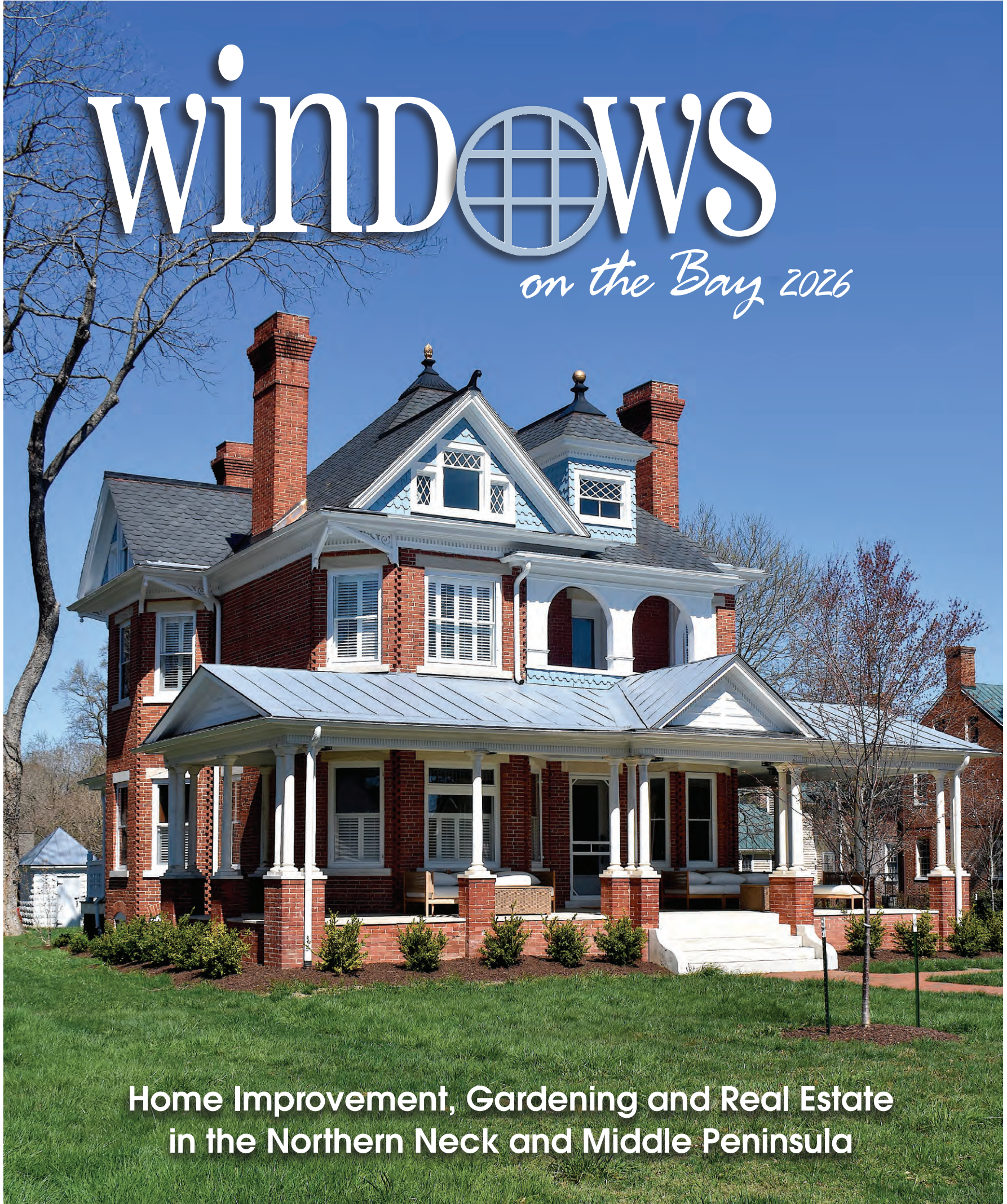


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*on the Bay 2026*



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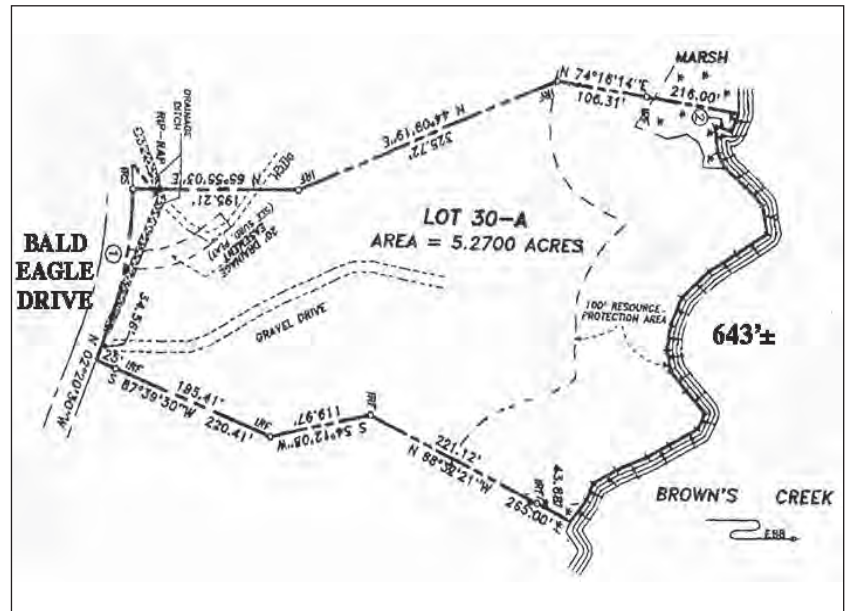
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# windows

*on the Bay 2026*

Spring has us thinking about flowers, garden tours and home improvement.

It's also the time most home sellers put their properties on the market. We have some advice for the first-time home buyers from seasoned real estate professionals.

We've also talked to some garden pros about what to plant, when and where.

Two of our reporters have highlighted historic homes, Marble House in Middlesex County and Verville in Lancaster County. Both are centuries-old and lovingly restored.

And after this past winter's frigid temperatures and accompanying skyrocketing electric bills, we've talked to HVAC experts about a trending alternative to traditional systems—the mini-split. See why it's growing in popularity.

If you want to take a peek into some of the area's most beautiful homes and admire their gardens, get your tickets now to the late-April Historic Garden Week tours in the Northern Neck and Middle Peninsula. Homes in Lancaster, Gloucester and King & Queen will be on display.

We're so happy the warmer weather is finally here. Let's get outside and enjoy it.

Happy spring cleaning and happy gardening!

*Susan & Lisa*

susan@rapprecord.com  
lisa@rapprecord.com



## on the cover

Marble House in Urbanna  
photo by Larry Chowning

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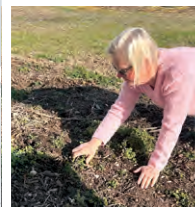
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# Beginner gardeners should start small, build on successes

Whether yearning for a grand outdoor oasis or simply a few vegetable plants for the patio, the journey to a dream garden begins with baby steps. “Start small, and build on your successes,” said Ed Olsen, Virginia Cooperative Extension Master Gardener director and consumer horticulture specialist.

Beginning gardeners with only a windowsill can try growing small container herbs that are readily available at grocery stores year-round, or at local nurseries and garden centers during the growing season, according to the Virginia Farm Bureau Federation.

Aspiring vegetable gardeners should start by scouting for an outdoor spot that gets over 6-8 hours of sunlight per day.

“Container gardens are a great place to start,” Olsen said. “If you can grow plants in a container on your deck for the summer, then you probably can succeed in moving them out to the yard the next year.”

Those looking to beautify their yard with ornamental plants should pick an area for creating a small garden bed to get started. The spot will help determine which plants to choose.

After selecting the location, get to know the soil. Gardeners can acquire a soil test kit from their local Extension office and submit a sample to the Virginia Tech Soil Testing Lab.

Raised beds are another great option for beginners who are unsure about their soil and want quick success. A 4-by-8-foot bed is generally a good size to start.

After identifying the garden’s location, create a list of desired plants with matching light and soil requirements.

Perennial plants are great options for beginner ornamental gardeners—offering “immediate gratification” and extended blooms. Tomatoes and peppers are generally easy to grow and popular options for beginning vegetable gardeners.

It’s also important to:

- Space plantings based on the size the plants will grow into—not the size of the container.
- Avoid digging deep holes for planting. The hole should be no bigger than the plant’s container.
- Water ornamental plants properly the first year for proper establishment.
- Visit [pubs.ext.vt.edu](http://pubs.ext.vt.edu) to access Extension’s 2026 Pest Management Guide.
- Read more “Gardening 101” tips in Virginia Farm Bureau’s Cultivate magazine.



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Dan and Tammy Caskie have recently restored two historic Urbanna buildings, which includes the Marble House, a 1905 home built from brick and marble salvaged from the "Great Baltimore Fire" of 1904.

# Marble House:

*Urbanna centerpiece transforms into a showcase once again*

story and photos  
by Larry Chowning

**G**rowing up in Urbanna in the 1970s and 80s created such fond impressions on Daniel (Dan) Caskie that some 50 years later now he and his wife Tammy have come back and given new life to two of the town's historical treasures.

Dan and Tammy purchased the 100-year-old Town Hall building on Cross Street in 2023 and restored it and have now finished the restoration of the circa 1905 Marble House on Virginia Street.

