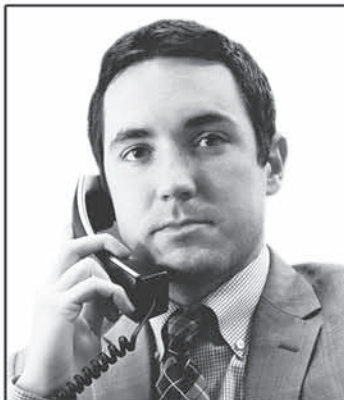


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## BUSINESS JOURNAL



### 10 UNDER 40

The future of Piedmont business  
Pages 53-58

#### Real estate outlook

Market heats up Page 32

#### Appleton Campbell

HVAC firm celebrates 40th year Page 17



▶ Rankin's renovates

▶ Diet-safe lunch alternatives

▶ Drones aloft

▶ Top 5 vacation spots

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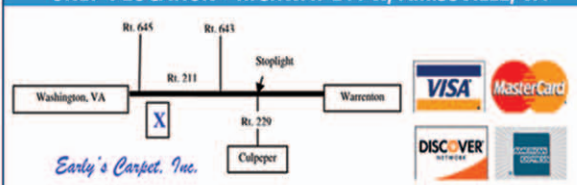
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# Contents



PHOTO BY ADAM GOINGS

**10 under 40:** Sam Cooper of Oak Grove Tree Experts, seen here scaling a tree, is one of 10 Fauquier and Prince William county business leaders under the age of 40 profiled in this issue of *Piedmont Business Journal*. **Page 53**

"It's the closet thing to flying like a bird. It allows us to experience flight without ever leaving the ground."

—DAVID PREZNUK,  
AERIAL STRATEGIES

PAGE 46

## FEATURE

**17 40 and Growing** — After four decades in business, Warrenton-based Appleton Campbell charts a path to the future with plans to expand while maintaining quality customer service.

**22 Rankin's Renovates** — Family-owned Rankin's Hardware in Warrenton greets its half-century mark with a complete store renovation.

**32 Spring Real Estate** — The outlook for the spring real estate market in Virginia's Piedmont shows early signs of strong sales, but challenges remain.

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## ON THE COVER

Clockwise from top left are Matthew Fusaro, Stephanie Hodges, Nathan Gilbert, Jennifer Puffenbarger, Syed Salman, William Landay, Aaron Lynch, Anthony Paladino, Sam Cooper and Colleen Shumaker.

## Spring is in the air



Home-for-sale signs are once more returning to Piedmont area yards like spring flowers this season.

This spring the *Piedmont Business Journal* takes a different direction with our annual real state outlook.

In this issue you'll find George Rowand's outlook on the real estate market which brings a mixed bag of mostly good news, albeit with some warnings.

He talks with Realtors in our area to get their perspectives on what potential home buyers and sellers can expect as they shop for that dream home.

With signs pointing to a strong spring, headwinds in the form of a shortage of home inventory — good news for sellers — as well as starter homes — bad news for first-time buyers, threaten to put a damper on an otherwise robust market.

The National Association of Realtors says 2015 ended strong with fourth quarter sales of 5.44 million homes, compared to fourth quarter 2014 sales of 5.2 million, a 4.6 percent increase year over year.

The trade group expects second quarter 2016 home sales to reach 5.55 million homes. Not a bad start to the year.

The time is right to buy with interest rates on home loans at historic lows, according to most Realtors.

Mortgage expert David Couk agrees and sets forth some common-sense guidelines for home buyers

looking for a mortgage.

A National Association of Home Builders' survey shines a light on home preference of Gen X and Millennial generation buyers. Hint: they're not a lot different from Baby Boomers.

Betsy Burke Parker talks with David Preznuk of Aerial Strategies about how drones have gone from a hobbyist toy to an essential tool with many uses, especially in real estate.

Also in this issue, we take a look at two family-owned businesses, each marking a significant milestone.

Rankin's True Value Hardware, a long-time fixture in Warrenton, celebrates 50 years in business with a brand spanking new store interior. Owner Glenn Rankin and staff are proud to show off the newly renovated store in the Warrenton Village Center.

A decade younger, HVAC company, Appleton Campbell hits its 40th anniversary this year. The company, headquartered in Old Town Warrenton, is in the planning stages of a brand new location across town.

Finally, our cover features Robin Earl's profiles of 10 business men and women from Fauquier and Prince William counties, all of whom are under the age of 40.

They represent the future of Piedmont business and have already begun making their mark, both in their chosen fields and in our community.

As always we welcome your feedback and story ideas. You can contact me, Steve Campbell, at [scampbell@virginianewsgroup.com](mailto:scampbell@virginianewsgroup.com).

**Steve Campbell**, *Executive Editor*

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- Marah Mawyah

Patti's advice and negotiating skills show her years of experience. She knows her business, how to present and sell a property, and gets the job done.  
- Ann Mahoney

For our initial meeting, Patti already conducted preliminary market research, and combined with her extensive knowledge of this area, I knew immediately she was the best agent for the job.  
- Phill Magaro

#### Efficient and Effective

We have used Patti for six transactions in the past 15 years. Each one went smoothly as her expertise and attention to detail ensured that was the case.  
- Daniel Beaver

Patti worked diligently to market and sell my property and did much more for me during the process than any other realtor I have ever worked with!  
- Diane Jaskolka

I have dealt with Patti exclusively over the past 12 years, due to her superior insight, diligence, and perseverance. I have worked with her both when buying and selling.  
- Ed Graham

#### Responsive and Helpful

Patti did an amazing job with our home sale! She was extremely hands-on: staging recommendations, great photos through a pro photographer, and marketing our listing. Our home sold very quickly. Patti and her team remained extremely engaged throughout the entire process.  
- Peter DiDomenico

We had quite a few requirements for the property we wanted. Patti's extensive search and tireless efforts to ensure we found exactly what we wanted made all the difference.  
- Natalie Bush

Her responsiveness was incredible. Her honesty puts her in a class above all others.  
- Will Davis

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# TAKE AWAYS

**Cancun, Mexico**



**Caribbean cruises**



## Top 5 Vacations Destinations

Sarah Kelly of Travel Place in Manassas and Lori Power of Power Trips in Haymarket work with Northern Virginians looking for a great vacation at a great price.

For inspiration, here are the Top 5 destinations requested by their clients.

### ■ Cancun, Mexico

Cancun is a popular destination for a summer beach vacation. One price includes hotel, meals and water sports. Daily non-stops out of Dulles International Airport mean it's only three-and-a-half hours to a family-friendly or adults-only resort.

### ■ Cruises to the Caribbean

These trips remain popular for families. The Oasis, by Royal Caribbean, for instance, features a rock-climbing wall and dozens of children's activities. Or for a quick, five-day trip to Bermuda, depart from Baltimore, Md, an easy drive from Northern Virginia.

### ■ Disney World, Fla.

As they have for decades, kids, parents and grandparents still enjoy a trip to Disney World.

Packages can include hotels, meals and park passes.

Disney World includes: Animal Kingdom, Magic Kingdom, Hollywood Studios and Epcot. Universal Studios — including Harry Potter World — is nearby. For those who want a trip sans amusement parks, Ft. Lauderdale or Miami are an easy non-stop flight away — offering beaches, boating, shopping, restaurants and night life.

### ■ River cruises in Europe

A popular choice for older residents, small cruise ships travel along European rivers, making stops along the way.

For instance, a cruise might begin in Nuremburg, Germany, stop at several places in that country, then continue to Vienna, Austria and Budapest, Hungary. This option is a little pricier, but unlike some Caribbean cruises, all tours are part of the all-inclusive price.

### ■ Williamsburg, Va.

For those who want to stay in the no-fly zone, Williamsburg is only two-and-a-half hours away and has something for everyone. You'll find Busch Gardens and Great Wolf Lodge for families, great restaurants and B&Bs, lots of shopping and of course, historic Williamsburg.

And Virginia Beach, with its legendary boardwalk and fun beachcomber atmosphere, is right on the way.

