

CHESAPEAKE *currents*



A quarterly community publication from Chesapeake Bank and Chesapeake Investment Group

Spring 2008

Steamboat Era Museum

Capturing Life Before Automobiles

Today, tourists and weekenders seeking a break from the daily grind drive down interstate highways 95 and 64 to reach the Northern Neck from Richmond, