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Fredericksburg

In pastoral area near nation's capital, Virginia town mixes Colonial and Civil War history with 21st-century energy

By Jim Kerr

Location has always been paramount in real estate, but there is no city in the nation where a prime location has been more coveted or hotly contested than the 280-year-old city of Fredericksburg, VA. Long reputed as America's most historic small city, it lies on the west bank of the Rappahannock River midway between Washington, DC, and Richmond, VA, only a few blocks off bustling Interstate 95.

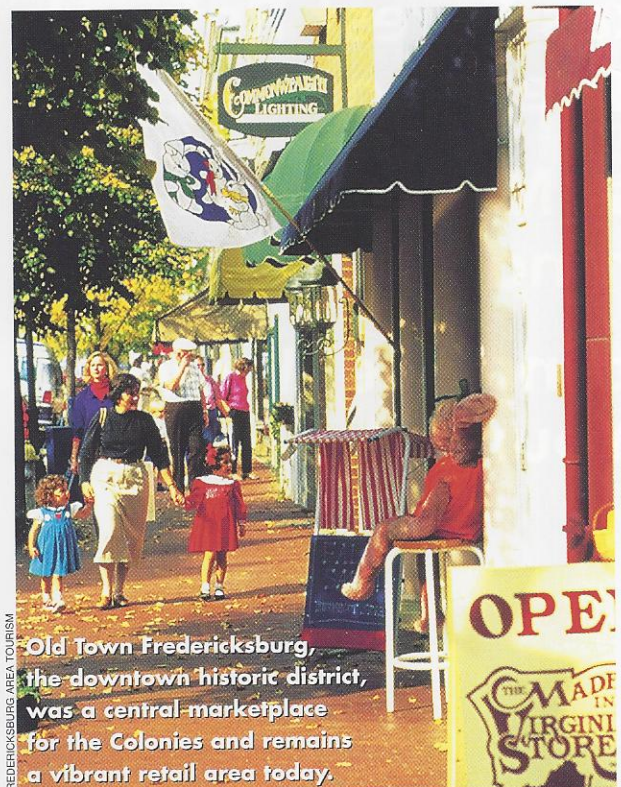
There are more than 350 original 18th- and early 19th-century buildings in a 40-block historic district of Fredericksburg, and visitors

here shop antique stores, browse bookshops, dine in fine restaurants, explore museums and stay in charming Colonial inns.

Majestic church steeples define the skyline along peaceful tree-lined streets, and quiet suburban communities have sprung up in the surrounding countryside. But nearly 150 years ago, decisive battles between Union and Confederate forces in and around Fredericksburg reshaped the nation. Today, while history buffs are naturally drawn to Fredericksburg, 21st-century retirees are just as likely to be attracted by a convenient location, friendly people and genteel lifestyle.

"We traveled around and read a lot of articles on where to retire," remembers Bob Kubarek, 63, who retired in Fredericksburg with his wife, Sally, in 2006. "We had criteria. It called for a town where we could walk to things like restaurants and libraries, a university town that was safe, with good public transportation, good medical facilities and access to a big city like Washington, DC.

"After we found Fredericksburg, we went to a lot of community meetings," Bob says, "and we knew it fit us. It's a place that does a lot of smart things. It's decisive and energetic, dynamic and safe, with a



Old Town Fredericksburg, the downtown historic district, was a central marketplace for the Colonies and remains a vibrant retail area today.

Arnold Palmer 18-hole golf course

Private 288-acre deep water lake

*Gated entrance with
professional staff*

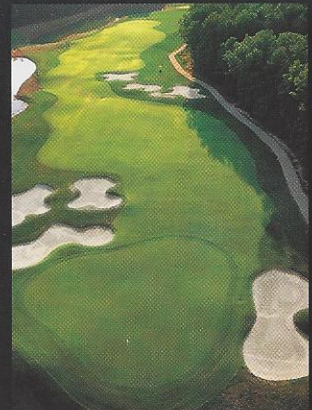
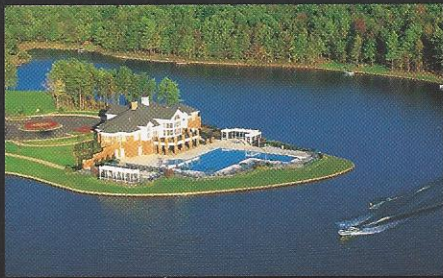
*Parks, playing fields,
miles of nature trails*

*Swimming pools,
beach, social events*

*Waterfront Fawn Lake
Country Club*

*Distinctive neighborhoods with
golf, water and nature views*

*Homes from the upper \$400,000's
Homesites from the \$160,000's*



Fawn Lake

HISTORIC FREDERICKSBURG, VIRGINIA

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Fawn Lake, a master-planned community in nearby Spotsylvania, reserves nearly 1,000 of its 2,300 acres for the protection of forests and wetlands.



FAWN LAKE

healthy outlook on things.”

Three years before moving here, the couple bought a condominium in a restored historic building on the corner of Fauquier and Sophia streets along the Rappahannock River. Fredericksburg reminded them of European towns they had seen in the 37 years when Bob was a school administrator for the Department of Defense in countries such as Germany, Spain, Morocco and Italy.

“We had gone off to Europe planning to spend a year, but wound up there for 37,” he says. While they continue to love Europe, and still own a small house in an Italian mountain village, they realized early on that “America was a great place to retire.”

They’ve made good friends and belong to a number of groups, including the Mary Washington ElderStudy at the University of Mary Washington, the

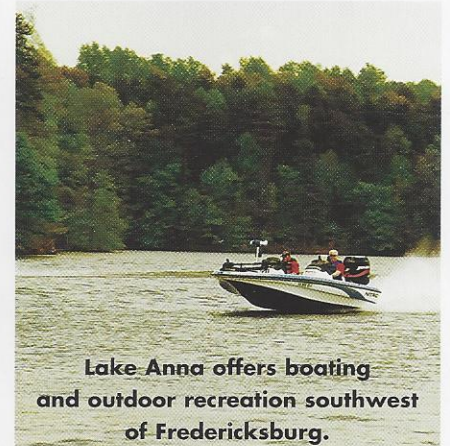
Library Association and the YMCA. Sally, 67, a gifted artist, has turned the third floor of the couple’s townhouse into a studio where she is establishing a new career creating batik prints. Together the Kubareks enjoy theater and Fredericksburg’s free outdoor concerts, as well as galleries, museums, the library and courses in Italian at Germanna Community College.

The riverview location where the Kubareks live is particularly significant to Fredericksburg history. Nearby, on Dec. 11, 1862, Confederate sharpshooters, ensconced in the cellars and yards of riverfront houses, opened fire on Union forces trying to cross the Rappahannock River on makeshift pontoon bridges and boats. Repelled by the Rebels, the Yankees launched a massive artillery barrage that rained destruction on the historic town. When the defenders refused orders to

fall back, a rare example of Civil War street fighting ensued and many lives were lost.

“Fredericksburg was the most fought-over real estate in the history of America,” says Terry Thomann, a Civil War history expert and collector who retired here in 2000 at age 50 from Kankakee, IL. “There were 110,000 casualties here in four distinct battles.”

A former executive at Commonwealth Edison, Terry and his wife, Jane, a Revolutionary War enthusiast, had often vacationed in the area, and when they moved to the community of



Lake Anna offers boating and outdoor recreation southwest of Fredericksburg.



At the Hugh Mercer Apothecary Shop, visitors see leeches, hacksaws and other medical remedies of the past.

FREDERICKSBURG AREA TOURISM PHOTOS

Lee’s Hill outside town, they brought their interests with them. Terry opened a Civil War museum off I-95 near the Spotsylvania County Visitors Center to display numerous artifacts, relics and photographs that poignantly re-create the story of soldiers who fought during the four major campaigns — Chancellorsville, the Wilderness, Spotsylvania Court House and Fredericksburg itself — that occurred within a 17-mile radius of the city.

“Like a lot of people, we retired



Former Indiana residents David and Gail Mittiga retired to Virginia Heritage at Lee's Parke, an active-adult community west of Fredericksburg.

where we vacationed," Terry says. "There are plenty of exhibits and museums in Virginia, and we can go to Colonial Williamsburg for lunch if we want to, not to mention Washington for the Smithsonian and other museums."

Fredericksburg's location, 55 miles south of Washington, DC, is a significant factor in both its history and current attraction. Today, it is close to the bustling capital, but far enough away to bring relief from the congestion of northern Virginia. Back in the late 1700s, it was a key trading post and gateway. As Colonial America shifted west, the town quickly developed as a frontier at the headwaters of the navigable Rappahannock River.

A new county, Spotsylvania, was formed in 1721 and Fredericksburg became the county port in 1728. In 1738, Mary Washington moved here with her husband and four children, including 6-year-old George. His boyhood home at Ferry Farm, across the river from Fredericksburg, is a historical site in Stafford County. Other notable homes in the city include Kenmore, home of Washington's sister

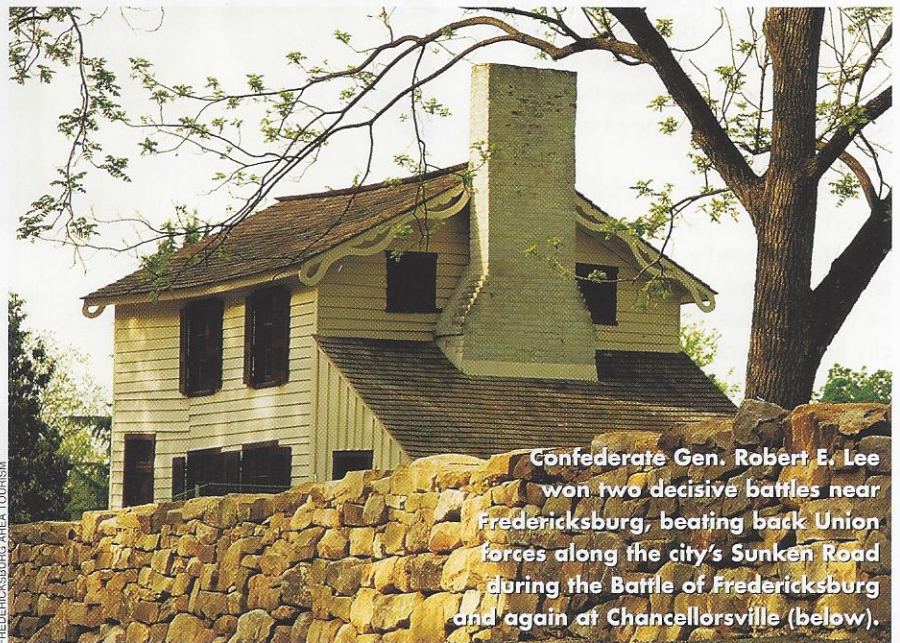
Betty, and the home George bought for his mother and where she spent her later years.

It seems that family ties have always drawn people here. Gene and Wanda LaRue, who moved to Fredericksburg in 1999, admit that a major draw was that three of their four children lived in the area. They built a three-bedroom, one-story home with a 1,400-square-foot basement, a large sewing room for Wanda and a recreational room for the grandkids.