—By Robin Earl

**Disney World**



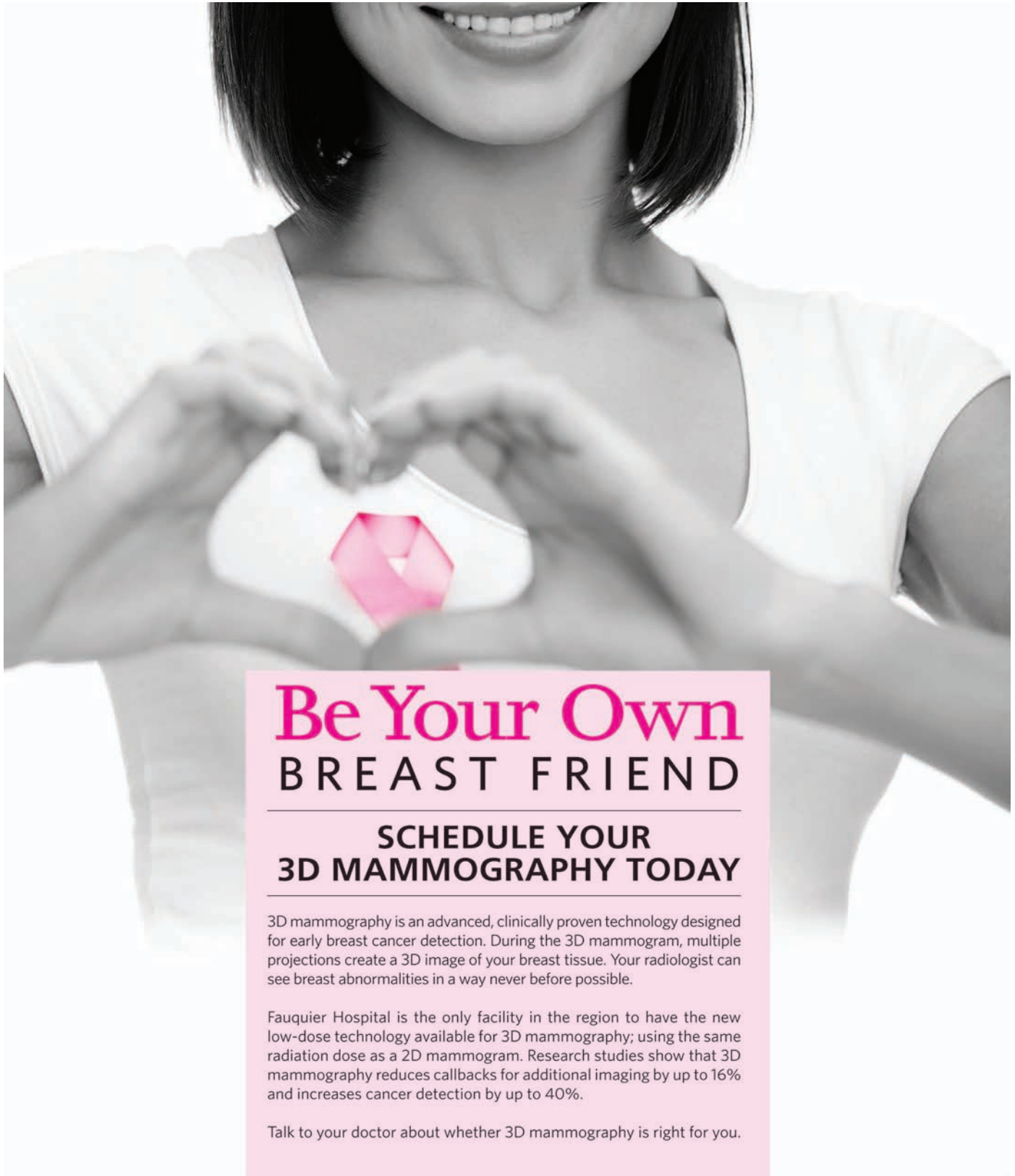
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# TAKE AWAYS

## 5-star ratings are too good to be true

A perfect 5-star review of your product or service may actually scare off potential customers.

That's because most consumers (82 percent) consider a perfect score "too good to be true," according to research by the Spiegel Research Center at Northwestern University.

"The likelihood of a product being purchased doesn't necessarily increase as its star rating increases," the 2015 study says.

Ratings of 1 to 3 stars have little effect on purchases. However, ratings higher than 3 are likely in-



**4.2-4.5**

Ideal star rating for purchase probability

duce a shopper to buy.

"A customer is more likely to purchase a product with a 4 star rating than one with 3 stars," according to the center's "From Ratings to Revenue" study.

Purchase likelihood peaks between 4.2 and 4.5 stars and starts to drop as the star rating approaches a perfect 5.

Seller rating: 4.4 / 5 - Based on 10,544 reviews

1 2 3 4 stars 5 stars

What people are saying

customer service	<div><div></div><div></div><div></div><div></div><div></div></div>	"Terrible customer service."
shipping	<div><div></div><div></div><div></div><div></div><div></div></div>	"Over all delivery speed was good."
price	<div><div></div><div></div><div></div><div></div><div></div></div>	"Great price, fast shipping, great product."
selection	<div><div></div><div></div><div></div><div></div><div></div></div>	"Fairly good selection of parts."
return policy	<div><div></div><div></div><div></div><div></div><div></div></div>	"Horrible return/exchange policy."
ordering process	<div><div></div><div></div><div></div><div></div><div></div></div>	"Really great transaction."
communication	<div><div></div><div></div><div></div><div></div><div></div></div>	"Quick shipping, great shipping communication"

Consumers perceive ratings closer to a perfect 5 as "too good to be true."

"As counter intuitive as it may seem, negative reviews have a positive impact because they help establish

trust and authenticity," the study says.

Consumers instinctively know that no product is perfect and seem to appreciate the honesty reflected in negative reviews.

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# TAKE AWAYS



## Give your home a breath of fresh air

Spring is in the air, and that means tackling home improvement projects you've been putting off all winter long.

As you plan for these projects over the warmer months, include steps to improve your family's home environment, both inside and out.

Here are six ideas to make your home a more comfortable place to live.

### ■ Conserve water

Conserve preserve water by replacing any leaky indoor faucets in your kitchen, laundry and bathroom. Also, think about replacing your shower head with a low-flow model.

Outdoors, check the watering hose faucet for leaks and replace it if needed.

### ■ Reduce indoor pollutants

EPA studies indicate indoor air may be 25 times, and occasionally

more than 100 times, more polluted than outdoor air. A whole-house air cleaner, such as Trane CleanEffects, can remove up to 99.98 percent of airborne particles and allergens from the filtered air, such as dust, pollen, bacteria, pet dander, mold spores and smoke.

### ■ Seal air leaks

Keep cool air in and hot air out by sealing leaks and adding insulation. Check the attic, garage and unfinished basement. Throughout the house, ensure that all cooling and heating vents and registers meet the floors, walls and ceilings and are well sealed.

### ■ Cool more efficiently

Upgrading to a more efficient cooling system can save home energy consumption and save you money. For example, a TruComfort Variable Speed Air Conditioner is one

of the industry's most efficient systems, delivering precise cooling by running at the exact speed needed to keep a home constantly comfortable.

### ■ Block the sun

Seasonal heat comes indoors from windows, too, so close draperies and shades, or install them in rooms that don't already have them. Outside, create natural shade near windows by planting a tree, tall bushes or adding awnings on the sunniest side of the house.

### ■ Control indoor temps

Ensure a more comfortable home environment by adding a programmable HVAC control. Trane's programmable smart controls are easy to use and, when paired with the Nexia smart home system, let you remotely monitor and control indoor temperatures.

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## TAKE AWAYS



### Mid-Atlantic out performs national economy

#### Virginia posted positive gains in 2015

The Mid-Atlantic region posted above average economic performance in 2015, according to a report by Daventport & Co.

The Richmond, Va.-based financial services firm took an in-depth look at 52 publicly traded companies in Virginia and North Carolina and based on that analysis found that region outperformed the national economy.

The company's report, "A View from the Mid-Atlantic," found that:

- The Mid-Atlantic region posted positive growth in 2015 with employment rising broadly while overall economic conditions remained stable, in spite of mixed housing indicators.

- Both wages and inflation rates rose modestly with a 4.44 percent gain in real personal income, which tracked closely to national trends.

- Employers added nearly 257,800 jobs regionally

with the strongest gains coming in service sector.

- Virginia was more stable than neighboring states and the nation overall but housing appreciation continues to lag behind the national average.

- While Virginia lagged national averages in job gains, unemployment has consistently run below the regional and national average and stood at 4.2 percent at year-end 2015 (regional average 5.2 percent).

- In the Commonwealth, job creation in construction, professional services and the finance sectors grew while positions in natural resources, IT and government declined.

- New vehicle sales were up 4.4 percent according to the Virginia Auto Dealers Association.

*To view the full report, visit the company's website: [www.investdavenport.com](http://www.investdavenport.com).*



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PHOTO BY DOUG STROUD

Appleton Campbell HVAC Installer Mike Loy retrieves parts from his work truck.

## Hitting a 40th anniversary

# Appleton Campbell plans for expanded future

New location on the way for family owned Warrenton firm.

**BY BETSY BURKE PARKER**

Not many business owners bank on the fact most of their callers won't be happy.

But, Appleton Campbell owner Mike Appleton says the more frustrated a customer is contacting his Warrenton-based firm, the happier they'll be when his crew is done.

On that simple premise Appleton's grandfather Jim founded the family business exactly 40 years ago.

Owners and employees of the Old Town Warrenton firm have focused on home systems troubleshooting and repair since 1976, when Jim Appleton created Appleton Plumbing and Heating with a single work truck and a bag full of tools.

This year, Mike Appleton and partner Scott Wayland promise to stay true to the

business model that's earned them acclaim from area community groups as they move from their longtime home in the iconic Ice House building on Franklin Street to new custom quarters on the Arrington property behind Home Depot.

The one-mile move will not affect the commitment to customer service, Wayland stresses.

"It's almost like we forget what good service is," says Wayland, part-owner of Ap-

pleton Campbell since 1997.

"You go for car repair, to a movie theater, to a big-box store, and sometimes you just get terrible service," he says. "When you get good service, really good service, it comes as a shock."

Both graduates of Fauquier High, Mike Appleton and Scott Wayland have worked together since 1993. Wayland's grandfather owned and operated Wayland Ford Tractor on the

*continued on page 18*



## APPLETON CAMPBELL



PHOTOS BY DOUG STROUD

Above, Bookeeper June Wagner, Dispatcher Eva Arnell, Controller Betsy James, Assistant Sales Manager Renee Davis and Installation Manager Dave Elthee keep operations running smoothly for Warrenton-based Appleton Campbell. Below, Appleton Campbell co-owner Scott Wayland says the company's goal is 'not to have happy customers,' but instead his crews strive to create 'amazed customers.'

Warrenton bypass near Giant for decades, Scott helping out in the shop when he could.

When Wayland tractor closed in 1990, Scott Wayland approached Mike Appleton about joining forces.

Appleton merged with Campbell Heating and Plumbing in 1997. Though the last remaining Campbell stepped away in 2007, Mike Appleton says the name just stuck.