"If I hadn't grown up in Urbanna, I don't know that we would have taken on such a project as the Marble House," said Dan. "I remember as a kid, the old house sitting in the center of town with no one living in it. It was very visible with no life in it and I would think even then, what a great house!" he said.

"When it came up for sale, Tammy and I agreed that the house is a town centerpiece, along with Lansdowne, and it deserved to be showcased like it was when it was first built."

The Marble House got its name from the tons of marble used in the construction of the house. There are marble floors on the porches and in the basement, marble front steps, and headers and sills on the outside windows.

The Marble House was built circa 1905 by Lord Byron (L.B.) Van Wagenen. According to Van Wagenen's granddaughter, the late Eunice Yester, the marble was obtained from a Baltimore salvage company that came from the 1,500 homes that burned in the "Great Baltimore Fire" in February 1904. The brick and marble used in the house were delivered to Urbanna on sailing schooners and hauled to the construction site by oxen-drawn wagons.

### *Van Wagenen family history*

L.B.'s father, David B. Van Wagenen, was born in Ulster County, N.Y., on Oct. 5, 1817 and moved to this area as a shipwright in the early 1830s. He had learned the boatbuilding trade in the Hudson River area.

David married Emily Frances Crittenden in Gloucester on July 1, 1832 and they settled in the house in Urbanna known today as the Wormeley-Lee-Montague House across the street from the Marble House. L.B. was born July 25, 1861 upstairs in the Wormeley-Lee-Montague House in his parent's bedroom.

David used his shipwright skills to start a pile-driving business building wharves throughout the bay region. L.B. went to work for his father at an early age and the business flourished. While working on a pile-driving job in Tilghman Island, Md., L.B. met Eunice Frances Cummings, a daughter of a local waterman, and they married on June 5, 1895. They would move back to Urbanna where the Van Wagenen business ventures continued to grow.

L.B.'s businesses would grow into full ownership of the pile-driving business, part-ownership of several commercial sailing vessels, an oyster house on Urbanna Creek, a pickling processing plant and a grocery store in town.

By the 1880s, the pile-driving business had prospered to the point L.B. had several pile drivers and accompanying vessels, as well as one steam-powered ship. The pilings used in the marine business were cut and shaped from trees on Red Hill, just outside of Urbanna, where the Van Wagenens' owned property. The old portion of the cemetery on Red Hill was started by the Van Wagenen family and L.B. and family members were some of the first buried there.

### *The house history*

L.B. and Eunice had six children to survive to adulthood. After the birth of the fourth child, L.B. was able to complete the Marble House. The contrast of the old colonial mansion of Lansdowne next door to the only Queen Anne Victorian style house in town surely was a point of conversation among townfolk who were still rebounding economically from the Civil War and Reconstruction period.

Urbanna had not seen such grandeur since Lansdowne was built in the late 1700s. The Marble House was truly a mansion. The walls in the house are four bricks thick with a space in the middle for insulation. The home had its own battery house, a sulfuric acid



**There is ornate wall paneling throughout the house.**



**A modern kitchen has been installed in the house. The kitchen was originally in the basement, where food was cooked on a wood cookstove.**



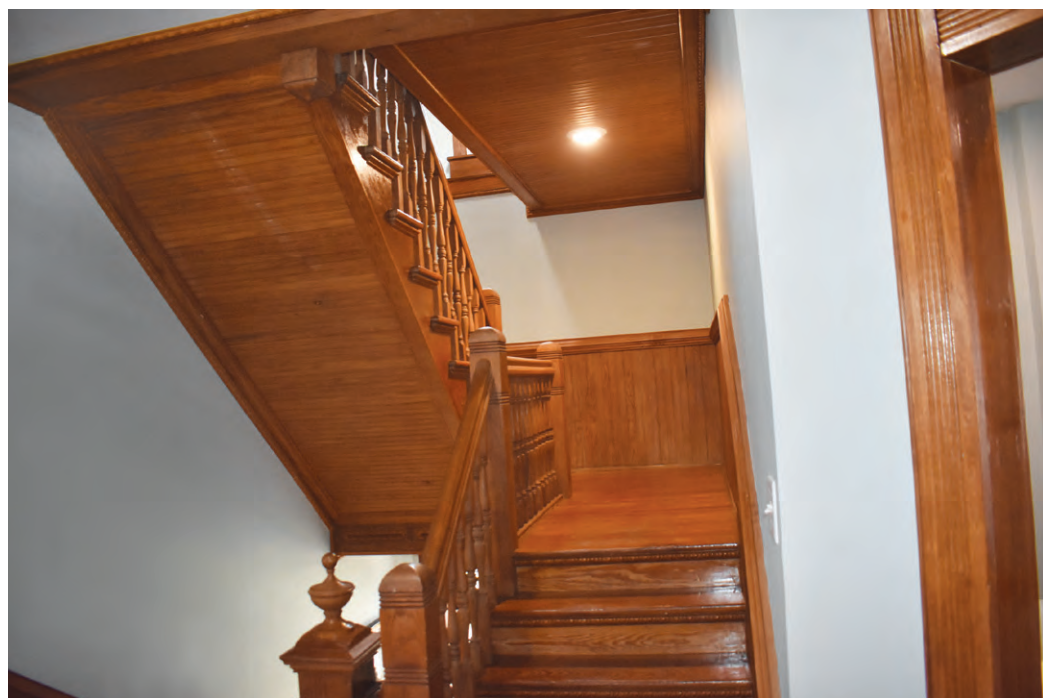
**The wine cellar has an exposed brick wall.**



There are ornate fireplace mantels throughout the house.



This eagle claw bathtub was original to the house and has been given modern fixtures.



Decorative stairs go up to all three floors.

lighting system before electricity to power lamps inside the house. It also had the first indoor bathroom in town and it had marble wainscoting. The house was colorful as L.B. and his wife brought out his Dutch heritage using bright colors on the decorative outside areas of the house. The family had a live-in cook and nannies for the children.

The family's luck and fortune, however, turned bad in 1921 when L.B. suddenly passed away and shortly thereafter a storm destroyed the family's pile-driving business and heavily damaged the sailing vessels — a fortune lost. Eunice was left with small children, one only six years old and had to provide for her remaining family. She maintained the store for a period of time, worked in the Urbanna Manufacturing Plant shirt factory as a seamstress, sold women's

garments from a mail-order house, sold nuts from the pecan and walnut trees in the yard, baked pies to sell, did clothing alterations and rented rooms to travelers. Her son Alton Van Wagenen converted the second and third stories into apartments each with a kitchen and bathroom.

Eunice died in 1962 and her daughter E. Frances Sanders and her husband lived there until their deaths. The ownership of the home then went to L.B. and Eunice's granddaughter Eunice Yester, who made improvements to the home starting about 1999.

She recalled the many Christmases prior to World War II when the adult family members would congregate in the large parlor room. The Christmas tree would be in the middle of the room, and the children, including herself, would be at the top of the staircase

to watch the activities of the adults.

### *Dan and Tammy Caskie*

Dan, 63, grew up in Urbanna moving here with his parents as a boy in 1972. He graduated from Middlesex High School and followed in his father's footsteps becoming a civil engineer. His business is in Richmond.

Dan and Tammy reconnected to Urbanna in 2023 when the couple purchased the Urbanna Town Hall from the Town of Urbanna. The Caskies converted the upstairs into a home for themselves and the downstairs into a rental unit.

"Even when we were buying the Town Hall building, the Marble House was on our radar as a town treasure that needed restoration," said Dan. "We talked

about buying it, if it came up for sale. Then we'd think, 'what will we do with it?'"

When it recently came up for sale by a Van Wagenen family member, the Caskies purchased it and restored it. During the restoration, A.B. Gravatt, owner of Lansdowne, was installing fencing and working on his grounds. The Caskies and Gravatt partnered to use the same fence company to install the same style fencing and landscaping to coordinate a similar look along Virginia Street.

Dan said that the house was originally built with gutters built into the roof that drained into an underground terracotta system which had long ago failed. The negative result was constant standing water in the basement. "One of the biggest challenges with this property was figuring out how to get the water away from the house and out of the basement," said Dan.

He was able to accomplish that with some major landscaping changes and redirection of water from the roof.

"We also wanted to brighten up the house. It was dark and dreary," he said. They installed LED lighting and recessed ceiling lights in some areas of the house, particularly in the basement. "The basement was dark, wet and gloomy," said Dan. It now has a game room, a wine cellar and has lots of light.

The Caskies installed new heating, ventilation and air-conditioning, a new kitchen, and created two bathrooms and a laundry room by eliminating a bedroom. With the wood from the demolition of the bedroom, a barn-style sliding door was built and installed in the basement.

The Caskies kept all the ornate paneling, the impressive stairway, chimney mantels and pieces, decorative doorway molding and other built-in structural elements reflective of the time that the house was built. They created a wine cellar in the basement with an exposed brick wall. They also found a treasure behind one of the walls. A board with "L.B. Wagernen" (spelled wrong) "Urbanna, Va." used by the shipping company at the time to denote where the materials were going. The board is now mounted under a window in the basement.

The Caskies are using the Marble House for family and friends to stay when in town but would be willing to sell, providing the right people were to come along who have a love and understanding of what the Marble House means to Urbanna — and to Dan and Tammy!