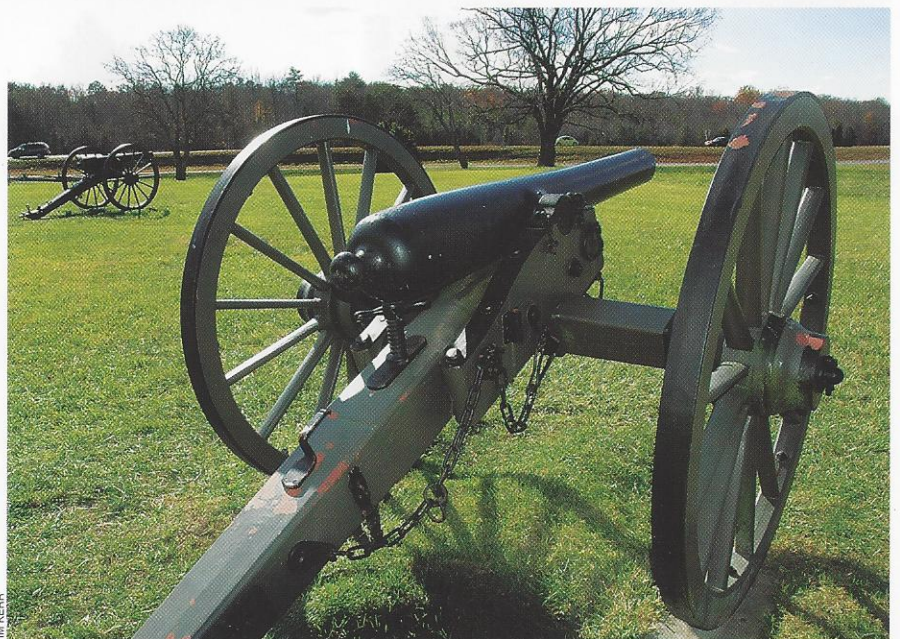
"We wanted a mixed neighborhood with families, retirees and professionals," says Gene, 69, regarding the rolling Lee's Hill community six miles from downtown Fredericksburg.

"And we liked the wooded area away from the highway. Mary Washington Hospital is close, and a new hospital is being built nearby as well, not to mention the military facilities."

Early on, Gene, a retired Army lieutenant colonel, put his education and interest in history to use as a teacher and mentor in local schools. Today, he is involved with a free health fair that screens people for seven ailments, while Wanda, 68, volunteers at the Montessori School and heads a group that makes quilts for a world relief organization, distributing them for use as shelter, curtains and warmth. She also makes prayer blankets for wounded American service-



Confederate Gen. Robert E. Lee won two decisive battles near Fredericksburg, beating back Union forces along the city's Sunken Road during the Battle of Fredericksburg and again at Chancellorsville (below).



JIM KERR

FREDERICKSBURG AREA TOURISM

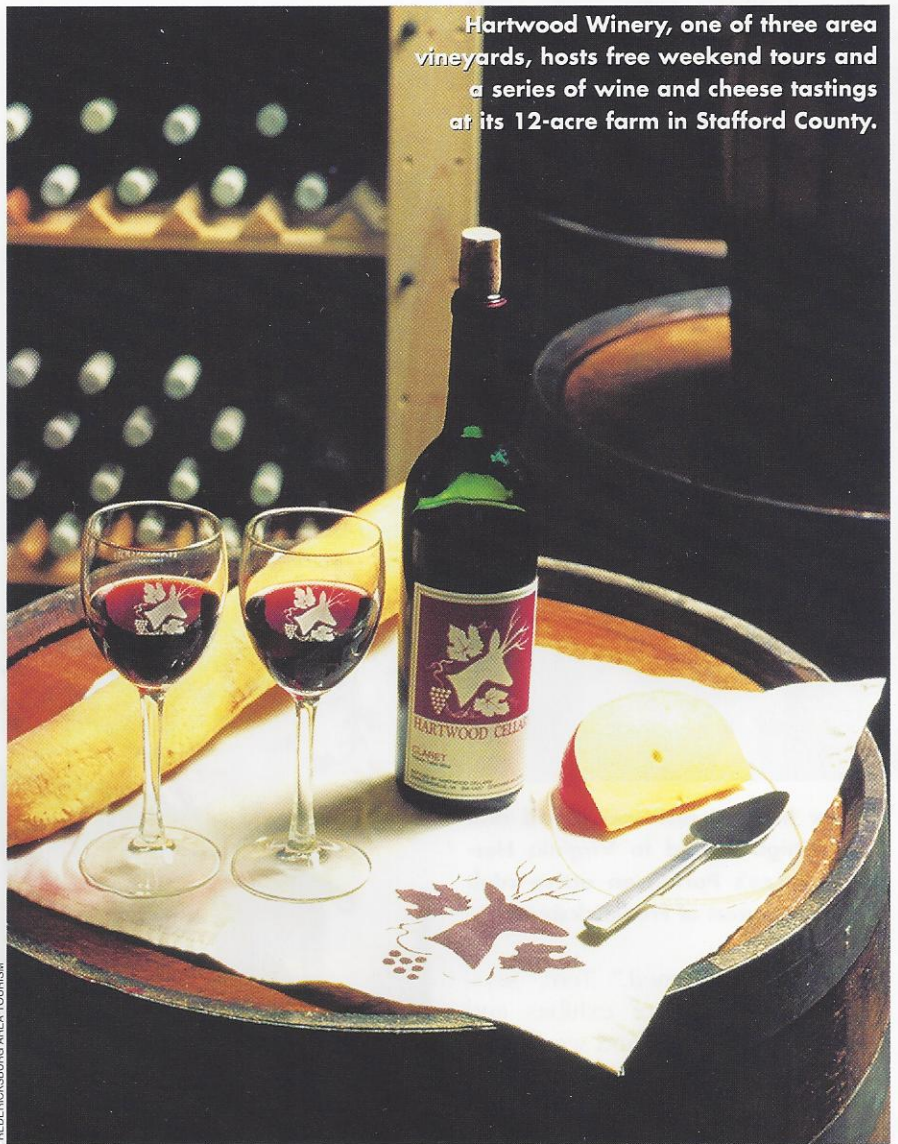
JIM KERR

men at Walter Reid Hospital.

Like the Kubareks, the LaRues had lived in Europe and around the U.S. and had looked extensively for a retirement locale before settling into Lee's Hill. Both enjoy area attractions, including theater, concerts and restaurants, and Gene and his son share season tickets to Washington Redskins football games.

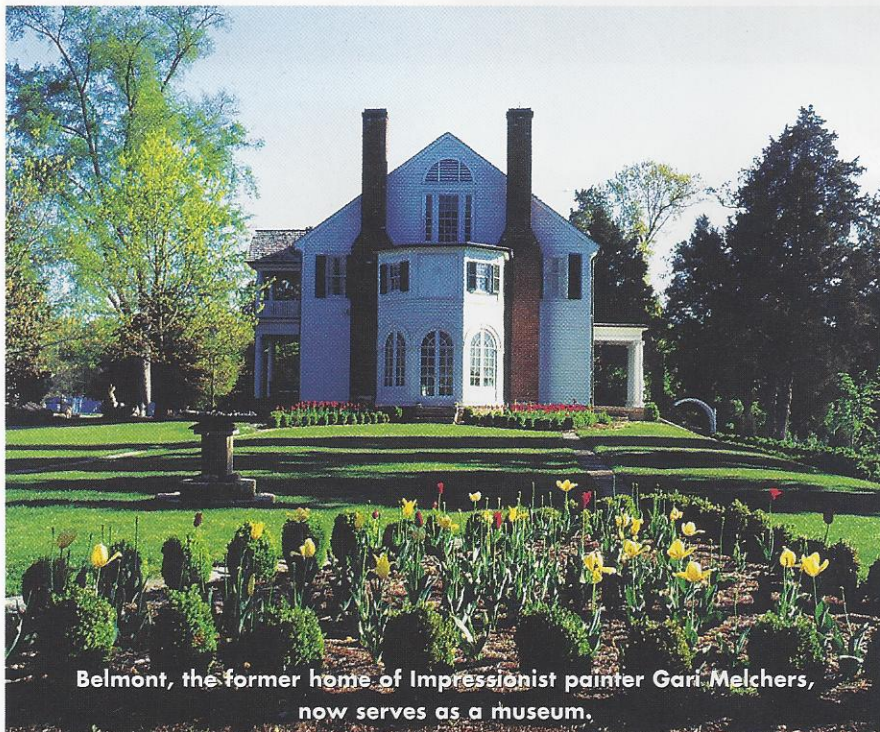
The couple's love of travel is enhanced by easy access to the interstate and three airports: Washington Dulles International and Ronald Reagan Washington National, serving metropolitan DC, and Richmond International, 65 miles south. For many, a one-day or weekend trip to Washington, DC, also is possible via Amtrak's frequent service between the capital and downtown Fredericksburg, an irony of sorts, considering that the railroad was once a lifeline of supplies for opposing armies.

