would draw up to my neck.” Thinking this was strange, she contacted her doctor who said it was probably carpal tunnel syndrome. “Everything back then was carpal tunnel.”

After ruling out carpal tunnel, her doctor sent Jeanette to a neurologist. “But of course you don’t get to see a neurologist within a month or the next day. That was three months down the road.” While she waited, her muscles continued to freeze up on her. “I would literally walk from my office just a short distance, and I would just lock up. I would have to wait for it to go away and then I could get the movement of my arms back.” Obviously, this could have possibly become dangerous for Jeanette if she had been driving when an episode occurred.

She decided to go to the local Urgent Care

in Williamsburg. The doctor there asked her a series of questions and then said he wanted an MRI of her neck. “He gave me the spongy collar to wear,” she says. Not long after that, Jeanette fell down the stairs of her father’s deck, but she does not want to blame MS for that fall. “I don’t blame it on MS,” she says with a laugh. “I was trying to hurry up and get to the state fair for funnel cake.”

Once the MRI results were complete, the doctor from Urgent Care called her to tell her she needed to see a neurosurgeon immediately. “I went to one of the best neurosurgeons in Williamsburg, and I believe he saved the progression of my MS.” She went to see him on a Tuesday, and he told her she needed to have surgery on Thursday. “I’ll never forget that picture was on a Tuesday, and he comes in, puts my MRI up and says you have a gap vertebrae, vertebrae three and four. This is on a Tuesday, and he says you’re going to need to have surgery on Thursday.” The doctor expressed concern that she had already fallen,

and when she tried to explain the funnel cake story, he wasn’t buying it.

“I put up my little finger and said that’s not in my plan.” But the doctor was insistent that she get immediate care. He told her she had multiple sclerosis and needed to go see a neurologist at the Williamsburg Community Hospital. “That’s what it was called back then,” she says.

Despite her diagnosis, Jeanette was anxious to return to work. But she was unable to do so. “I was in the hospital too much,” she says. “I was in every three months, getting IV steroid treatments because I was having exacerbation after exacerbation after exacerbation.” Within a matter of years, her disease took over and she progressed from using a cane to relying on a wheelchair. “By 2008, I was also having seizures.”

Originally, she wanted an electric wheelchair but medical professionals were insistent that an electric wheelchair would further debilitate her. So she used a regular wheelchair



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and began to build up her arm muscles. This led to the next phase of her disease, the phase where Jeanette stood up and took charge.

“I had a girlfriend who wanted to lose weight,” she says. This friend encouraged Jeanette to join her at the local Curves gym, an idea which made Jeanette somewhat anxious. “I’m nervous to be at a gym around all those people doing their thing,” she says, remembering the feelings she had about the situation. At the age of 38, she was still young but felt acutely aware of her clumsiness. “I felt ashamed and embarrassed,” she says. “I’m in a wheelchair and using a cane.” She decided to push those feelings aside and give it a try, so she began going with her friend. She also began to increase her physical activity. “I started just walking to the mailbox and back and going a little farther [each time].” She says that as

she continued to slowly develop her muscles, her body gained some usage back, and by the end of 2008, she no longer had to rely on her wheelchair.

“I want everybody to know this: take a deep breath. I know it feels like you hit a brick wall, but you won’t fail. You just have to figure out how to strategize and do it different. It’s like you’re given a new deck of cards, so how are you going to play them?”

~Jeanette Ashlock

Once she was up and walking again, things began to shift. She lost weight and gradually gained hope, something she shares with others as being the key to staying healthy while dealing with this disease. “[Staying healthy] men-

tally affects you physically,” she says. She was determined to continue moving and keep the momentum of gaining control over her body.

She says it was the combination of positive thinking and faith that facilitated much of her healing. “A lot of faith helped me in 2009.”

Today, Jeanette spends much of her time working with others in the MS Society, mentoring people who are newly diagnosed or struggling with their health. She discovered the MS Society when she was first diagnosed, and it was a great source of information and comfort for her. “When I was first diagnosed, that was one of the first places I went to for information because I didn’t know anyone in Williamsburg that had MS. I didn’t understand it.”