Doors feature working transom windows overtop for ventilation and heat distribution.



A closeup of the fireplace mantel paneling speaks to the wealth of the Van Wagenen family at the time.



## Prepare a yard for evening entertaining

Even when the sun goes down, the opportunity to entertain outdoors is still possible. Transforming a backyard into an evening oasis does not necessarily require major renovations, but it should involve adjusting the atmosphere to facilitate comfort and visibility. The following tips can help hosts optimize outdoor spaces for nighttime events.

### **Layered lighting**

Lighting is the main priority when hosting at night. Lighting establishes ambiance and creates safety in the space. Hosts should avoid floodlights which can be too harsh and create a clinical feeling. Instead, melding different lighting options together can set the scene. String lights provide a warm, even glow that can outline the perimeter and “ceiling” of an outdoor room. Low-voltage LEDs or solar lights can make walkways more visible and call attention to changes in elevation. Accent lighting, such as small spotlights uplighting trees or architectural features, will create depth and keep the yard from feeling like an abyss beyond the patio or deck.

### **Create focal points**

Individuals will gather around various focal points in the yard. These established zones will encourage conversation and other activities. A fire pit is a natural magnet for outdoor events. Arrange seating around the fire pit to keep conversation flowing. An outdoor bar also is a great place for people to gather, whether it’s stocked with alcoholic or non-alcoholic drinks. Mark off an area where people can mingle and dance. Set up an outdoor speaker in this area.

### **Outdoor comfort**

Contending with bugs and weather is a natural side effect of spending time outdoors, particularly in the evening. Citronella candles can keep mosquitoes and gnats at bay. A simple electric floor fan also can be effective against mosquitoes, which are weak fliers that can’t fly against the breeze. A fire pit, propane patio heater and a basket of blankets can help tame the chills if the temperature drops. Keeping pop-up canopies at the ready will help if rain starts to fall.

### **Accessibility to food and drink**

Beyond the bar, having self-service stations in various spots enables guests to grab food or drink as needed instead of having to trek indoors. Make sure these spots are well-lit. Space drinks away from the food to prevent traffic jams. Invest in some covered containers that will keep food safe from ants or flying insects and trays to easily transport glassware and other items back into the house.

A yard can be a magical place to entertain at night when hosts take a few extra steps to ready the space.

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# Do-it-yourself home gardening: keep it simple



by Lisa Hinton-Valdrighi

Last fall, after looking at spindly and unkept boxwoods for 30 years, my husband and I decided to remove the seven bushes that ran along our front porch and down the side of the house. When we did, I also decided to rip out four unattractive and unproductive rose bushes—which I now know had rose rosette virus.

I'm starting this spring from scratch with two bare flower beds in front of my house, which prompted this article. What do I plant? Where do I plant it and what is going to thrive in my full sun bed?

I should also mention I don't have a green thumb and honestly hate maintaining a flower bed, so I want heat and drought resistant plants because you won't find me in mid-July watering my blooms.

I turned to longtime landscaper, BJ Jett, for

direction. Jett owns Boxcroft Inc. in Reedville and although the business no longer stocks and sells plants, it did for many years and continues as a landscape and lawn maintenance company.

Jett says her first question for clients starting from scratch is what plants do you like and do you have an idea what you want your garden to look like?

I didn't know what I wanted, only what I didn't...no more boxwoods! Although I love the greenery, the bushes needed too much maintenance and mine had been planted too close to the house, blocked access to our crawl space and hid our front porch.

I do, however, still want some type of greenery, a perennial border at the rear of the bed. Jett suggested a lower-growing perennial since my porch is low to the ground. "And don't pack it in," she

said. "Too much is too much work for yourself. Simple is easy."

By that she meant, one rear row of perennials and then a row of colorful annuals in front. I had three to four rows in the bed prior with a row of boxwoods and rose bushes, then a row of grasses and finally a row of annuals.

"You want to plant something that is appropriate for the size of your garden," said Jett. "And of course, what you plant depends on the sun, whether it's full sun or shade, and how large it will get." Jett said when picking out plants or flowers, "remember that everything is going to get bigger than it's supposed to."

For my greenery, she suggested a low-growing variety of distylium or hoogendorn. Hoogendorn is a compact Japanese holly. It has a boxwood-like



Portulaca is a sun-loving, drought tolerant annual ideal for Zone 7.



Distylium is an evergreen that grows with dense and layered branches. It grows three to four feet tall and can grow in full sun or part shade. Photo by Lisa Hinton-Valdrighi

appearance and can grow to four feet tall but it's a low-maintenance shrub that thrives in full sun and is relatively drought-resistant once it's established.

Distylium, according to a Southern Living article, is the "best landscape plant you've never heard of" and it's "a southern gardener's dream plant," an evergreen with dense, layered branches with most varieties.

Hostas are also hardy perennials and are available in both full sun and shade-loving varieties.

With the region's often hot, dry summer months, heat tolerant and drought resistance plants and flowers are a must. We fall into Zone 7 or 7B, with a last frost in late March or early April and the first frost in mid-November.

"Typically you want to plant something that doesn't require a lot of maintenance. You don't want to have to be out there watering everyday," said Jett.

Leigh Carter, the garden center manager at M&M Building Supply in Hartfield, suggested succulents as a great addition to a sun-drenched bed. They are hardy and productive even in rock beds.

For color, her annual picks are geraniums, portulaca, vincas and lantana. "Petunias are pretty but not drought tolerant," she stressed.

"Spring and fall is the best time to plant no matter what the plant is," said Carter. Late March, April, May and early to mid June are prime planting times. July and August are the months you need to water to keep things alive.

"A lot of my customers want to plant something in the middle of July. They think they can just throw it in the ground and leave it but that plant still has to be established to thrive," she said. "They'll come in July and say my flower or plant isn't looking good, I



**BJ Jett pulls weeds to prepare a bed for planting.** Photo by Lisa Hinton-Valdrighi



**Celosia is a heat-loving annual that thrives in full sun and well-drained soil. Their vibrant colors last throughout the summer until the first frost.** Photo by Lisa Hinton-Valdrighi



**Rose rosette disease had infected all of my rose bushes. The condition causes roses to grow deformed stems, leaves and flowers. Bushes often have new red growth that never turns green with very thick stems and flower buds that grow in tight, tiny clusters. The virus is spread by a parasite from one plant to another. If one plant has the disease, you can assume the other nearby bushes will soon develop it.**

want to replace it. But what they have to realize is if you replant you have to take care of it.

“You can plant in the middle of the summer, but you’re going to have to treat it like a newborn baby,” said Carter.

Carter said the best thing for gardening newbies is to research what perennials and annuals thrive in the zone, and then of course, find out if the garden spot is in sun, shade or part shade.

Sedum is a low ground cover she suggests. It spreads but doesn’t completely take over the garden. She also likes cat mint, black-eyed Susans, lavender, blanket flowers and achillea.

Melanie Ercelino, the new greenhouse manager at True Value in Kilmarnock, also suggests clematis, a climbing perennial that loves sun.

Morning glory, zinnias and hibiscus are also sun lovers.

“The good thing about annuals is you can change them up every year for a different color bed,” said Jett.

There are a few plants they all agree on avoiding. Native plants tend to spread rapidly and take over a garden. Gardenias don’t do well in a harsh summer and barberry bushes, although they are tough, colorful shrubs that are deer and disease resistant, produce thorny stems that can be painful to prune.



The best bet annuals for Zone 7/7B are:

- Full sun—marigolds, zinnias, lantana, sunflowers, celosia, geraniums, portulaca, pansies (spring and fall) and dahlias.
- Part shade/shade—begonias, impatiens, coleus and salvia.



Arizona sun blanket flower is a heat and drought tolerant perennial with red flowers and yellow tips. It blooms continuously from summer to fall. Photo by Lisa Hinton-Valdrighi



Hoogendorn is a compact Japanese holly that resembles a boxwood but does not grow as big.



Vinca produces white, pink or red blooms from summer to fall. It loves heat and is drought-tolerant. It’s ideal for sunny gardens and containers.



Another hardy and versatile perennial is yarrow, which produces tiny, tightly packed flowers. Photo by Lisa Hinton-Valdrighi



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# BRICKS & MORTAR

On these pages we have a sampling of the dozens of commercial and public works projects in Lancaster, Northumberland and Middlesex counties. Some are new constructions in progress, some are recently completed and others are major renovations of existing buildings which have occurred over the last year.

**IsaBell K. Horsley Real Estate has served the area for decades. The new office building in White Stone, designed by Randall Kipp opened in September 2025. Photo by AnnGardner Eubank**



**In July 2025, the Northumberland Family YMCA opened the Brent Family Aquatic Center which features a retractable enclosure for year-round enjoyment of the pool. The facility is at 6348 Northumberland Highway in Heathsville. Connemara Corp. was the general contractor for work in preparation for the pool enclosure, which was installed by the manufacturer, DynaDome. Photo by Jackie Nunnery**



**Workers are finishing the 4,400 square-foot terminal building at Hummel Field airport in Topping. The Virginia Department of Aviation (VDOA) will pay for 89% of the cost of the \$1.7 million terminal (about \$1.5 million). The remaining \$187,000 will be split equally by airport owner Middlesex County, and terminal builder DelCorp, whose president is Oscar Barber, a longtime aviator. Each will pay \$93,500. Photo by Tom Chillemi**



A restored and revitalized Westland Beach in Lancaster County officially opened in November 2025. The 15-month, \$4.8 million project restored the beach using 16,000 cubic yards of beach sand recovered from dredging the nearby marina channel. A series of jetties were constructed to protect the existing beach and allow more sand to naturally build. About \$2 million of the project came from state and federal grants related to flood preparedness and small watersheds. Other amenities include—a 450-foot long pier on the Rappahannock River with fish cleaning stations; feet washing stations at each end of the public beach, public restrooms, and a 50-space parking lot. All features are compliant with the Americans with Disabilities Act. Master plans were designed by GuernseyTingle Architecture and LPDA Landscape Architecture. Engineering was provided by Bay Shore Design and Bay Design Group. The beach restoration and pier installation was provided by Docks of the Bay. The parking lot, restrooms and boardwalk were constructed by Norman Company. Photo by Jackie Nunnery



Sports Complex Road leading into the Middlesex County Sports Complex in Locust Hill recently received a \$75,000 paving job and it is being funded from Middlesex County six-year secondary Virginia Department of Transportation (VDOT) road funds. Photo by Larry Chowning



The Boys & Girls Club of the Northern Neck recently began construction of a new 10,000-square-foot Youth and Teen Activity Center at 8200 Northumberland Highway in Heathsville. Phase 1 of the \$4.4 million project includes this dining center along with an art space, STEM lab, teen area and learning center. Work should be completed in the spring. Construction of Phase 2, which includes a 9,000-square-foot gymnasium and multi-purpose space, will begin this summer. Architectural work was done by GuernseyTingle with construction by Henderson, Inc.

Construction is nearly complete on Lancaster High School, off of Old Saint Johns Road and Irvington Road next to Dream Fields. The new school will welcome students in grades 7 through 12 on August 10. Work on the \$75 million dollar project was done by Branch Builds and VMDO. Photo courtesy of Lancaster County Public Schools





This spring, Harper's Cove Park, the \$1.4 million public/private partnership between Still Kickin' Seafood and Lancaster County, will open. Amenities include a fishing pier on Antipoison Creek, additional parking and new restrooms to support an existing boat launch with courtesy ramp. Old Orchard Builders is providing construction work. Photo courtesy of Lancaster County

Work recently began on Phase 2 renovations of Festival Halle in Reedville. The work, awarded to Expert Construction of Richmond, includes installing new drywall and doors, enlarging the kitchen space to make room for commercial kitchen appliances, and making restrooms ADA compliant. Photo courtesy Greater Reedville Association



ProSafe Storage opened its third location in Kilmarnock at 880 Irvington Road on March 1. Construction began at the 200 unit storage facility at the intersection of Irvington Road and James B. Jones Memorial Highway in September 2025. The facility has both temperature controlled and non-temperature controlled units. Based out of Richmond, ProSafe Storage also owns the storage facilities at 524 North Main Street and 120 Hawthorn Avenue in Kilmarnock. Photo by Lisa Hinton-Valdrighi



The Old Farm Truck Market in White Stone debuted "The Barn" in the fall of 2025. The Barn offers covered outdoor seating for the Market's freshly prepared lunches and serves as a gathering place for community events like First Friday celebrations and concerts. Photo by AnnGardner Eubank



There's a new traffic pattern at the Kilmarnock Convenience Center, 320 White Pine Drive, Kilmarnock. The expansion project is in its final stages with additional compactors and storage buildings to be installed. Photo by Lisa Hinton-Valdrighi

# Recent Town of Urbanna property research revealed

by Tom Chillemi

Only about 59% of real estate in the Town of Urbanna's boundaries is owned by an Urbanna resident, reported town treasurer Michele Hutton at the March 12 town council meeting. This means 41% of real estate in town is owned by non residents.

These figures are just slightly lower than the ratio she reported in 2021 when 60% of

town real estate was owned by residents and 40% was owned by non residents.

Hutton said her latest research was based on bills for the year 2025 and 444 properties taxed at more than \$75.

Urbanna resident-owned properties came in at 59% which is 262 properties. Of the Urbanna property owned by non residents, 14 live in Middlesex County, and 138 live outside the county.

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# Education, planning, professional advice pave the way for first-time home buyers

by AnnGardner Eubank

The formula to achieving the American Dream used to be simple.

To rise through the ranks and achieve upward mobility despite social class or birth circumstances required hard work, determination and initiative. With this grit, raising a family, owning a modest but nice home and maybe taking a vacation every year or so was achievable, often with just one household income.

Today, even getting a piece of that pie through homeownership takes more than just hard work and determination. With unprecedented property values, increases in insurance premiums, and a general rise in the cost of living, purchasing a home for the first time doesn't just take hard work, it takes a whole lot of planning.

In 1980, the average age of a first-time home buyer in the U.S. was 28. Today, the typical first-time homebuyer is 40. While it's true that the price tags on homes are continuously increasing, there's several other challenges first-time home buyers face today that they weren't facing 40, 30, or even 10 years ago.

Principal Broker Katie Dew with IsaBell K. Horsley Real Estate says there are a number of factors that have caused the age of the first-time homebuyer to increase in recent years.

According to Dew, today's first-time homebuyers compete with additional outstanding costs that weren't as prominent years ago. From staggering student loans, car payments, high rent, medical bills and increased cost of living, saving large percentages of paychecks can be a challenge for many.

Despite the challenges of rising expenses, Dew said getting into the practice of small savings can compound over time and can ultimately set yourself up for long term success.

"Education on savings is key. If you want to build your wealth, the number one place to build is real estate," she said.

Dew noted simple changes in normal day-to-day spending can amount to impressive savings over time.



From left are Katie Dew, Layton Dew, Izzy Dew, David Dew and Nelson Horsley. IsaBell K. Horsley Real Estate has been a family owned and operated real estate company for generations. Photo courtesy of Katie Dew



She referenced what is called “The Latte Effect,” which emphasizes small efforts compounding over time for a large reward.

“A lot of people will spend \$5 on a coffee or a latte every day and not think anything about it, but the thought of designating \$5 every day in savings can seem challenging,” she said.

She added that by making coffee every day at home for pennies on the dollar instead of spending \$5 or more per cup can save hundreds of dollars every year. That simple swap alone won’t save you enough to purchase a home of course but taking that habit and applying it throughout other aspects of personal finances can lead to surprisingly large savings.

Before meaningful savings can begin, Dew encourages future homebuyers to gain a clear understanding of their current financial situation.

Knowing not only what your take-home income is, but also how you spend your money, is critical for effective financial planning. Understanding your debt obligations and monthly expenses allows you to set realistic goals and develop a practical savings strategy.

Dew says several financial apps can help people track their spending, monitor their credit score and better understand their financial picture. Apps such as Rocket Money, CreditWise and Acorns can provide useful insights and help individuals build healthier financial habits.

Once spending patterns and income are clearly understood, Dew recommends setting up automatic transfers from each paycheck into a dedicated savings account.

“The key is finding a percentage you can maintain every month,” she said. “Once it’s automatic, you don’t really feel the impact.”

Beyond saving for a down payment, Dew also recommends establishing a separate savings account specifically for home maintenance.

“Buying the house is just the beginning,” she said. “There’s lawn care, paint, repairs and eventually things like roof replacement.”

With the average home price in Virginia hovering around \$400,000, saving for a traditional 20% down payment can feel overwhelming. While reaching that goal may take time, Dew says consistency and a clear financial vision can make it achievable.

“When your vision is clear, your decisions are easy,” she said.

When homeownership becomes the goal, scaling back spending in other areas often becomes easier because there is a tangible objective to work toward.

For families who are financially able, Dew says

there are also ways parents or grandparents can help the next generation achieve homeownership.

One option is establishing a gift fund, which allows family members to provide financial assistance toward a home purchase without tax penalties within certain limits.

Another option is a “gift of equity.” This occurs when a homeowner—often a family member—sells a property to a relative at a discounted price. The difference between the sale price and market value can help reduce closing costs and improve the buyer’s loan-to-value ratio.

Co-signing a mortgage is another way family members may help. In addition to strengthening a buyer’s loan application, a co-signer may also help secure a more favorable interest rate.

Family assistance is not the only path available to first-time homebuyers.

In rural regions like the Northern Neck and Middle Peninsula, the United States Department of Agriculture offers loan programs that allow qualified buyers to purchase homes with zero percent down.

Other programs, such as Freddie Mac’s HomeOne and Fannie Mae’s HomeReady mortgages, offer flexible options for lower-income borrowers and may require down payments as low as three percent for eligible applicants.

Virginia Housing also offers resources specifically for first-time homebuyers, including the Virginia Housing Down Payment Assistance Grant, which can be paired with eligible Virginia Housing loans.

With so many programs, financial considerations and decisions involved, the home-buying process can feel overwhelming.

That’s why Dew says working with trusted professionals—both a realtor and a loan officer—is essential.

“It’s one of the biggest financial decisions you’ll ever make,” she said.

Dew and her team at IsaBell K. Horsley Real Estate are currently working on plans to host a community class designed to help prospective buyers understand what to expect and how to prepare for their first home purchase.

While the average age of first-time homebuyers continues to climb, Dew says proper planning and education can help people reach their homeownership goals sooner than they might think.

“Don’t wait to buy real estate,” Dew said. “Buy real estate and wait.”

Real estate, she says, remains one of the most reliable ways to build long-term financial security—not only for yourself, but for generations to come.

## Plant festival and sale set for April 25

The Northern Neck Master Gardeners (NNMG) recently announced the Bloom & Grow Festival and Plant Sale will be held from noon-4 p.m. April 25 at Ingleside Vineyards, 5877 Leedstown Road, Oak Grove.

Admission is free. Attendees will have the opportunity to browse and purchase hundreds of plants spanning over 75 species, all curated for local landscapes, reported Mary Beane, Extension Master Gardeners coordinator.

Gardening accessories will be available for purchase. Master Gardeners will offer horticultural advice and educational talks.

Plan a family day filled with continuous children's activities that inspire future gardeners, said Beane. Enjoy musical performances featuring English Country Dance selections. Food from a local food truck vendor and wine from the Ingleside Vineyards will be available for purchase.

NNMG has been a cornerstone of education and conservation since 1989. In 2025, NNMG volunteers donated over 15,000 hours of service across Lancaster, Northumberland, Westmoreland, Richmond and Essex counties, Beane said. Its mission is to provide research-based horticultural information and educational programs to the residents of the Northern Neck through community outreach, youth projects and environmental stewardship. Their work includes managing demonstration gardens, conducting horticultural therapy for seniors and providing science-based information through help desks, shoreline evaluations and plant clinics.

The Bloom & Grow and Plant Sale Festival is an opportunity to share that knowledge while providing the public with high-quality plants and a festive afternoon for all ages.

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Verville, approaching from the north, the center portion of the house is the original 1725 construction. In the early 1800s, Judge Ellyson Currie expanded the home's footprint by adding an east wing library on the right, which is hidden behind the small north wing office added during the same period. He also added a west wing pantry, which is now a kitchen, on the left. The most recent additions were made by the Duntons—a porch off of the east wing, also hidden by the office, and extending the west wing to include an informal dining room and bedrooms. The house was listed on the Virginia Landmarks Register in 1986 and the National Register of Historic Places in 1987.

# Verville: a home for the generations

by Jackie Nunnery

*Unless otherwise noted, all photos courtesy of Ammon Dunton Jr. and the Lancaster Virginia Historical Society.*

**V**erville is a home with a history longer than the country and built on a parcel with a story going back even further.

Over nearly four centuries, there have been many names but just a handful of families that would make a life at this spot of Lancaster County. The original patent, issued in 1663 to Thomas Chetwood, encompassed 500 acres between the Eastern and Western Branches of the Corrotoman River in Merry Point.

The tobacco plantation, then known as Barford, changed hands, ultimately acquired by Capt. Thomas Carter in 1670. Then three generations of Carters would live in three homes overlooking the tobacco fields to the river.

### ***Carter to Gordon—a plantation divided and united***

The homes and plantation would be divided among four of Carter's sons and ultimately their heirs upon his death around 1700. Col. James Gordon first purchased land in 1742 from Thomas Carter, a grandson of Capt. Carter.

Over the next decade Gordon continued acquiring acreage



Sheep have long been a fixture of the property and a favorite of the Dunton family. The children would often give them Biblical names.

from Carter descendants, ultimately reuniting the original 500-acre plantation, as well as adding adjoining acreage. After the death of the elder Gordon in 1768, James Gordon Jr., ran the tobacco plantation then called Gordonsville, with plans to develop a shipping town by the same name on the banks of the Corrotoman. Those plans would never materialize, but he did make the first of many updates to the then 50-year-old home, updating the interior and possibly being responsible for the change in roof structure.

Although many historical accounts state that Verville was built by James Gordon around 1745, “it’s likely that it was built earlier, around 1725,” says current owner Ammon Dunton Jr.. A life-long history buff, Dunton has heavily researched and written about the home’s history as well as shared the home through photographs and tours. His theory is that the middle of the three houses shown on a 1784 map was built by Thomas Carter’s son, Henry, and purchased by Gordon in the process of acquiring the land from the original 500-acre plantation.

According to Dunton, Thomas Waterman (an architectural historian who also would oversee restoration at nearby Belle Isle in 1940) inspected the house and came to the same conclusion about its age in a report to the State Landmarks Commission written in the 1930s. Dunton’s sleuthing continues in order to solidify the timeline as well as the location and fate of the other two homes. In addition to working with archeologists to analyze artifacts found on the property, he recently hired a firm to use ground penetrating radar to locate other buildings.

**Gordon to Currie—one family migrates west and one family plants roots**

With the death of Gordon Jr. in 1794, the property was left to his son John, except he and the rest of the Gordon descendants had all left by that time. “The lands here had been worn out by tobacco, so there was a general immigration from Lancaster County to the west,” Dunton said. “No one wanted to stay.”

The Currie family joined Verville’s history in 1803 when Judge Ellyson Currie purchased the 650-acre plantation from John Gordon and named it Verville. Over the next 156 years, four generations of Curries left their mark on the home and property. Judge Currie expanded the home, adding an east wing next to the dining room which contained a pantry and storeroom (now a kitchen). A west wing and north ell was later added for Currie’s library and office. Bedrooms were added to the floors above in each wing.

Dunton said his research into tax records showed that by 1815, Verville was one of the most valuable homes in Lancaster County, second only to Belle Isle. With the death of Judge Currie in 1829, Currie’s widow Elizabeth married Rawleigh William Downman, owner of Belle Isle. His son, Ellyson Armistead Currie became a doctor and practiced medicine in an office built off of the west wing which was later demolished. Coincidentally, the younger Currie



This 1784 map was included in a petition to the General Assembly to create Gordonsville, a proposed port town on the Corrotoman River. While the General Assembly approved the project, it never came to fruition.



A portrait of the late Katharine Dunton and her dog Missy, painted by local artist Linda Byrum, greets visitors in the drawing room.



Ammon Dunton in the north wing study, which he turned into his office. Photo by Jackie Nunnery

married Olivia Downman of Belle Isle, creating further ties between the prominent homes.

***Currie to Oliver—a plantation in decline and a revival***

The Civil War and the following decades were a period of decline at Verville. Dr. Currie passed away in 1877, leaving the family with little to live off of—except land. They repeatedly sold 10-acre parcels and postponed upgrades on the house. By 1879 the plantation now consisted of the home and 176 acres for Dr. Currie’s widow Fannie with 191 acres divided among the children.

Latane Currie received his mother’s share upon her death in 1896. Unlike Belle Isle descendants, who in 1928 sold much of the home’s elaborate woodwork to Henry Francis duPont for his estate, Winterthur, the Curries refused, leaving the home intact.

In 1959, the Currie family sold Verville and 52 acres to Judge Walter and Elizabeth Oliver. Not only were they knowledgeable about colonial homes, they were able to hire Walter Macomber, a prominent historical restoration architect who had worked on the Williamsburg restoration and Mount Vernon. He was able to add modern conveniences like bathrooms and air-conditioning without drastically altering the appearance of the colonial home.

Just after the restoration was completed, Judge Oliver died. The Olivers never made Verville their home as planned.

***Oliver to Dunton—a family home again***

In 1966, Dunton was living in New York City and working at a Wall Street law firm, when his wife Katharine suggested a detour back to Lancaster County where Dunton was raised. “She made it clear to me that she was not going to raise a family in Manhattan.”

The couple looked at a few old houses that were available. “This house, we found to our surprise, was available and Kathy was glorious. She loved it from the moment she saw it.” After renting Verville for a year as a test run, they purchased the home and 62 acres in 1967, turning the restoration



The east wing library, an early 1800s addition, features a simpler federal style.

and expansion of the home and property into an adventure. “Katharine was a big lover of history as well as my partner in this,” Dunton said.

They hired Macomber again, this time to design a porch and formal garden at the west end of the house. “My wife felt like she had to have some way to enjoy the outside,” he said.

A later east wing addition included an informal dining room, additional bedrooms and a wine cellar, seamlessly added to the centuries-old home.

“What Kathy and I did was to locate old materials of the same period as the house. I bought two ruins, a brick ruin in Essex County that was in my family and a wooden ruin that was in the Harding family in Northumberland. Every day I would come home, we would take 150 bricks and then we'd carefully knock all the old mortar off. We did that for two years. We had to have thousands of bricks to build just the chimney and the building,” said Dunton.

The addition became a family project. “Our children were growing up at that point, they were helping, bringing bricks up from the pile, and stacking them into neat piles for the mason.”

Work was not limited to the home. On the surrounding property, they traded tobacco, for fields of soybean and pastures of sheep. They hired a landscape architect to re-design some of the gardens. They also purchased some surrounding parcels, nearly doubling the acreage.

“It was our joint endeavor to make the house as livable as we could and as accurately representative of the period as we could. We had a wonderful career of loving this old place and loving each other and having a common thing to share,” he said. “This was sort of a joint venture for us.”

Katharine passed away in 2013 and now the next generation, his daughter Mary and her family, is preparing to take on the responsibility of owning this historically significant home.

“That is to me, and it is to my late wife, great news, because it meant so much to us to sustain and improve the property. To know that another generation has the same interest means that what we've done will not be forgotten. So that's rewarding.”