While historic Fredericksburg is protected from major changes, its environs have rapidly evolved into both residential and commercial enterprises. A large tract of land owned by the city just north of town is being considered for development as a water park and 710-room resort hotel. The \$200 million project is controversial. Detractors believe it would degrade Fredericksburg's historic appeal, while promoters feel it would add more family-



Hartwood Winery, one of three area vineyards, hosts free weekend tours and a series of wine and cheese tastings at its 12-acre farm in Stafford County.

FREDERICKSBURG AREA TOURISM



Belmont, the former home of Impressionist painter Gari Melchers, now serves as a museum.

JIM KEER

oriented attractions that appeal to a younger generation.

Meanwhile, the city's surrounding areas already contain an ever-growing number of modern malls, shopping centers and real estate developments, some of them less than a cannon shot from major battlegrounds where the National Park Service maintains visitor centers and exhibits on protected grounds.

Fawn Lake — one of the area's most upscale housing developments, with an Arnold Palmer-designed golf course, marina and recreational facilities — is adjacent to a famous battle site known as the Wilderness. It's a tangle of dense woods and thickets where Gen. Robert E. Lee and Gen. Ulysses S. Grant attacked and counter-attacked in early May 1864. Homes in the 2,300-acre community have attracted families and retirees, while many

FREDERICKSBURG, VIRGINIA

Population: 21,273

Location: Fredericksburg is 55 miles south of Washington, DC, and 60 miles north of Richmond, VA. Interstate 95, the major corridor from the Northeast to Florida, runs through the western part of the town.

Climate: High Low
January 45 23
July 90 65

Average relative humidity: About 68%

Rain: 38 inches annually

Snow: 16 inches annually

Cost of living: Average to above average

Housing cost: The median price for homes sold in 2007 was \$301,650, according to Metropolitan Regional Information Systems, the market statistics provider for the Fredericksburg Area Association of Realtors.

Sales tax: 5% (2.5% on groceries)

Sales tax exemptions: Prescription and over-the-counter medications and home-heating fuels.

State income tax: For married couples filing jointly and single filers, the rate is graduated from 2% of taxable income up to \$3,000 to 5.75% on amounts over \$17,000.

Income tax exemptions: Social Security benefits are exempt. For those age 65 and older, there is a \$12,000 deduction per person. It is reduced dollar for dollar if the adjusted federal gross income exceeds \$50,000 for single filers and \$75,000 for married couples. No deduction is allowed at incomes above \$62,000 for singles and \$87,000 for couples.

Estate tax: None

Property tax: The rate is 53 cents per \$100, with homes assessed at 100% of market value. Average yearly taxes on a \$301,650 home would be about \$1,599 excluding the income-based exemption noted below.

Property tax exemption: For owner-occupied homes, those age 65 or older or disabled with household income less than \$50,000 are eligible for property tax exemptions up to \$1,500 off the tax bill.

Religion: A diverse population is served by more than 100 churches that include all major denominations. Many congregations started in the late 1700s, and some churches are desig-

nated historic landmarks.

Education: The University of Mary Washington, with an enrollment of 5,000, has an undergraduate residential campus in Fredericksburg and a graduate campus in adjacent Stafford County. The Mary Washington Elder-Study offers regular semesters of life-long-learning classes. Germanna Community College in Fredericksburg and Locust Grove serves both credit and noncredit students.

Transportation: I-95 provides north-south connections to numerous interstate highways, including the Capital Beltway and I-64. Three major airports — Ronald Reagan Washington National in DC, Washington Dulles International in suburban Virginia and Richmond International — are within an hour's drive.

Health care: Mary Washington Hospital is a 412-bed regional acute-care facility with a 24-hour emergency room. The latest update to the institution, which has moved four times in its 100-year history, is a five-story, 94-bed addition built in 2004. Physicians perform open-heart, neuro and laser surgery, and the hospital's Cancer Center of Virginia features advanced radiation technology. The hospital is part of the MediCorp Health System, which provides intensive care, rehabilitation, skilled nursing, assisted living and other services. Pratt Medical Care also offers primary care and a wide range of specialties.