Until that year, Appleton Campbell focused on new construction, but in 2007, Appleton and Wayland reined back to working direct with homeowners.

"There's a subtle difference working for a builder and a homeowner," Wayland says. The builder tells us



what to do, the homeowner asks us what to do."

### Nuts and bolts

The company employs 62 — including nine master plumbers and 15 certified

HVAC — technicians, and holds a Class A License with masters in plumbing, heating and air conditioning and gas fitter. They added an electrical division in 2011.

"We're not looking to

grow too much" when they move quarters, Appleton says, but the new facility allows expansion. "Like always, the idea is still that our techs listen to [a customer's] problem and create a workable solution.

"Our address is changing, but our business remains the same," he says.

Appleton Campbell services Fauquier, Culpeper, Stafford and Rappahannock counties, and parts of Northern Virginia.

The "trickle-down" model makes the word-of-mouth advertising work, Wayland says. "The classic model is taking care of [our] employees," he says, "something that pays out by employees taking care of customers."



## APPLETON CAMPBELL

"Our goal is not to have happy customers, our goal is to have amazed customers."

*Scott Wayland*

Service starts on the first ring when a customer calls. A tech talks over the problem to assess which specialist takes the call, and what tools and supplies are required.

It doesn't stop, Wayland says, until techs leave the home "cleaner and better than it was before. Sometimes our guys will take out the trash or put mail in the mailbox on their way out. Just to be nice. It's the little things."

Appleton says employees receive regular training where instructors throw out all sorts of "practice scenarios."

Wayland tosses some zingers from past sessions: A toilet backs up during a wedding reception, the power goes off during a Super Bowl dinner party. Instructors tape-record employee responses to train everybody from receptionists to techs. Appleton and Wayland often take part.

"This is the best way for [us] to understand what calm, competent help looks like," Wayland says. "Learn to diffuse the situation, to be empathetic, and most important, figure out how to get it fixed," Appleton says.

### New era

New custom headquarters are in the planning stages right now, Wayland says.

"We'll be building it how we need it, not how we can 'make it work,'" like at the Ice

*continued on page 20*

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## APPLETON CAMPBELL

House, known to some as Warrenton's old power plant. Architectural plans aren't complete, but he expects the new building will be part masonry, part steel. There will be room for the 50-plus service vehicles, employee and customer parking — neither of which were available in Old Town, plus indoor bays for offloading materials and on-loading service trucks.

The partners considered moving — they looked in Marshall, Gainesville, Opal — but when they learned a corner of the Arrington property was zoned correctly, it was a no-brainer.

"Mike and I are both from Warrenton. We started here. We wanted to stay here," Wayland says.

A steady increase in business — almost solely from word of mouth — has marked their past 10 years. "Controlled, continued growth," Wayland calls it. "We're 7 percent up this year from last."

### Frantic calls

Traditional home systems repair, Appleton says, is their signature and their selling point.

A vacation eve home emergency



PHOTO BY DOUG STROUD

Mike Wright, with Appleton Campbell, works on an HVAC installation.

prompted Therese Crowther of Warrenton to call the company.

"The night before we were leaving on vacation our furnace broke and we needed a new one," Crowther says.

One frantic emergency call later, same-day service had her home heating replaced within hours. Crowther appreci-

ated that Appleton Campbell "went the extra mile...when we needed them."

Appleton was named Business Person of the year by the Fauquier Chamber of Commerce. The company is in the Better Business Bureau and Fauquier, Warrenton, Culpeper and Prince William Chambers of Commerce.

They earned Best of Warrenton rating by Warrenton Lifestyle Magazine in 2008, '09, '10, '11 and '12 and Best of Culpeper in 2011 and '12.

Community outreach, Wayland says, is another way they give back to their home community. They work directly with the Fauquier County Fair, Warrenton Spring Festival, CulpeperFest, Evening Under the Stars, Piedmont Symphony Orchestra, Boys and Girls Club, Fauquier SPCA and numerous youth sports leagues.

"We believe in giving back and supporting the community that has supported [us] over the years," says Appleton.

Wayland says, "Our goal is not to have happy customers, our goal is to have amazed customers."



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## APPLETON CAMPBELL

# Moving to a new home with room to grow

BY JAMES IVANCIC

Appleton Campbell will be moving but not very far and by an adjustment of boundaries the company will still be in the town of Warrenton.

Officials of Warrenton and Fauquier County have been working with the heating, electrical, plumbing and air conditioning company to move the border so that the company will be on the town water and sewer system.

The property consists of 5.6 acres adjacent to Alwington Boulevard. The parcel is a portion of a property owned by Alwington Farm LLC, developers of a residential development planned on 439 acres located between Brumfield Elementary

School and The Home Depot.

A separate parcel of 1.61 acres owned by the Fauquier County School Division across Alwington Boulevard is being considered for boundary adjustment too.

The adjustment was the subject of a public hearing on April 12. No one spoke on the issue. Town Manager Brannon Godfrey recommended that Council put off any action because a final design of the building isn't ready to be submitted for approval. The matter was tabled for a month.

No one spoke at the public hearing held in March by the county supervisors after which the board took no ac-

tion until a site application is finished.

"We've kind of outgrown the area," said owner Mike Appleton about why his company will move from its space at 100 E. Franklin St. near the Warrenton Greenway.

Parking is a big issue. "We have more employees than ever before," about 60, he said. "That's a big part of it."

Space to pull trucks inside for inventory is needed. "If it's a nice day, it's not a problem" doing inventory outdoors, but that's not always the case."

The building will house office space and a training room.

He looked at space in Opal and New Baltimore but the land off Alwington near an intersection fit the needs better.

Appleton Campbell will be constructing a new building "We're getting it priced and sized. We've got a budget range and we're going to stick with that range," he said in declining to name a specific figure.

He said the goal is to be under roof by the end of the year while construction continues and then move into the new building in about a year.

Appleton began working at age 16 in 1976 at the company his grandfather founded, at first part time ("My mom wouldn't let me quit high school," he said), then full time.

He said Warrenton's town manager and Vice Mayor Sunny Reynolds "have been a big help" with the boundary adjustment.

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TIMES STAFF PHOTO/  
RANDY LITZINGER

# RENOVATION MARKS RANKIN'S 50 YEARS

## Family-owned hardware chain unveils new look

BY MATT WINGFIELD

A lot has happened in the last 50 years.

The first Star Wars premiered. Martin Luther King, Jr. had a dream and Neil Armstrong walked on the moon. America entered (and left) Vietnam, Iraq and Afghanistan.

But one thing has stayed the same, Rankin's True Value Hardware in Warrenton.

Rankin's celebrated its 50th anniversary on May 6. The family-owned hardware store opened in its current location in 1977, owner Glenn Rankin says.

"We were probably one of the original True Value dealers," Rankin says. (At the

time the store opened, it cost only \$10,000 to buy into the True Value franchise.)

The store was originally a smaller, one-section building, but quickly expanded and required a new, bigger location — as well as an accompanying location in Winchester.

The expansions haven't stopped since.

Though the Winchester location was eventually sold in 2001, Rankin has opened two other stores — one in Colonial Beach in 2005, the other in King George in 2009.

And just as Rankin took over from his father, Alvin, at 19, he's kept the other stores in the family as well. His

brother, James, manages the King George store, while his brother-in-law Lloyd Alspaugh manages the Colonial Beach location.

Though he's been managing the store for more than 40 years, Rankin admits it wasn't his first career choice.

"I went to community college for electronics," Rankin says, "but only for half a year."

His intended degree required a working knowledge of computers, Rankin says, and he admits he "didn't prepare well for it."

And so he returned to his childhood haunt—the same hardware store he'd been working in since he was 10

years old.

"My daddy had a saying — we had to work for our money or we didn't get paid," Rankin says. "No work, no money. We didn't get an allowance."

At 12, he experienced his self-described "worst memory" of his store career. It was a relatively quiet weekend day, and Rankin was trying to help a customer make a copy of a key.

Unfortunately, he missed the original copy and damaged the man's key. The customer, who, Rankin remembers, was a good sport about it, had to get an entirely new key cut.

As for his happiest memory? "Golly, that's a tough



## RANKIN'S HARDWARE

one," Rankin admits, pausing for a moment to think. "I'd have to say it's moving back here [to Warrenton] and opening this location."

Surviving as a family-owned small business in the days of big chain stores hasn't been easy, Rankin admits.

He watched over the years as big box stores like Home Depot and Lowe's swallowed up smaller stores, but credits his father and the local banks for keeping the True Value-affiliated store open for half a century.

"My father was hard-headed," Rankin says with a laugh. "He was not a quitter. It seemed like the more box stores that opened up, the more determined he was to keep this open."

And, of course, Rankin is thankful for the customer support.

"I gotta thank the immedi-

ate public for backing us as long as they have," Rankin says. "And I just think we're more welcoming than a box store."

"The Rankin family represents the best of True Value," says True Value senior vice president of growth Tim Mills.

"For over 50 years, they've kept the American dream alive by providing superior customer service to the communities in which they live and work," he says. "In a retail landscape marked by big boxes, it's great to see that multi-generational family businesses continue to be valued by customers."

The store plans to mark its anniversary with a ribbon-cutting ceremony. In preparation for the reopening, the store has gotten a pretty major facelift.

*continued on page 24*



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## RANKIN'S HARDWARE

"My father was hard-headed. He was not a quitter. It seemed like the more box stores that opened up, the more determined he was to keep this open."

*Glenn Rankin*

After nine weeks and \$238,000, the store now sports all new carpet, fixtures and floors, Rankin says. The walls have been painted, the lighting has been changed and some of the shelving has been reorganized.

"It's something we've always wanted to do," Rankin says, though he admits the anniversary celebration proved as good an excuse as any.

"We needed to upgrade the atmosphere," he says. "And we've gotten a lot of good comments on it. I think it looks more customer-friendly now."

The store celebration hosted alpacas and, potentially, a fire truck and a crew over the May 6 weekend. (The appearance of a fire truck, Rankin notes, is complicated by the fact that the Gold Cup horse races were that same weekend.)

The Warrenton Police Department held a gun safety course on Saturday, and the store offered a number of deals, including door prizes and 25 percent off whatever items customers can fit in a free five-gallon bucket.

And while Rankin is taking some time to reflect on the last 50 years, he's not planning to rest on his laurels.

"We're already planning



TIMES STAFF PHOTOS/RANDY LITZINGER

Rankin's Hardware's Kent Rankin helps customer Neil Payne. Below, customers enjoy the newly renovated Warrenton store.



for the next 10 years," he says proudly.

To that end, Rankin recently signed a 10-year lease to stay in the store's current building. Previously he had been leasing the building on a month-to-month basis, but as the stores around Rankin's closed up, the pressure to renegotiate a lease grew.

"Retail in general has changed 100 percent," Rankin says.

The store's profits seem

to fluctuate on a four-year bell curve, Rankin notes — something he attributes to election years and the transition between Republican and Democratic administrations.

And while Rankin still has plenty of repeat customers, he also admits he has a high employee turnover rate.

"We've been lucky enough to hold onto a few," he added.

All of which is to say that the store isn't going anywhere anytime soon, though

Rankin admits he's slightly worried about who will succeed him.

"There's no generation to follow us," he says, sadly. "The grand kids — they don't seem to have any interest in it."

There is, he notes optimistically, a cousin who seems interested, which would allow the store to stay under its current banner.

In his free time, the 59-year-old Rankin enjoys bow hunting — he's been an avid hunter for 12 years — and watching the Washington Redskins — though it's been "a trying time" to be a fan, he laughs.

And while he's thinking 10 years ahead instead of 50, Rankin doesn't plan to retire for the foreseeable future.

He admits he's thought about cutting back his own hours and only working part-time, but no time soon.

"Unless I play the lottery and hit it," he says.





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PHOTO BY DOUG STROUD

Regardless of where you go for lunch, there's always a healthy alternative available on most restaurant menus, says dietitian and nutritionist Jessica Bettick.

# POWER LUNCH:

## Healthy eating opportunities abound in unlikely places

BY MICHAEL MELKONIAN

Worried about super sizing your summer beach bod with too many spring power lunches? A Warrenton nutritionist says eating a healthy lunch is easier than you imagined, no matter where your next networking event leads.

"Go and have fun, don't over-think it," says Jessica Bettick, registered dietitian nutritionist with Dominion Internal Medicine and Blue Ridge Orthopaedics.

One thing to remember is that there are no foods to "avoid at all costs" or other

hard and fast rules you might have read, she says. Instead, balanced meals and portion control will help you stay health-focused while dining out.

### Balance

If you do get anxious, look at the menus ahead of time and anticipate the environment, she says. Don't obsess over calorie counting, instead rely on common sense.

"People fixate on numbers," Bettick says. "Food should be about having fun."

We all kind of know when we are eating bad food and

then feel guilty later, she says. So splurge on the burger you're craving but balance it with vegetables, like a nice green salad, she suggested.

"Figure out where you're going to compromise," Bettick says.

For example, leave half the fries on the plate or try substitutions like sweet potatoes to add variety and color to your diet.

You can always ask your server about substitution options, she says. And for office pals, splitting a meal with a friend is a good way to keep portion sizes in check.

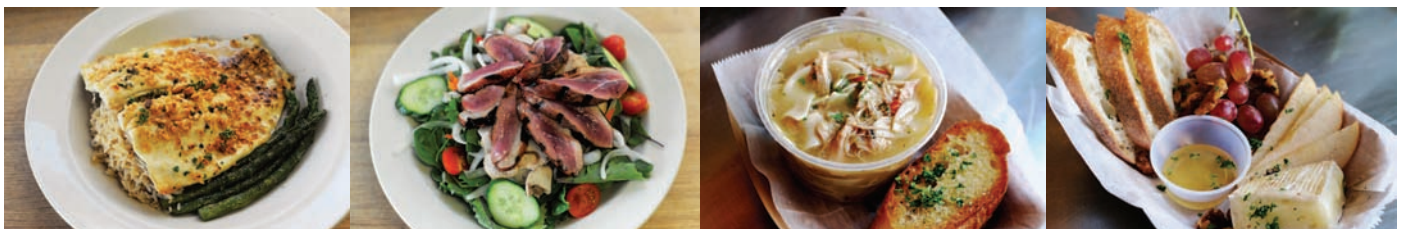
### Portion control

"Human nature is to clear your plate — which is totally wrong," Bettick says.

Hunger clues are often neglected and many issues can be solved by eating more slowly. People always seem to be in a rush around lunch, she says, but we need at least 20 minutes for our bodies to start sending the "full" signals.

The best way to eat less is to slow down, Bettick says. But if you're still hungry, drink lots of water for a calorie-free fill-up.

We've lost sight of how to properly construct our plates,



TIMES STAFF PHOTOS/RANDY LITZINGER

Black Bear Bistro in Warrenton offers peanut crusted trout with asparagus and rice (left) and raspberry red wine marinated duck over garden salad, while Hidden Jules, also in Warrenton, offers Frenchman soup with a toasted baguette and baked brie and fruit.



## HEALTHY LUNCHES

she says, but the FDA examples found online are a fantastic start.

"It's pretty simple, it really is," Bettick says.

It's not about starving yourself and it's not about punishment, according to Bettick.

"Most disease can be prevented by proper diet," she says.

### Warrenton menus

While Bettick's favorite example for patients is Seasons 52, a chain restaurant with 43 locations that offers fresh ingredients for "naturally lighter" menu items, the closest one is in Tysons Corner.

Their menu is great for exactly this scenario because it's sophisticated but offers proper portions which leads to lower calorie meals, according to Bettick.

"Even the desserts are reasonable," she says.

But even around Old

Town Warrenton, there are lots of great choices to make — and slight tweaks will make a huge difference, she says.

The same fundamentals apply: there is nothing to totally avoid, but balance is the key.

Claire's featured one of her favorite menus around town because of the abundance of fresh vegetables on the dishes.

"Fresh is always best," Bettick says. "With Claire's, you could pick anything on this menu."

Even the roast beef, something that dieters might crave and fear all at once, provides great protein. Add a side of vegetables or a salad and you've picked a winner you can feel good about, she says.

On Main Street, she noticed Molly's and Black Bear had a lot of typical bar fare like hot wings, burgers and pizza, but she still didn't

shy away.

Get the burger if you've been craving it, she says, but add the salad to balance it out.

"It's healthy to be happy," she says, reminding eaters that fresh pizza toppings can still be celebrated as nutritional.

Enjoying these casual meals with friends and coworkers can help protect you from looking at the world through "orthorexic eyes," Bettick says. Orthorexia is an eating disorder causing sufferers to build unhealthy obsessions with what they think are healthy foods and completely avoiding others they deem harmful.

### Check your insurance

Bettick is building a new practice in town and thought some people might be nervous about seeing a dietitian for the first time. But she says it's a judgment-free visit that won't

end with drastic life changes or unrealistic goals and ideals propagated by pop culture.

And though it often goes unnoticed, most health insurance plans cover RDN consultations. The healthcare giants realized how much money they can save by providing preventative treatment before patients end up in the emergency room, she says.

Bettick encouraged anyone with more questions to seek professional help instead of trying to tackle the monstrous topic alone.

"There's nothing to lose," Bettick says. "I love food and want to help people."

*Bettick lives in Warrenton with her husband and comes to Fauquier by way of a Central Michigan University graduate program. She is a member of both the Academy of Nutrition and Dietetics and the Virginia Dietetic Association.*



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# Piedmont housing market on rebound

## Home inventory and move up borrowers still in scarce supply.

**BY GEORGE ROWAND**

The real estate market in the area seems to be poised to have a good year in 2016. Early signs are very positive.

"The spring market is robust," says Linda Martin, current president of the Greater Piedmont Area Association of Realtors (GPAAR). "We're all very busy across the board."

GPAAR serves realtors in Fauquier, Culpeper, Rappahannock, Madison and Or-

ange counties. Martin's sentiments were endorsed by Chuck Cornwell, who is a broker/co-owner of Re/Max Regency in Warrenton.

"We've seen the spring market hitting early already, which is very unusual," Cornwell says. "Usually we don't have the real estate market moving as briskly as it has in February, but we had a lot of buyers running around in February, multiple offers com-

ing in on properties, that sort of thing, so we were seeing a very good real estate market."

According to a report from the Virginia Association of Realtors (VAR), January and February are the slowest months of the year for the residential real estate market. In the area, median sales price for the fourth quarter of 2015 rose 4.6 percent year-over-year from the fourth quarter of 2014.

In January, median sales

price was 3.26 percent higher than in January, 2015. Sales volume for January also was up by 0.58 percent over the prior year, and average days on the market decreased 6.6 percent, year-over-year.

"I attribute a lot of that to the fact that interest rates bottomed again," Cornwell says. "Interest rates are very low, so mortgage payments for people are extremely good. And we've got a number of programs —



## PIEDMONT REAL ESTATE

100 percent programs out there for people — that help put people into homes.”

The VAR report also suggests that — based on historic trends — the median price of houses sold will increase steadily through June. The median price of houses sold in January and February this year in Fauquier County was \$360,000, a 10.7 percent increase over 2015.

### What's available?

The biggest issue that the local market seems to be facing is inventory. There are not enough houses on the market in the area in the price range that is most in demand.

“In and around Fauquier County, the \$500,000-\$600,000 level is kind of the cutoff point,” Cornwell says. “When you get above that, there is not as much activity, but you get below that, and you’ve got multiple offers, you’ve got a lot of people out looking at houses.”

“The Prince William market is rolling,” Cornwell continued. “You get up into Northern Virginia and D.C.,

and it’s going crazy. Where you kind of hit the ceiling at \$500,000 and \$600,000 in Fauquier, you’re just getting started up there at those prices.”

“The reality is that there are plenty of buyers out there looking for good houses,” Martin said. “We are seeing multiple offers on transactions. It’s good for sellers, and there is more competition for buyers, which is not always a happy situation for them. What it does is make very clear that buyers have to do the things that are in front of them...get pre-qualified, get pre-approved for a loan, do the things they need to do in order to compete.”

After the market downturn from the Great Recession, residential real estate seems to have rebounded. Buyers are coming from several backgrounds and interests.

“Many of the people coming to us are people who lost their homes in the Great Recession, and they understand what home ownership is, and they want to get back into it,” Cornwell says. “We

*continued on page 34*

### Average Mortgage Rates

**3.83%:** Average contract interest rate for 30-year fixed-rate mortgages with conforming loan balances of \$417,000 or less for 80 percent loan-to-value ratio loans.

**3.77%:** Average contract interest rate for 30-year fixed-rate jumbo mortgages, greater than \$417,000 for 80 percent LTV loans.

**3.64 %:** Average contract interest rate for 30-year fixed-rate FHA mortgages for 80 percent LTV loans.

**3.06%:** Average contract interest rate for 15-year fixed-rate mortgages for 80 percent LTV loans.

**2.91%:** Average contract interest rate for 5/1 adjustable-rate mortgages for 80 percent LTV loans.

*Source: Mortgage Bankers Association Weekly Application Survey for week ending April 20, 2016.*

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**A series of thoughts, strategies and ideas from...**



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still see some investor activity, but not like over the last few years. When the market was at its bottom, there were a lot of investors out looking at properties."

Cornwell pointed to an area of the market that has not rebounded.

"The move-up market has not really taken off like it should," he said. "We don't see as many people selling their smaller properties and buying the bigger house. It's just beginning to come around, but it really hasn't taken off."

Anne Michael Greene, principal broker for Marshall Real Estate, said that some inventory help might be on the way in the next year in Marshall from two new developments.

"Around 300 units are coming next year in the two Van Metre projects in Marshall," Greene stated.

Commercial real estate activity is increasing as well.

"We're seeing an uptick in commercial — for leasing and sales," Greene says.

"We're seeing actual closed sales that are up, and we're seeing interest in some prop-

erties that have been on the market for some time."

Greene recently leased a space for a company whose president wanted it to be closer to his home.

"The president lived in Front Royal, and their lease was up in Herndon, so we placed them in Manassas, which was a happy medium because some of their employees were from D.C.," she says. "They were initially thinking Marshall, but coming from D.C. would have been a little bit of a haul for the employees."

The Marshall commercial market is drawing interest from outside the area.

"I'm getting calls from retailers in Middleburg who want to set up shop here in Marshall," Greene says.

"We've got three new businesses opening down the street, and I see new people here all the time, Washington, D.C., plates. I see good progress. I'm excited that the people who visit the [Barrel Oak] winery can now come to a new restaurant in Marshall."

*George Rowand is a freelance writer living in Orlean.*

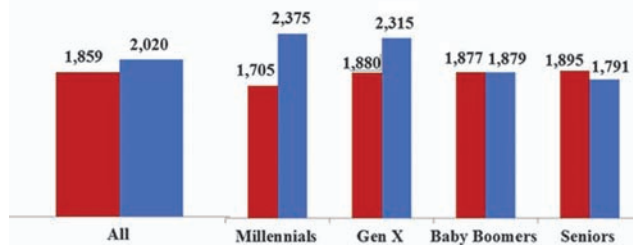


# Real Estate by the Numbers

## BIGGER IS BETTER

**Home Size**  
(Median Sq. Ft.)

■ Current Home Size  
■ Desired Home Size



Buyers looking for their next home want more room. The average existing home size for all was 1,859 square feet. They're looking to expand into homes of 2,021 square feet. Millennial and Gen X buyers want a little more leg room with their next homes averaging 2,375 sq.ft. and 2,315 sq.ft. respectively, according to a National Association of Home Builders survey released in February.

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Rappahannock County	\$534,862
Fairfax	\$489,986
Loudoun County	\$470,442
Albemarle County	\$423,427
<b>FAUQUIER COUNTY</b>	<b>\$413,919</b>
Goochland County	\$413,093

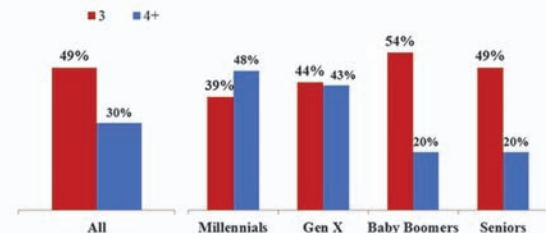


According to the National Association of Home Builders (NAHB), the average value of homes in Fauquier County is **\$413,919**. Prince William County homes value at **\$336,072**. Falls Church ranked the highest in home values at **\$727,739**.

## Three and four-bedroom homes popular with Millennials

**Bedrooms:**

**3 Are Popular, but 4+ Attract Younger Buyers**



While the traditional three-bedroom, single-family home remains the popular choice among 49 percent of all home buyers, 48 percent of Millennial generation buyers are looking for four or more bedrooms in their new homes. The three bedroom abode remains popular among Baby Boomers (54 percent) and Seniors (49 percent), according to an NAHB survey, "Housing Preferences of the Boomer Generation: How They Compare to Other Home Buyers."

## NO STAIRS, PLEASE

Most home buyers (64 percent) prefer a single-story home, but there is great variation by generation: Millennials (35 percent), Gen X'ers (49 percent), boomers (75 percent) and seniors (88 percent), according to the National Association of Home Builders.

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A white wooden post stands in a green lawn, supporting a red rectangular sign with the words "FOR SALE" in large, white, bold, sans-serif capital letters. The sign is held up by two small metal rings. In the background, a white house with a porch is visible, along with a garden bed containing various plants and a large terracotta pot. A person with blonde hair, wearing a light blue shirt and white pants, is seen from the back, standing in the yard and looking towards the house.

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SALE**

# **BUYING A HOME IN TODAY'S MARKET**





# How to finance your dream home

BY DAVID E. COUK, JR.

If it has been eight to 10 years since you've last purchased a home, you might as well consider yourself a first-time home buyer.

So much has changed in the home buying process since the mortgage/real estate meltdown, it is essential to have a good handle on what buying the home you want will entail.

The current real estate market offers perhaps the greatest opportunity for first-time home buyers in my life time. Why? Rates are still hovering at multi-generational lows and prices are still well below the bubble highs of 2006.

Also, if you've never owned a home, then there isn't a short-sale or foreclosure in your credit history to overcome. Additionally, since first-time home buyers have never had the experience of walking into a bank and securing a mortgage with little more than a handshake and a few signatures, a strict adherence to today's guidelines shouldn't seem daunting in the least.

## Why buy a home if you're happy renting?

The Federal Reserve Board issued a study showing that the net worth of home owners is over 10 times greater than renters. Owners have access to significant tax deductions, while a fixed mortgage payment can also protect them from inflationary increases in housing costs such as the increases in rent that are ever present.

Prices are still well below all-time highs, and rates are hovering at multi-generational lows. Add to that the fact that lending standards have normalized in the past few years so that one doesn't have to walk on water with perfect credit in order to qualify, and you have an excellent recipe for buying your own home.

## First things first

First and foremost, find a qualified lender and get pre-qualified at least four months before you begin your search.

*continued on page 40*

## 5 things to discuss before buying a home

For some a home purchase is the largest and most difficult financial decision of their lives.

A Wells Fargo survey found that 33 percent of couples had difficulty talking about money in their relationship.

When two people decide to achieve the goal of homeownership together, it's important to understand not only your own finances and credit profile but your partner's finances and goals as well.

Here are five things you need to know:

### ■ Where and what

Where you will live and what you want to purchase. Do you want to live in the city or the suburbs? Are you set on a single-family home or a condo? Do you want to build your home or purchase an established property?

The type of home you choose may affect loan approval requirements or what options exist if you want to build your home. Find out if any bond or down payment assistance programs are available in the area of your new home.

### ■ Partner's credit score

Lenders use customers' credit profiles to help determine your ability to repay a loan. Both of your credit scores are considered.

Usually, the lowest middle score between the two of you will be used. A very low score by either of you may impact

the loan amount, interest rate and even loan approval. If one of the credit scores is very low, as a couple you might discuss only one person applying for the mortgage loan.

### ■ Honest talk on debt

An important factor that lenders evaluate is your debt-to-income ratio. This varies by mortgage program but a good rule of thumb is to ensure your debt level is at or below 36 percent of your gross monthly income.

### ■ Downpayment

It isn't necessary for you to put 20 percent down but most loan options require some sort of down payment. In many cases lower down payment options require mortgage insurance, which will increase your monthly payment.

### ■ Who's on the note

When buying a home with someone else, each of you must qualify in order to be on the note, and both of you are responsible for the debt. If only one person is on the note, the other may not engage in any transactions regarding the loan, including refinancing, or application for modification.