Located in the oldest part of the home, the drawing room retains all of the architectural details—tall ceilings with elaborate cornices, detailed carvings on the fireplace mantel and wainscoting on the walls—from when it was constructed in 1725.



This sunny porch was a must-have addition to the home by the Duntons in 1974. It was designed by Walter Macomber to blend with the older architecture.



The porch overlooks this small formal garden next to the home.

# Hummel Field providing big economic boost to MP and NN

by Tom Chillemi

Hummel Field, the Middlesex County-owned general aviation airport in Topping, experienced a huge increase in total economic output between 2016 and 2024, according to Stephen Smiley, a senior planner with the Virginia Department of Aviation (VDOA) and program manager for the economic impact study of Virginia airports.

“You have the benefit of having the highest increase in the entire Commonwealth of Virginia in terms of total output from 2016 to 2025,” Smiley told the Middlesex County Board of Supervisors at its March 3 regular monthly meeting. “The total output of the airport increased over 723%.”

According to a 2024 aviation department’s economic impact study, Hummel Field’s total economic output is just shy of \$7 million. The economic impact includes 57 jobs producing \$2.3 million in wages, while its Gross State Output (GSO) is \$4 million, an indication of value Hummel airport adds to the Middle Peninsula and Northern Neck economy.

Hummel Field is unique in the state, Smiley said. During the interim between 2016 and 2025, the runway was realigned and extended. The county is “really reaping the benefits” and they come at minimal expense to Middlesex County, he added.

## Construction funds

In summer 2020, the VDOA changed the status of Hummel to a “General-Avi-

ation-Community” airport at the request of the Middlesex supervisors.

As a general aviation airport, Hummel became eligible for the first time in its 80-year history to receive state funds for construction.

In 2022 the runway was lengthened 1,000 feet to 3,200 feet and the north end was realigned six degrees to the east so planes would not have to fly over houses. The VDOA funded 70% with the remainder being paid by DelCorp, a local aviation business based at Hummel.

Nearing completion is a \$1.7 million terminal at Hummel. The VDOA will pay for 89% of the cost of the \$1.7 million terminal (about \$1.5 million). The remaining \$187,000 will be split equally by airport owner Middlesex County, and terminal builder Del-

Corp, whose president is Oscar Barber, a longtime aviator.

The previous study of Hummel Field was done in 2016. There is a four-year cycle for studies, which would have meant there should have been a study in 2020, but that was the year COVID-19 severely slowed activity and postponed the study, explained Smiley.

The study factors in economic development that includes jobs, wages and the value an airport adds to Virginia’s economy, states the report. It is calculated by taking what the industry produces and subtracting the cost of its necessary materials, such as fuel, maintenance, or utilities.

A technical report is due in April giving more detail, said Smiley.



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# Mini-Split?

**Ductless “mini-split” heating, air conditioning experiencing increased usage in area homes**

Indoor ductless air handlers can also be mounted at floor level Photo by Tom Chillemi

*by Tom Chillemi*

**D**uctless “mini-split” heating and air conditioning has been around for decades. And, the technology has improved so much that the ductless mini-splits can surpass the efficiency of traditional heat pump systems that uses ducts.

As the name implies, “ductless” means there are no bulky ducts to move heated or cooled air around the building. Instead, an outside small heat pump sends refrigerant via small pipes to an inside air handler that’s mounted on the wall, explained Eric Smith, who along with his wife, Stephanie Smith, owns Ryman’s Inc. Cooling and Heating in Middlesex County. Their son, Adam Smith, specializes in ductless installations and service for the company.

Each indoor unit controls the temperature in one area giving energy-efficient, zoned climate control, Eric Smith said.

Mini-split efficiency is better than conventional heat pumps that lose capacity as the temperature drops lower than 35 to 40 degrees Fahrenheit, and then, backup heat is used. Mini-splits do not have backup heat, but instead rely on their efficiency of 20 to 30 SEER, which stands for Seasonal Energy Efficiency Ratio. Higher numbers indicate how well the unit heats and cools using less energy. “They actually provide 100% capacity down to 5 degrees,” said Eric Smith. “They are very, very efficient in producing heat at very low temperatures.”

In comparison, the best conventional heat pumps have a SEER of 23, he said.

## Alternative

The units heat, cool and dehumidify, as the temperature demands. And, they do it quietly. They have variable speeds and they only give as much as needed. They are not running full speed and then stop, he explained.

Ductless mini-splits are a good choice for older homes that may not have enough room under them for ductwork, he said. They are ideal for bonus rooms, sunrooms, garage apartments, garages, and little additions. The indoor unit can be mounted on a wall near the ceiling or at floor level. There are also “cassette” air handlers that mount on the ceiling so all that is seen is a grill.

## Cost savings

Part of the mini-split cost savings is there is less labor. They can be installed in a day and there is less material. They cost less than half of a ducted system, said Eric Smith.

Mini-splits are compact. The outdoor unit is small enough to be mounted on the outside wall, or they can be mounted on a platform. One outdoor unit can supply up to six indoor units, which can be controlled individually.

If a building has at least two outdoor units, one can serve as a backup if the other one is offline, said Smith, who has 32 years experience in HVAC at Ryman's Inc., which was started in 1968 by the late Otis Ryman.

## Maintenance

Smith recommends having the units checked once a year to clean the coils and the drain pans that carry away water extracted from the air in the dehumidification process.

The homeowner should regularly clean the filter of the indoor unit. The filter slips out the front and is sprayed off with water. Dirt and dust on the coils reduces efficiency, he added. For very dirty units, Ryman's Inc. has a special cleaning process to power wash the inside unit. Units will last about 15 years depending on the maintenance, he said.

Mini-splits work best where there is open space and few walls. However, the heated or cooled air will spill into areas such as halls and keep them close to the same temperature. “These are really the perfect scenario for anything that you want to do on a cheaper route, or you don't have room for duct work,” he explained.

## Hybrid

Smith said he thinks that in 10 years mini-split technology will be used in half of all new HVAC installations. Right now there is a “hybrid” system that uses a ductless outdoor unit, but uses a ducted air handler inside. “It gives you the capability of putting ductwork in or retrofitting to a ductwork system. So it gives you the best of both worlds,” said Smith. “You can get the high efficiency and the advantages of the ductless world in a regular ducted system.”

The hybrid system is good for a situation where there are walls and the ducts will move the air to different rooms. “The industry is moving towards mini-split technology along with old school air handlers,” he added. “I don't think it will completely take over the industry, but ductless is probably about 30 to 35 percent of our business right now.”

Smith has a hybrid system in his garage and this winter when the wind chill was 15 degrees, the heated air was anywhere from 105-125 degrees. “I actually saw 135-degree heat one day when it was 17 degrees outside.” All the heat came from the mini-split outdoor unit, without supplemental backup heat.



The outdoor unit of a ductless mini-split system is light enough to be mounted to a wall.  
Photo by Tom Chillemi



Eric Smith, left, co-owner of Ryman's Inc. Cooling and Heating, stands with his son, Adam Smith.  
Photo by Tom Chillemi



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For eligibility requirements and an application, visit <https://westmoreland.ext.vt.edu/news/northern-neck-vegetable-growers-association-2026-scholarship.html>, or contact the extension office, 493-8924 or [sromelcz@vt.edu](mailto:sromelcz@vt.edu).

The deadline for applications is 5 p.m. April 27. Applications must be physically in the Westmoreland VCE Office, 18849 Kings Highway, Montross. No electronic transmissions accepted.



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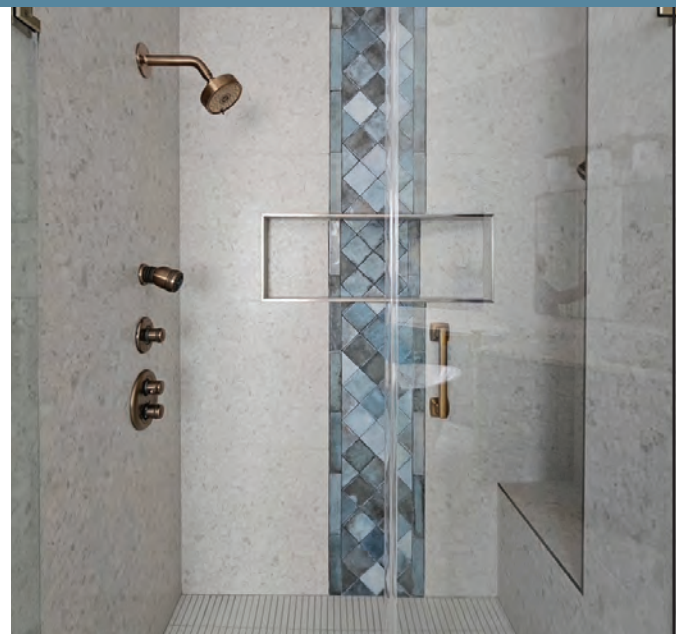
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Presented by the Garden Club of Virginia, Historic Garden Week is the only statewide house and garden tour in the nation. Tours will be held throughout the state April 18–25. On the following pages, local tours are highlighted.

*Garden Club of  
Gloucester–Mathews*

Gloucester Tour  
Saturday, April 18,  
10 a.m.–5 p.m.

*Garden Club of  
the Northern Neck*

Kilmarnock Tour  
Wednesday, April 22,  
10 a.m.–4 p.m.

*Garden Club of  
the Middle  
Peninsula*

King & Queen Tour  
Friday, April 24,  
10 a.m.–4 p.m.





Colraine

## Historic Garden Week in Gloucester to feature four beautiful homes

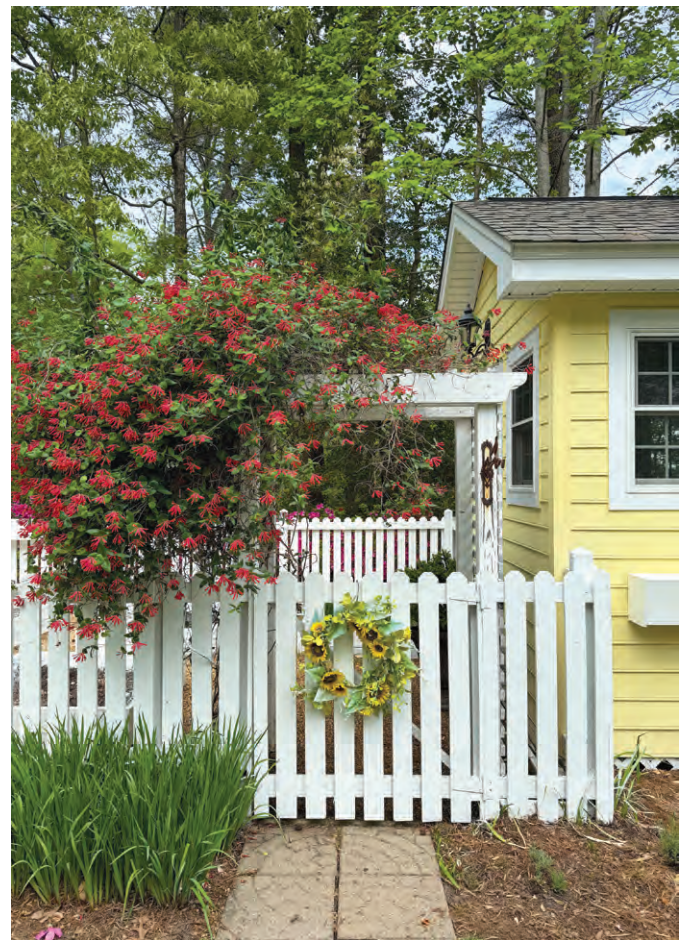
Presented by the Garden Club of Virginia, Historic Garden Week is the only statewide house and garden tour in the nation. The event is set for 10 a.m.-5 p.m. Saturday, April 18, in Gloucester County. It offers visitors a chance to tour inspired homes and private landscapes, public gardens, and historic sites across Virginia. In addition, more than 1,000 world-class floral arrangements adorn the house interiors.

The Gloucester tour, by the Garden Club of Gloucester and Mathews, features four beautiful and unique waterfront homes and gardens:

- Warner Hall, a large historic 17th century plantation on the Severn River originally built by George Washington's great-great-grandfather.
- Colraine, a beautiful 19th century home on Wilson Creek built over five years by Pennsylvania Dutch carpenters.
- Covenant and Oyster Point, two lovely 20th century homes fronting the Piankatank River.

For tickets, visit [vagardenweek.org](http://vagardenweek.org).

Email questions to [gloucester@vagardenweek.org](mailto:gloucester@vagardenweek.org).



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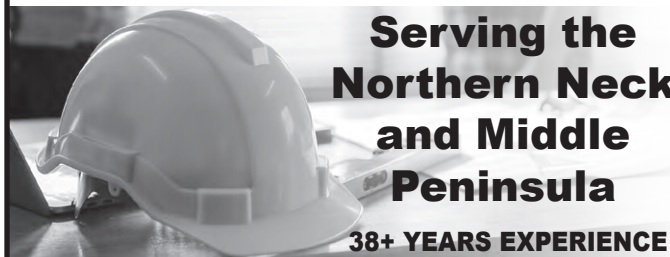
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# Scenic views, inspired architecture, outdoor living space and historic charm highlight Kilmarnock tour

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Wednesday, April 22, 10 a.m. to 4 p.m.

The Garden Club of the Northern Neck will host the 2026 Historic Garden Week in the Northern Neck tour highlighting six distinctive properties near Kilmarnock.

Five waterfront homes along Indian Creek, just off the Chesapeake Bay in Kilmarnock, showcase scenic views, inspired architecture and thoughtfully designed outdoor spaces.

The Manor House at Historic Ditchley offers a remarkable glimpse into the region's colonial past and historic landscape.

Together, the properties reflect the area's deep connection to land, water, and enduring traditions of coastal living. Located within a designated National Heritage Area, the tour ticket includes shuttle transportation for easy access between sites.

Historic Garden Week is an annual fundraising event of the Garden Club of Virginia in association with affiliated clubs statewide.

## The Manor House at Historic Ditchley

Founded in the mid-1600s by the Lee family, Ditchley features a Georgian manor house built in 1752 by Kendall Lee. The estate later belonged to Colonel James Ball Jr. and remained in the Ball family until after the Civil War.

Over time, the house evolved through several additions, including a south wing added in 1840 and a north wing added in 1932 by Alfred and Jessie Ball duPont, who also introduced modern amenities and the signature herringbone brick drive.

Listed on the National Register of Historic Places and recognized as a Virginia Historic Landmark, the 162-acre property features orchards, pastures, woodlands, shoreline, historic boxwoods, flower beds and a large kitchen garden that reflects the estate's long agricultural heritage.

Current owners Cathy Calhoun and Paul Grosklags have established Ditchley Cider Works and placed Ditchley under a conservation easement, ensuring its preservation for generations to come.

## Heron Cove

Tucked along a quiet cove of Indian Creek, this 1985 residence blends natural beauty with a gracious architectural design. Set on two-and-a-half acres, the property is framed by mature magnolias, crepe myrtles and towering pines.

Inside, a round foyer, a dramatic second-story catwalk and three porches encourage seamless indoor-outdoor living.

A whimsical hallway "Cabinet of Curiosities," displaying shells and natural treasures, reflects the homeowners' deep connection to the coastal landscape. Outdoors, beyond a terraced pool, lies the "Field of Dreams," a lush garden layered with magnolias, lilies, hostas and seasonal blooms. Rhonda and Chris Beale, owners

## Five Little Indians

Across the creek from Indian Creek Yacht & Country Club, this coastal retreat is distinguished by its full-length porch and signature eyebrow window.

French doors open to tranquil water views, where herons and ospreys glide past and dolphins occasionally surface.



Ditchley Manor Photo courtesy of Ditchley Cider Works



Heron Cove, Don Monteaux Photography



Five Little Indians, Don Monteaux Photography

Built in 2013, the home takes its name from Indian Creek and the five cousins who spent their summers crabbing off the dock and boating to nearby “Pirate Island.”

Inside, tall ceilings and an open layout create an inviting setting for gatherings. Outside, mature oaks provide shade for the gardens, while the porch remains the heart of daily life, from sunrise coffee to sunset suppers. Pam and Tom Roberts, Susan Stone, owners

**Off The Menu**

Set on 2½ acres between Indian and Henry’s Creeks, this stunning property features a Nantucket-style shingled main house built in 2004.

A winding tree-lined driveway leads to gardens filled with wisteria, jasmine, camellias, peonies, roses and daylilies. A Southern-style wraparound porch opens to a patio overlooking the pool, beach and private dock.

Inside, the home showcases extensive millwork and reclaimed heart pine floors. The interior décor is thoughtfully curated with a collection of antiques, an 1855 Chesapeake Bay map and a painting of Miss Ann, the 1926 fantail yacht once owned by the Tides Inn in Irvington. Pamela and Michael Grady, owners

**Todd’s Pointe Of View**

This reimagined Craftsman-style home at the entrance to Indian Creek seamlessly balances timeless riverfront charm with modern elegance.

Expansive water views, ornamental grasses and Hollywood junipers define the serene landscape, while a travertine-edged pool adds a resort-style touch.

Inside, a soft coastal palette and river-inspired décor enhance the natural setting. A covered second-story porch offers an inviting spot for morning coffee, afternoon reading, or sunset cocktails, perfectly capturing the relaxed elegance of coastal living. Carrie and Monte Todd, owners

**River Dayz**

Built in 2001, this authentic Tidewater-style home features simple lines, a distinctive green metal roof and wide porches that embrace coastal life.

A two-year renovation completed in 2025 introduced a striking great room with floor-to-ceiling windows and two dramatic porches overlooking a swimming pool and Indian Creek.

The thoughtfully designed landscape includes hollies, dianthus, roses, hydrangeas, butterfly bushes and a weeping cut-leaf maple. Named for the owners’ goldendoodles—River and Daisy—River Dayz is a cheerful expression of gracious water-



Off the Menu, Don Monteaux Photography



Todd’s Pointe of View, Don Monteaux Photography

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**River Dayz**, Don Monteaux Photography

front living. Beth and Sheldon Groner, owners

**Tour information**

Tour Headquarters and Check-in: Ditchley Cider Works, 1571 Ditchley Road, Kilmarnock. Wristbands will be issued to all ticket holders.