Housing: Fredericksburg and its surrounding counties offer a diverse range of housing options, from restored or potentially restorable houses within the historic district of town to new developments in outlying suburbs and rural settings. Generally, prices decrease as one travels farther from I-95 and the northern regions. Homes in Fredericksburg start at \$300,000 for newer attached and single-family homes, with condos in developments like **Cobblestone Square**, (866) 530-9695, starting in the low \$200,000 range. **Tricord Homes**, (866) 874-2673, offers houses in six communities near Fredericksburg, priced from \$199,900 to the high \$300,000s. **Virginia Heritage at Lee's Parke**, (866) 213-1381, is close to I-95 and offers three builders in a 55-plus community

where homes are priced from the high \$300,000s. **Fawn Lake**, (800) 435-8020, is an upscale 2,300-acre lake and golf community 10 miles west of Fredericksburg with 1,398 home sites starting at \$180,000 and homes starting in the mid-\$500,000s. Some real estate agencies, such as Century 21, (540) 898-2900, have relocation specialists who track communities geared to retirees.



Visitor lodging: Staying in a Colonial inn is the best way to experience the local atmosphere, and some are within walking distance of the Fredericksburg Visitor Center and downtown attractions. Among options: The Richard Johnston Inn in a restored Colonial brick house in the heart of downtown, with rooms starting at \$98, (877) 557-0770; Kenmore Inn, with comparable rates, (540) 371-7622; and the 27-room Inn at the Olde Silk Mill, with rates starting at \$89, (540) 371-5666. There are numerous hotels and motels, including Best Western, with rates from \$70, (540) 371-5050; Quality Inn, from \$75, (540) 371-0330; and Hilton Garden Inn, located at Central Park, the area's largest shopping area, from \$123, (540) 548-8822.

Information: Fredericksburg Regional Chamber of Commerce (Where to Retire magazine), 2300 Fall Hill Ave., Suite 240, Fredericksburg, VA 22401, (540) 373-9400 or www.fredericksburgchamber.org. Fredericksburg Visitor Center (Where to Retire magazine), 706 Caroline St., Fredericksburg, VA 22401, (800) 678-4748 or www.visitfred.com.

other individual lots and homes have been developed around Chancellorsville a few miles away.

Despite the name, Chancellorsville began not as a town or hamlet, but a farmhouse and inn owned by George Chancellor. It occupied a fateful spot at the intersection of Orange Plank Road and the Orange Turnpike, and several replica cannons mark the battle area where from April 30 to May 6, 1863, 24,000 American lives were lost.

David and Gail Mittiga live in Virginia Heritage at Lee's Parke, a few miles from another Fredericksburg area battleground known as Spotsylvania Court House. It was the scene of the most intense hand-to-hand combat of the war, but all is tranquil these days at Virginia Heritage, where David, 60, and Gail, 59, have been retired for a year and a half.

"This is our seventh house," says David regarding the couple's moves around the country. "I anticipated retiring during the last two years I worked, and we looked at a lot of places on business trips, eliminating many for a variety of reasons, including a lack of airports, hospitals, shopping and cultural charm." Fredericksburg had it all, David says, not to mention proximity to the couple's son, who lives in Alexandria, VA.

"I liked Fredericksburg because it was not like another suburb of Washington, but a city in its own right — a great, bustling old town with a reputation as a safe place to live," he says.

They moved from Valparaiso, IN, and bought a home in this planned community for residents 55 and older, which so far has about 300 homes. "We liked the fact that there was more than one builder to choose from and several models, sizes and elevations," David says. "We downsized big time from our previous home, even though we have 2,500 square feet and three bedrooms here in a ranch-style, single-story house."

The development has a large community center where residents meet for potluck dinners, movies and monthly coffees. There's a fitness center with classes including water aerobics and dancing, while other activities include tennis, bowling, card games and a book club. This past holiday season, Gail helped plan a party and

worked with a committee that collected ornaments that will hang from the community tree year after year as a record of past, present and future homeowners. The Mittigas are both involved in local politics, and David, who collects antique Civil War guns, claims he is busier than ever.

The Lee's Hill neighborhood where the Thomanns and the LaRues live is also home to Bob and Millie Albert. They moved here from Pittsburgh in 1995 when the neighborhood was first taking shape. "We looked up and down the East Coast," says Bob, now 77. "We thought it would be nice to live near the kids, who were in Maryland, and it was they who suggested this as a quaint, interesting place to be. Our daughter sent newspapers and we looked around and found a house we liked."

They didn't know a soul, Bob remembers, but there was a good golf course running through the middle of the neighborhood and he knew it wouldn't be long before his passion for golf led him to new friends. The Alberts are both Civil War and Revolutionary War buffs and they love to browse the Central Rappahannock Regional Library, especially the branch downtown on Caroline Street, just two blocks from where the Kubareks live.

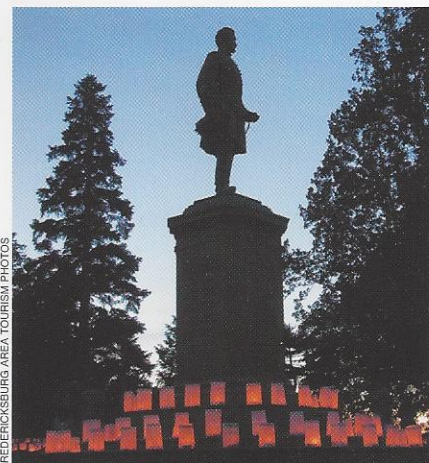
Along with a lot of other residents and visitors, the Alberts gather for the free live music performed on the library steps during summer months, and they wander around the Farmers Market on Prince Edward Street at Hurkamp Park. Despite modern additions to the town over the last two

centuries, there is strong sense of the past and those who lived here, including Revolutionary War generals Hugh Mercer and George Weedon, as well as naval hero John Paul Jones and President James Monroe.

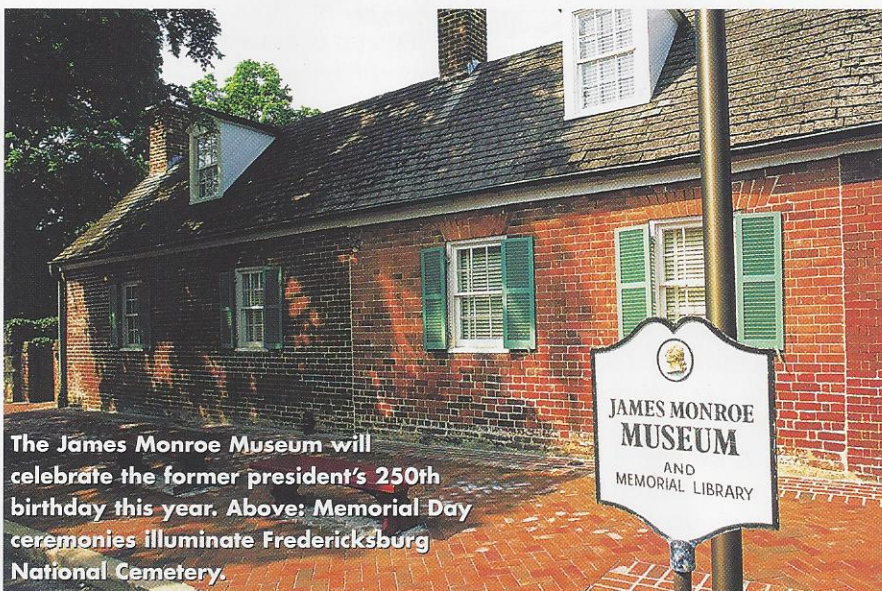
The Alberts and many of their neighbors have taken advantage of senior programs at both the University of Mary Washington, founded in 1908, and Germanna Community College, which is within a mile of their home. Several years ago Bob started a 55-and-older club that now has more than 200 members who are involved with the local food bank and other charitable organizations, as well as bridge games, golf and travel.

And what of the Alberts' five children who lured them here? "One still lives in southern Maryland," Bob says, "but the others have moved away. So the lesson might be, don't follow your kids." **WR**

Jim Kerr is a writer in Raleigh, NC.



FREDERICKSBURG AREA TOURISM PHOTOS



The James Monroe Museum will celebrate the former president's 250th birthday this year. Above: Memorial Day ceremonies illuminate Fredericksburg National Cemetery.