Consult your state's attorney general's office to see if any community property laws exist in your state that could make a spouse legally responsible for any debt acquired by the other spouse after marriage.

For more information visit Wells Fargo's Smarter Credit Center or Wells-Fargo.com/mortgage.

—BPT

## HOME FINANCE

Ignore this important step may lead to you finding your dream home, only to learn that you cannot qualify to purchase it. The reason could be something simple that could have been taken care of well in advance.

Make sure the lender you choose is a licensed professional, and check references. There is a tendency to skip over this since buying a home happens so infrequently, but choosing the right lender is every bit as important as choosing the right accountant, doctor, or attorney.

Also, be certain the lender you choose offers multiple loan programs. There are different loan programs for different needs, and it is important that you have the ability to be matched with the program most suitable for you. Don't settle for a bank or lender that only offers one or two loan options. To a man with a hammer, the whole world looks like a nail.

### Credit scores and debt?

Get your debt under control before you seek loan pre-qualification. This doesn't mean that you can't have debts; as it is expected that most borrowers do have debts such as car payments, credit cards, and even student loans.

Just keep in mind that lenders are required to obtain a tri-merge credit report, and your scores are dramatically affected by your credit card balances as a percentage of your total credit limit. The lower your balances, the more positive points will be added to your scores. If you're really not sure, meeting with a qualified lender six

months or more prior to your search will give you ample time to address this.

Credit scores can have a large impact on the rate and terms of your loan, so don't ignore them just because you have a high income or no debt. Spending just a little time learning how to get your scores up can save you large amounts of money over the time you own your home.

### How much of a down payment?

Various government-backed loan programs have lowered the cash amount required for down payments. There are loan programs available that require from as little as 3.5 percent to even 0 percent cash down. Don't assume that because you don't have 20 percent to put down, that you can't obtain a mortgage.

With regards to closing costs, there are even alternatives there as well. For instance, a lender may charge a higher rate and be able to offer lender credit that will cover some or all of the closing costs. Depending on how motivated a seller might be, often times they will offer to cover some or all of the closing costs.

### Getting a loan approved

In getting your loan approved, it is essential to understand that underwriters are under a great deal of scrutiny to insure that every "i" is dotted, and "t" is crossed.

These well trained people are tasked with assembling and approving a high quality

*continued on page 42*



## HOME FINANCE

### Gen X, Millennial buyers prefer single-family homes

Gen X and Millennial generation home buyers prefer single-family detached homes, according to a survey by the National Association of Home Builders.

The NAHB study found that while two-thirds of all home buyers prefer single-family detached home, 72 percent of Gen X and 38 percent of Millennial home buyers also preferred the traditional home choice.

Gen X refers to those born between 1965 to 1979. Millennials are those born after 1980.

The Baby Boom generation was born between 1946 and 1964. Senior buyers were in 1945 and earlier.

The "Housing Preferences of the Boomer Generation: How They Compare to Other Home Buyers" explored home buying preferences of all



four generations.

The study found that:

- Buyers expect to pay about \$220,000 for their next home. Gen Xers expect to pay the most: \$231,600.

- A traditional forward mortgage is how most buyers across generations (67 percent) would choose to pay for a home.

- Buyers want a home with a median 2,020 square feet of finished area, about 9 percent larger than they have

now. Millennials and Gen X'ers want more than 2,300 square feet; Boomers and Seniors less than 1,900 square feet.

- Most home buyers (64 percent) would like a single-story home, but preference rises with age: Millennials (3 percent), Gen X'ers (49 percent), Boomers (75 percent), and Seniors (88 percent).

- A majority of all buyers (68 percent) want the washer and dryer on the first floor of the home.

- More than half (58 percent) of buyers want a full or partial basement, but the preference declines with age: from 77 percent of Millennials to 43 percent of Seniors.

- About half of all buyers want a home with three bedrooms, but 30 percent want at least four. More than 40 percent of Millennials and Gen X'ers want the latter, compared to only 20 percent of Boomers and Seniors.

For more information, visit the NAHB Eye on Housing website: <http://eyeonhousing.org/>.

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## HOME FINANCE

loan file; frequently, one that will be sold to an investor who may be even more stringent. It is the mortgage loan officer's job to determine if a loan scenario is approvable and to gather the documentation to support this premise, but it is the underwriter's job to insure that it follows all of the guidelines.

With this comes the need for documentation. Every nook and cranny must be corroborated, double-checked, and reviewed again before closing. If the lenders ask for a specific document, give them exactly what they ask for; not what "should be OK." This is where the approval process tends to come off the rails. Keep in mind that neither the underwriter nor the loan officer wants to shuffle more paper than is required, so if you're being asked for a particular document, you can

"The current real estate market offers perhaps the greatest opportunity for first-time home buyers in my life time."

David E. Couk, Jr.



be assured that it is critical.

### New laws complicate the process

In October 2015, new laws went into effect that have changed the closing process.

Known in the industry as TRID (TILA RESPA Integrated Disclosures), these changes were made to simplify the process for the consumer. Whether or not that was accomplished is still up for debate, but it has added

additional time needed to get a loan closed.

Basically, the GFE (Good Faith Estimate) has been replaced with an easy to understand LE (Loan Estimate), and the old HUD-1 used at closing has been replaced with the new CD (Closing Document). The new laws require that the CD be provided for the borrower at least three days prior to settlement, and that it matches the LE.

This was a big change in the way lenders handle the

process, and after six months of operating under the new system, most lenders have adjusted accordingly. I have found that the easiest way to deal with this is to make sure there is immediate communication with a good title company at the beginning of the process.

In summary, spring is here, and with it come open houses and willing sellers. Before you assume you can't afford to buy a home, meet with a qualified lender today and discover exactly what you can qualify for. With rates this low, you may find yourself pleasantly surprised.

David E. Couk, Jr., is a mortgage loan originator. He can be reached by calling 540-219-9189 or by email at [dcouk@ihmcloans.com](mailto:dcouk@ihmcloans.com). He is licensed by Virginia State Corporation Commission License #MC-3599

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# GAME OF DRONES

They're giving us eyes in the sky.



**A**t 400 feet, these tiny unmanned aircraft aren't such high fliers, but local pilot and entrepreneur David Preznuik thinks aerial video, photography and more may revolutionize the way we look at things.

By Betsy Burke Parker





PHOTO BY DAVID PREZNUK

Drones are no longer the sole province of hobbyists, now they are put to a variety of uses, such as providing aerial photos of construction projects.

The four-rotor 'copter looks like something out of a 1950s sci-fi flick. David Preznuke even named it after a '60s cartoon space-dog — he calls his little buzzing machine "Astro."

But the sleek carbon-fiber, high-density plastic frame — size of a turkey roaster. Isn't a toy, it's a tool, a modern information-gathering whiz that Preznuke calls the future of industry.

"Drones are no longer dismissed as a fad or unrealistically expensive," says Preznuke.

Affordable consumer drones are widely available, federal regulations are narrowing the gap, and instructional videos and expert advice have finally caught up with the whirlwind expansion of an industry that wasn't even born five years ago.

That's where this Hume-based drone expert comes in. "Things have changed so

fast over even just the past three years," Preznuke says. "When drones first started, there was this push back from public sentiment, a general negative perception, because the only other thing we knew of 'drones' was their military use.

"But once modern benefits came clear — agricultural use, social studies, industrial, real estate, even filming your kid's baseball game, public opinion changed and drones are considered a huge part of a modern business plan."

For Preznuke's Aerial Strategies, the sky's the limit.

Drones, like Preznuke's Astro 15, can provide still photos, video, real-time infrared scans and more from up to 400 feet in the air. By employing wide-angle and zoom lenses, Preznuke can customize the "look" of a real

estate sales ad, and can target the view of a crumbling bridge-span that might need bolstering or replacing.

He started Aerial Strategies three years ago with Astro 1. Today, along with Astro 15 and assorted other propeller drones, Preznuke employs four and recently released his first book, "The Drone Age."

A pilot for more than 20 years, Preznuke says he entered the drone industry because of a perfect storm — "convergence of technology and my passion for aviation and the outdoors."

Almost solely self-taught, Preznuke says he "wishes a book like mine had been written when I was starting with drones. It would have saved a lot of time and energy."

## Welcome to the show

The term "drone" is the modern buzzword for any

kind of remotely controlled flying platform, ranging from propeller quad-copters that can hover and move every direction to fixed-wing jet-engine planes that can only go forward. Industry speak refers to Unmanned Aerial Vehicles — UAVs, or Unmanned Aircraft Systems — UAS.

The Federal Aviation Administration last year released hundreds of documents regulating unmanned aircraft use, at last catching up to a technology that's flown ahead of the regulatory body for years.

Drone operators get FAA permits to fly commercial drones through the Section 333 exemption. This requires operators to follow specific procedures — stay below 400 feet, keep in line-of-sight of the operator, daylight hours only, stay miles from airports.

*continued on page 48*



## EYES IN THE SKY

Preznuk believes regulatory statutes still “struggle to keep pace with technological advances,” and globally, policies need to flex to enable business fulfillment as new uses emerge.

Watching a drone operator in action is like seeing a Hollywood director on set. Preznuk studies a small screen on a hand-held remote-control panel to “see” what Astro’s camera sees. He toggles the machine up, down, left and right to highlight a property for a real estate video, catch the setting sun, follow a dog across the lawn.

“See here,” Preznuk nudges Astro higher and higher, opening up a Blue Ridge backdrop behind the sale home. The homeowner maintains that the mountains, quite nearby, aren’t actually visible from the house. They’re hidden by a small,

wooded hill that masks the million-dollar view, she says.