Parking and shuttle: Parking is available only at Tour Headquarters. All other tour properties are accessible only via the shuttle, which will run continuously.

Tickets: \$50 each in advance at [gcvirginia.org/historic-garden-week/tickets/](http://gcvirginia.org/historic-garden-week/tickets/). On the day of the tour, \$60 each at Tour Headquarters

and online. Ages 5-17, \$15 each, online only; younger than 5 free, accompanied by an adult.

Lunch: \$15 and \$18 each by prepaid reservation. Place order by April 15, [ditchleyciderworks.com](http://ditchleyciderworks.com). Pick up from 10 a.m.-3 p.m. at Tour Headquarters.

Tour properties require walking and have uneven ground. Walking shoes are highly recommended. This tour is not appropriate for visitors with accessibility issues. Curbside drop-off and wheelchair access are not available.

The Kilmarnock tour co-chairs are Rhonda Beale and Linda Lindfors.

## Garden Club of the Middle Peninsula's April tour features K&Q's Bruington Historic District

A sure sign of spring is the Garden Club of Virginia's Historic Garden Week, April 18-25, when houses and gardens are open throughout Virginia.

This year's tour hosted by the Garden Club of the Middle Peninsula will be on Friday, April 24, featuring beautifully preserved 19th-century homes and historic churches in King and Queen County's Bruington Historic District. Uniquely immersive in history, the tour will offer visitors a rare and moving tribute to the lives, struggles, and triumphs that shaped a community and a nation.

Of the special activities planned, the Rev. Cora Harvey Armstrong, one of Virginia's most sought after Gospel artists and King and Queen County's own Gospel recording artist, will sing gospel songs twice on tour day.

Properties on the tour include:

- The Vineyard, a beautifully preserved Federal-style home circa 1816.
- Erin, a rare example of mid-19th century brick architecture in this area, built circa 1857.
- Cloverly, the last large antebellum home built in the area.
- Marlborough, a striking Greek Revival home.

At the heart of Bruington stands Bruington Baptist Church, dating to 1790 (the current building was erected in 1851). Bruington is the "mother church" to several congregations, including two African-American Baptist churches — Bethlehem and New Mount Zion — founded by formerly enslaved members after the Civil War.

Bethlehem Baptist Church shares a rich history with the area, reflecting its founders' determination during challenging times for African-American communities in rural Virginia. More information about the featured properties and Bruington history will be in upcoming issues of the Southside Sentinel.

Tickets are \$45 in advance and available for advance purchase by visiting <https://gcvirginia.org/historic-garden-week/>. Children's tickets are \$15, ages 5 to 17 prepaid, online only. Tickets are \$55 on the day of the tour.

Homemade box lunches, \$20, may be pre-ordered until April 18 at [www.gardenclubofthemiddlepeninsula.com](http://www.gardenclubofthemiddlepeninsula.com) or by mailing a check to New Mount Zion Baptist Church, 944 Pea Ridge Road, Bruington, VA 23023. Lunches will be available for pick up at King and Queen Library, 396 Newtown Road, St. Stephens Church, from 11 a.m. to 2 p.m. Visitors can look forward to an enriching and inspiring day exploring the historic properties and rural Bruington area on April 24.



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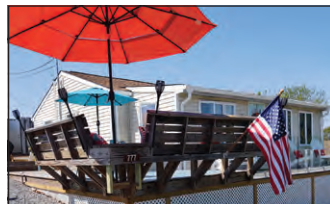
**STURGEON CREEK** – Deltaville – Beautifully maintained 3 bedroom, 2 bath Bungalow on Sturgeon Creek with scenic water views to the Rappahannock River! Deep, protected water. Over 1,900 sqft great for year round living or waterfront retreat! Sunroom, spacious family room/fireplace, panoramic water views throughout! Deck overlooking creek, outdoor shower, detached garage, pier. NOW \$719,000



**WILTON CREEK** – Waterfront 3 bedroom, 2 bath corner condo unit overlooking Wilton Creek and Creekside community pool. Gas log fireplace, wrap around deck. Offered fully furnished - Move-in ready! Deeded deep water boat slip with quick access to the Piankatank River included – Protected cove. Community amenities: pool and clubhouse, exercise room, workshop, tennis courts, boat/kayak launch and storage area. \$354,900



**MILL CREEK** – Wake House – Private waterfront retreat - 4 BR, 3 BA brick ranch on 18+ acres (4 parcels – 2 waterfront, 2 off-water). Just off Rappahannock River & Chesapeake Bay! Finished Walk-out basement, workshop, waterfront patio. Attached garage, several outbuildings, detached barn, fenced pasture. Boathouse, floating boat dock & jet ski lifts, large platform pier. 4-5' MLW \$1,750,000



**LOCUST HILL** – Rappahannock River Views – 2 bedroom, 1 bath river cottage with views of river and just a short walk to public boat ramp and community dock for boating and fishing. Move-in ready! Like new stainless appliances, new heat pump... many nice upgrades! Large bunk house heated/cooled. Outside shower, small shed. Wrap around deck. \$309,000



**PIANKATANK RIVER** – Deer Chase – 4 bedroom, 3 bath cottage on the Piankatank River offers great river views, large living area with kitchen and eating area combined, screened porch, deck, storage shed, pier with boatlift... 1 acre... Nice community with private boat ramp nearby. \$599,500

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**708 QUEENS POINT DRIVE  
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Whiting Creek w/ 275' Shoreline – 3 BD / 2 BA  
Furnished 1 BD Guest Cottage – Creek Room w/  
River Views – Pier w/ Power & Water  
2-Car Garage



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**563 COACH POINT ROAD  
HARTFIELD – \$315,000**

Charming 3BR / 2BA Home beside Piankatank Golf  
Course. New Carpet, Detached Garage & Shed,  
Plenty of Outdoor Space, and no HOA. Peaceful  
Living Near the River.



Jennifer Miller  
804-361-8244

**UNDER CONTRACT IN 7 DAYS**



**701 CORROTOMAN CIRCLE  
KILMARNOCK – \$439,000**

275' Waterfront – 3 BD / 2 BA + Furnished Guest  
Cottage – Pier w/ Power/Water – River Views



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**SOLD**



**84 WEST BAY DRIVE  
KILMARNOCK – \$975,000**

Bayfront Townhome – Spectacular Views  
Deep Water Slip – Screened Porches



Diana Wolfson  
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**UNDER CONTRACT IN JUST 1 WEEK**



**979 TWIGGS FERRY ROAD  
HARTFIELD – \$1,795,000**

Piankatank River Waterfront – 283' Shoreline  
Covered Slip w/ 12K Lift – Panoramic Views



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**GREAT LOCATION TO TOWN**



**70 CURRELL COVE  
WHITE STONE – \$715,000**

CARTER'S CREEK – 3' MLW at Dock w/ Boat Lift  
Potential Room for Waterfront Pool  
Private 1.8 Acres – Living Room w/ Fireplace  
Sunroom – Hardwood Floors - 3 BD Areas / 2 BA



David Dew  
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Katie Horsley Dew  
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**1718 MARINERS WOODS DRIVE  
HARTFIELD – \$1,450,000**

Fabulous WIDE Views & Sunsets on Piankatank  
River – 5'+ MLW at Pier w/ Covered Boat Lift  
Screen Porch – Vaulted Ceiling & Fireplace in LR  
3500 SF – 3 BD / 3.5 BA – 2 Acres – 1st Fl. Primary  
3 Bonus Rooms – Workshop & 3 Bay Garage



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**EASY WATERFRONT LIVING**



**161 BEACH COVE DRIVE  
WHITE STONE – \$550,000**

Endless Views on the Rappahannock River to  
the Bay – Totally Renovated – New Kitchen &  
Appliances – Shiplap Vaulted Ceiling in Living  
Room w/ Gas Fireplace  
2 BD / 2 BA – Wrap-Around Deck – HUGE BEACH!



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**WATERFRONT ACCESS**



**151 BADGER ROAD  
DELTAVILLE – \$349,500**

Community Boat Ramp & Dock – Minutes to Town  
Charming 2 BD / 1.5 BA – Bonus Room  
Many Upgrades! – New HVAC, Bathrooms,  
Refrigerator, Range & More!  
Great full-time residence or weekend getaway!



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**POINT OF WATERFRONT**

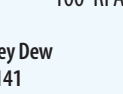


**560 EUBANK LANDING ROAD  
TOPPING – \$1,295,000**

Rappahannock River Sunsets & Protected  
Meachim Creek – TWO Docks, BEACH, Totally  
Renovated Home – 1-Floor Living – 3 BD / 3 BA  
Bonus Room – No HOA – Producing STR – Enjoy  
& Make Income – Huge Footprint (Garage) in the  
100' RPA



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**82 MINGLEWOOD LANE  
KILMARNOCK – \$495,000**

On Dividing Creek – 3 Acres – Built 2024  
1-Floor Living – 3 BD / 2 BA – Open Concept  
Vaulted Ceiling Great Room – Kitchen Island  
Waterside Deck – Fire Pit – Minutes to Town



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**MINUTES TO TOWN!**



**15 CLARK LANE  
KILMARNOCK – \$285,000**

1-Floor Living w/ Basement  
Large Living Room with Fireplace  
Kitchen with Dining Area – Family Room  
2 BD / 2 BA – Fenced Back Yard



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