Jeanette says that once she began to accept the parameters of her disease, she became more involved with trying to help others and



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work with the MS Society. “Around 2001 is when I first went on the website to look things up,” she says. “About 2007 or 2008 is when I started really trying to get involved.” In 2013, Jeanette and another woman began to run a support group in Williamsburg. “Eventually [the other woman] had to stop helping facilitate the support groups, and now I have taken it over completely.” In addition, Jeanette has volunteered to work with the MS Walks, which benefit the nonprofit group.

On May 1, the Walk MS Williamsburg will be held, but this year it is virtual. On June 5, the MS Society will host the fundraising event Bike MS: Colonial Crossroads in Williamsburg. Details for both events can be found on the National MS Society website provided at the end of this story.

One of Jeanette’s goals is to continue to bring education and awareness to the community, both for people living with MS as well as caregivers. “I do not want anyone to have a beginning like I did, because I was depressed for

eight years,” she says. “I want to show them yes, you can still go to college, but it will look a little different than your peers. Your work is going to look different than your peers.” She wants to reassure caregivers that it’s okay that they do not understand this disease, because neither do the people who live with it. And it’s okay to want some relief from caregiving. “Do not feel alone in this.”

Jeanette Ashlock advises people dealing with MS as well as their caregivers to take a deep breath. “I want everybody to know this: take a deep breath. I know it feels like you hit a brick wall, but you won’t fail. You just have to figure out how to strategize and do it different. It’s like you’re given a new deck of cards, so how are you going to play them?” NDN

For information on support groups, email Jeanette at wearmswinners@gmail.com

To sign up to participate in or volunteer with the MS Walk or the Bike event, go to www.nationalmssociety.org

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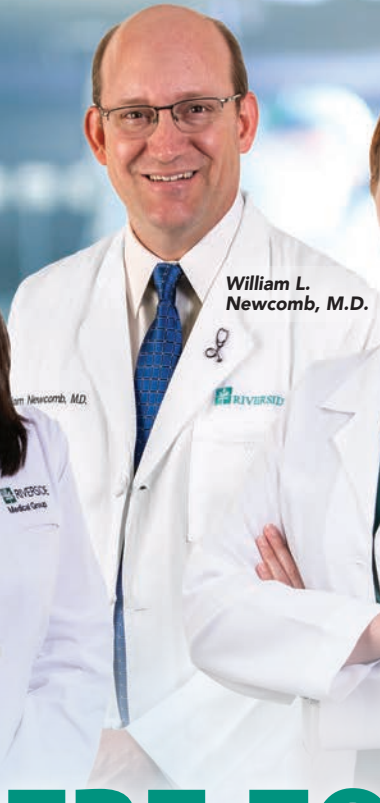


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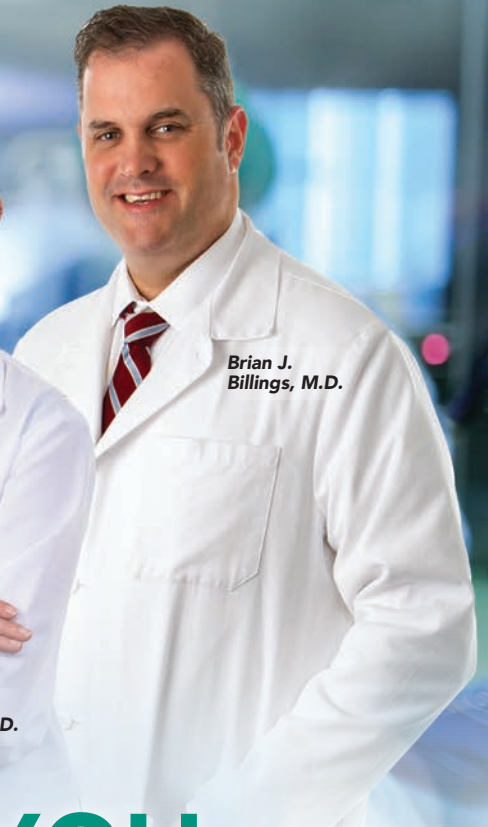
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