But with Astro’s compression factor — 400-feet of vertical lift, the house, yard and mountains appear linked. It drives sales, says local real estate agent Julie Nicholas, and it’s becoming a popular sales tactic.

“People all have the exact same reaction,” Preznuk says. “They say, ‘Ooooooh.’

“It’s the closest thing to flying like a bird. It allows us to experience flight without ever leaving the ground.”

### Serious business

Like early personal computers which cost far more years ago and did far less than today’s \$400 models, the cost of a drone has also fallen as their capabilities have risen. Drone cost ranges from \$100 for a small hobbyist model to thousands for a



PHOTO BY ADAM GOINGS

David Preznuk of Aerial Strategies demonstrates the use of one of his drones.

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## EYES IN THE SKY

professional craft. Astro 1 cost about \$7,000. Astro 15 is about \$1,000. Astro 15 has 100 times the capability, Preznuk stresses. High-tech long-range models can go for \$30,000 or more.

Consumer sales show drones are trending sharply upwards, with an 84 percent increase in sales expected this year — \$481 million, according to a Juniper Research Group study.

It's easy to see why drones are so popular when you consider the implications. With "real-time" video feed tying a drone's view direct to the internet, an off-site business owner can "see" his property, and link the images online — real-time — to an expert on the other side of the globe who might take a look at crop damage, for instance, or a structural problem on a remote infrastructure, and offer

narrowly directed professional advice.

"The implications are huge," says Preznuk.

Modern drones come with an impressive array of built-in safety features — GPS tracking so you don't lose it, and some have an automated return-to-home protocol. FAA "barriers" communicate with information stored on a drone's chip to prevent it from straying into controlled airspace.

More than a "how-to" book, "The Drone Age" takes readers from a novice start-up through use and controls to business implications.

"The Drone Age" is a good read, packed with good information, says drone pilot Kiat Oboler. "I like how [David] thinks. It's a great book for those unfamiliar as an introduction to commercial UAV uses and operations.

It shows a different perspective to those of us familiar with the industry."

John Blatchford, director of business intelligence for Salient, says Preznuk helps industry due to his "ability to understand business problems and target the appropriate technical solutions to maximize business value."

Applications range from special events to disaster relief, insurance and land surveys to agricultural management. "A farmer can spot problems, patterns," Blatchford says.

High-resolution cameras and video can capture infrared, thermal and hyperspectral analysis. Thermal imaging, Preznuk explains, can identify cracks in steel structures — like the highway bridge network news reports say are failing. Infrared

*continued on page 50*

## AERIAL STRATEGIES WON FAA APPROVAL TO OPERATE DRONES

On Aug. 19, 2015, The Federal Aviation Administration granted Aerial Strategies a Section 333 Exemption and a Certificate of Authorization that officially allows the company to operate unmanned aerial vehicles (UAVs), or "drones" for commercial and public sector purposes.

The authorization was important because the FAA currently prohibits unauthorized use of UAVs in U.S. airspace for these purposes, which has severely limited the ability of organizations providing UAV related services to conduct business.



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## EYES IN THE SKY

is good for agricultural use, for checking effectiveness of fertilizer application and pest control.

"Instead of 'spray and pray' like the old days, you can go up and take a look at your fields from above," Preznuk says. "You can see where the damage is, compare today to the same field from last year."

"You save money on products, increase yield, save main-

tenance on your machinery, and you're saving the earth. It's a win-win-win," he says.

What used to be available only to big commercial farms through satellite imaging or low-flying manned airplanes is now available to small farmers, something with enormous implications for the Piedmont's agricultural base.

"I see this making Northern Virginia farmers competi-

tive on a more regional and national market," Preznuk says.

Preznuk, 49, was born and raised in the Washington, D.C., area. He graduated from Thomas Jefferson High in Alexandria, a science magnet school he says gave him his first taste for technology. He worked as a computer programmer and in high-tech consulting before opening Aerial Strategies in 2013.

He conducts seminars for local law enforcement and emergency management. He's traveled the world for industry summits and teach courses in drone technology.

Lord Fairfax Community College offers an intro to drones class.

*For more information, call 703-627-2813, or visit the company's website: <https://aerialstrategies.com/>*



PHOTOS BY DAVID PREZNUK



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# 10 UNDER 40

## YOUNG BUSINESS PROFESSIONALS DEFY EXPECTATIONS

**A**rticles about the millennial generation are peppered with words like “entitled,” “tech-dependent” and “socially stunted.”

But these 10 Fauquier and Prince William county business people who range in age from 24 to 38, defy the stereotypes.

They are hard-working, driven, personable, and prefer face-to-face communication over texting. They are all tech-savvy, of course, but focus on connecting with their clients and customers one to one.

By Robin Earl  
Photos by Tin Nguyen,  
Doug Stroud and Adam Goings

## 10 UNDER 40

### Colleen Shumaker: Positivity Personified

For Colleen Shumaker, formerly the inn manager at Poplar Springs in Casanova, it's all about attitude; she exudes positive energy as she oversees the day-to-day operation of the 21-room inn. She says she's learned that, "If you take care of your staff, they'll take great care of your guests."

Shumaker, 28, admits that when she began working at Poplar Springs she was the youngest staff member; everyone on her team was older. "I had to earn their trust. If you work with people, with no tricks or gimmicks, you can earn their respect."

Being a Division I basketball player at George Mason University taught her something about hard work. "Believe me, it's no free ride." When an injury sidelined her dreams of playing professionally, she turned to her other passion, a major in marketing and communication.

After college, Shumaker signed on with Marriott, and in six years, "learned everything I know." She trained in all aspects of hospitality, and credits great mentors at Marriott for her success.

Shumaker doesn't mind spreading her positivity around. She works with Leadership Fauquier, where young professionals devote their time to teaching young people leadership skills. "We are getting ready to graduate our inaugural class, just finishing up their [secret] community project." She tells the students: "Be trainable. Be teachable. Keep moving forward."

Shumaker also gives back to the community by sharing her love of music; she volunteers as a DJ for community events like Relay for Life and the Piedmont Harvest Festival.

**Must-have gadget:** Cell phone. And also, her ukulele.

**Preferred way to communicate:** Email, with a follow-up phone call.



### Anthony Palladino: Building a Dream

After more than a decade of one-the-job training in the construction trade, Anthony Palladino, 38, opened his own architectural design and construction company, A.P. Palladino. "It's just me, but maybe one day my sons will join me." His boys are only 2 and 9 years old, but "we have hopes."

Palladino focused on fine arts in college, but he's been learning construction from the experts all his life. He worked for Golden Rule Builders in Catlett for nine years, and before that, for a company in Stafford County.

Palladino said that in construction, it's important to "take one job at a time. Focus on the job you are doing. I don't have time to think about yesterday or tomorrow. I'm thinking about the one job. If you do that, your clients will know that you are invested."

At 38, Palladino is younger than most of his clients, but says, "If you earn their respect, if you show that you know what you are talking about, they'll listen to your ideas."

"Construction is an industry that's changing," he says. "You have to be able to change with it. There are new products, new techniques. Sometimes the people who have been in it for years and years keep doing things the same way they've been doing them, but younger people are able to see the past and the future, without some of the bias."

Being a one-man operation means time is tight, but Palladino finds time to share his talents with the young people of Holy Trinity Catholic Church. As part of an annual work camp, he leads a group of teens on building and repair projects for those in need.

"I teach them how to build, show them how to use tools. They learn to work as a team and get along."

**Must-have gadget:** Measuring tape. "I live by the inch, by the quarter inch. I can't imagine being without my measuring tape."

**Preferred way to communicate:** Email. "Construction projects involve thousands of details, so many choices about everything. It's good to have a written history."



## 10 UNDER 40

### Matthew Fusaro: Financial Planner

After earning a bachelor's degree in political science, Matthew Fusaro worked for a fundraising firm for a short time before transitioning to financial planning with Edward Jones in Warrenton. Only 24 years old, he feels he's already found his niche.

"I really enjoy working one-on-one with my clients and working through problems, whether it's saving for a big purchase, or planning for college or retirement," he says.

"Anyone who wants to go into financial planning needs to know it's a lot of work, especially the first few years. But it's worth it. I love feeling valuable to folks, establishing trust, helping them with a specific problem and having success. When it's time to look at the big picture, we already have that relationship."

Although Fusaro lives closer to the Shenandoah Valley, he has established ties in Warrenton. He is active with the local Lion's Club and the Independent Order of Odd Fellows. He also is a member of the board of the Allegro Community School of the Arts on Main Street.

**Must-have gadget:** Computer. "With my office computer, I have access to all the planning tools and resources that Edward Jones provides. Those tools allow me to dig deeper for my clients to get the best answers."

**Preferred Way to communicate:** Face-to-face. "I'm lucky that I have a local office where I can see my clients."



### Syed Salman Ali, M.D.: Providing Cancer Care

Oncologist/hematologist Dr. Syed Salman Ali has been with Fauquier Health Oncology/Hematology since 2010.

In fact, he helped to design Fauquier Hospital's Infusion Center/Oncology suite. In the last four years, the health system's cancer services have expanded, and have consolidated into the Fauquier Health Center for Cancer Care.

Dr. Ali is 37 years old, while most of his patients are older. "When I started out of training I felt more of the age gap. Once you've put in a few years and thousands of hours into your practice and community, you don't feel age plays a role anymore. I think most patients with chronic problems are used to their doctors being younger than they are. It's less about age and more about comfort level for the patient."

Because of the severity of illness that Dr. Ali sees, his specialty can be difficult. Why did he choose oncology? "There were two big things — the first was the depth of the doctor-patient relationship, which was clearly unique to this field, and the second was the rapidly evolving science involving cancer treatments."

"Getting to tell someone they are in remission is probably the most gratifying part of the job. But there is also great fulfillment in simply making people feel better, even when they know they are dealing with an incurable disease."

He cautions those who are considering a career in medicine. "Being a physician is a great honor, and I would consider it a calling. If someone knows they want to be a physician, I'd tell that person to just make sure your reasons for wanting to become a doctor are clear. If it's what you love, it is right for you. It isn't for the half-committed."

**Must-have gadget:** My phone. "We [members of the medical staff] use secure messaging to communicate with each other throughout the day. I also keep apps for everything from monitoring toxicities of cancer treatments to getting updates for medical literature."

**Preferred Way to communicate:** Every colleague is different, I still prefer the direct phone conversation. Patients generally communicate by phone. Most still prefer talking directly to their doctor or nurse."

## 10 UNDER 40

### William Landay: Passion on Tap

William Landay, co-owner of two restaurants, the Park Tap Room and CJ Finz Raw Bar & Grill in Manassas Park, warns, “if you want to go into the restaurant business, you’d better love food. I mean, really love it. There’s a lot of pain, a lot of long hours, and no time for a social life. If you don’t really love it, it might be better to find another business.”

But hard work notwithstanding, Landay is tirelessly upbeat. He says his coworkers call him “Smiles.”

The Park Tap Room celebrates beer. “We have 20 different beers on tap and feature local craft beers. Our food is American traditional with lots of other specialties.” CJ Finz specializes in seafood; the Manassas Park Chamber of Commerce named it the Rising Business of 2015.

Landay spends his days split between the two restaurants, sometimes handling managerial duties and sometimes in the kitchen.

“I started out as an accounting major in college, but I decided it was boring, so I went to culinary school,” he says. “I worked in at Wegmans in their little seafood restaurant then spent three years with Marriott.”

Landay, 28, may be obsessive about food, but he’s a people person at heart. “We have a lot of regulars, locals who come in all the time. I know their favorite dishes, their favorite beers.”

CJ Finz recently celebrated its first year, and the Park Tap Room has only been open since last September. Even so, Landay likes to think his restaurants have already become integral to the local neighborhood. He supports the local schools and sports teams, and has held a fundraiser for breast cancer.

**Must-have gadget:** “I couldn’t run the restaurants without my cell phone, but in the kitchen, I use a nine-inch Mercer chef’s knife I’ve had since culinary school.”

**Preferred way to communicate:** In person.



### Nathan Gilbert: Experienced Investor

Nathan Gilbert, with his partner Sarah Yakel, opened Meridian Financial Partners, LLC in September of last year. Both are 38 years old and both have been working in the investment industry since 2001.

Gilbert is immensely grateful to the many mentors he’s had since his first job in wealth management 15 years ago.

In fact, he offers this advice to young people considering a career in finance: “Try to find someone in business that you can respect and trust, someone you can learn from and work for. Find someone who will be honest with you and tell you how you’re doing and what’s important.”

He said his mentors taught him well, but that he was very excited to establish himself in his own company. “We are completely independent, a fee-only company. Some companies are paid to invest clients’ money in certain products, but the only ones who pay us are our clients. We are proud of that.”

Another point of pride for Gilbert and Yakel: In their business plan they state that 10-percent of the company’s profits will be returned to the community in the form of scholarships and sponsorships.

Gilbert and his partner are at similar points in their lives; they each have three young children and are working hard to make their new business successful. In contrast, most of Gilbert’s clients are interested in talking to him about retirement plans. He says, though, that “Age isn’t really an issue anymore. My experience has outweighed any concerns. I don’t know if that was the case when I was 25...”

**Must-have gadget:** iPhone 6 Plus. “With three children who are always stealing our devices, I appreciate having a larger phone that allows me to do everything I need to do.”

**Preferred way to communicate:** “Both Sarah and I like talking often with clients in person, but a lot of our communication is via email.”



## 10 UNDER 40

### Jennifer Puffenbarger: Born into the Insurance Business

Although Jennifer Puffenbarger is only 32 years old, she's spent half her life in the insurance business.

She started working in the family-owned Puffenbarger Insurance in Warrenton — founded by her dad in 1989 — when she was 15. She earned her insurance license at the tender age of 18 and finished college with a business administration degree in three and a half years, all while working full time.

She has been no less busy since.

After years of selling insurance to business clients, she is currently director of marketing and partnership relations. She handles the marketing, networking, community relations and social media for the company.

Puffenbarger clearly has a passion for the business. "I don't think of it as selling a product. We are filling a need. I always remember that people may be just one accident away from losing everything they've worked so hard for."

She pours that enthusiasm into community projects as well. She is on the executive board of the Allegro Community School of the Arts, and is the vice chair of events for the Fauquier County Chamber of Commerce. Also through the Chamber, she is chair of the Young Professionals group. She is currently organizing a speed networking event for college students and an Old Town tour to highlight Warrenton businesses.

**Must-have gadget:** iPhone

**Preferred way to communicate:** Face to face.  
"I'm a people person."



### Aaron Lynch: Growing a Business — Organically

When Aaron Lynch was 23, he read an article claiming that 80 percent of millionaires had once been in a band. He could see why: "When you are in a band you learning business skills: How to interact with people, collaboration, setting goals."

Lynch wanted to open a restaurant after he left his music career behind, but realized he didn't know anything about managing one — so he worked for a couple of restaurants and learned those skills.

Along with brothers Jacob and Adam, he opened Hidden Jules Café in Warrenton in May of 2013. Lynch said that the George Mason Small Business Development Center was tremendously helpful in developing his business plan and providing advice.

"I signed the lease for the Main Street café and we were open eight days later. We didn't sleep much those eight days, but we were open in time for Warrenton's Spring Festival."

Since then, Hidden Jules has expanded to include a popular food truck — The Rambler — and a new restaurant on Washington Street in Haymarket. All three ventures serve local, organic food.

"Our original idea was to be a local, organic version of Five Guys, with minimal offerings," he says. "It has evolved into the café. As much as possible, all of our ingredients are locally sourced, organic or natural."

Both cafes now offer homemade breads as well. A baker comes in to the Haymarket store at 5 a.m., and fresh-baked bagels, French bread, ciabatta and croissants are delivered to the Warrenton café in time for the lunch crowd.

Lynch, now 35, is still making good use of the skills he learned as a musician. He knows how important it is to connect with his audience/customers.

"If I'm going to do catering for you," he says. "I want you to come into the café and see what we do, taste my food. I want you to see my passion, and I want to see yours."

**Must-have gadget:** iPhone. "I do everything on my phone, business plans, ordering, planning. It's scary when I break my iPhone."

**Preferred way to communicate:** Face-to-face.

## 10 UNDER 40

### Sam Cooper: He Speaks for the Trees

When Sam Cooper, co-owner of Oak Grove Tree Experts, first meets with a client, they will walk the entire property together. After the inspection, the certified arborist will give an evaluation of what might be needed to keep all the trees healthy and looking beautiful.

"We're a full service company," he says. "People call us when they want a professional arborist to handle whatever their trees might need, from pruning to hazardous removal. We think of ourselves as stewards of our clients' properties."

Cooper, 36, spends much of his time in the field, while his wife, Randi, handles the business side, including marketing, advertising and payroll.

"Every tree is different, every situation is different. Each tree is a unique, complex organism...Human interaction is the tree's biggest problem," Cooper says.

"Trees have been doing this now for hundreds of millions of years without our help. It's only when we get involved that things get difficult," he says.

Cooper says that some perceive his job to be a dangerous one, but he doesn't feel that way. "We approach every problem from the scientific point of view. We take into consideration the physics involved and the engineering of how each tree has designed itself." Cooper says he logged more than 20,000 in tree service before opening Oak Grove.

**Must-have gadget:** "The fun answer would be to say chainsaw, but I'd have to say my head, eye and ear protection. I have a serious attachment to my senses, and I enjoy my brain just the way it is."

**Preferred way to communicate:** Face-to-face, then email. "When it comes to clients, after our initial consultation, email is a great way to communicate. Most clients are busy people, as are we, so it keeps us from playing phone tag."



### Stephanie Hodges: Giving Back Through Non-Profits

Stephanie Hodges is a 35-year-old Texas transplant on a mission to help those in need.

"I gained experience working with two different non-profits, then came to Virginia to work as the executive director of CASA," she says. CASA CIS in Manassas is the Prince William branch of Court Appointed Special Advocates, Children's Intervention Services.

CASA's advocates work with children who are in an abusive or neglectful situation, according to Hodges.

"Whenever a social worker is called, we send a volunteer to check on the child, whether they have been removed from the home to foster care or not," she says. "Until the case is closed, we are in their life, making sure they are OK. Our advocates are mandated reporters; they file a written report to the judge in the case."

Hodges says that the Prince William office, which also assists children from Fauquier, Loudoun and Rappahannock counties, is the largest in Virginia.

Hodges learned about non-profits while working for an organization that supports children with physical and mental disabilities, and then with a group that builds orphanages in third-world countries.

"I can't stand to feel helpless," she says. When faced with the prospect of disabled children in need or kids who were living on the streets, close to starvation, she would tell herself, "This is what I can do to help. Let's fix this."

Among Hodges' talents is an ability to connect with donors. "I really enjoy helping the donors see where their money is going, building a bridge between our donors and the organization."

**Must-have gadget:** "I don't know if this is a gadget or not, but I have water bottles all over my office. I have to hydrate."

**Preferred way to communicate:** On the phone. "My email is always so backed up, so I prefer



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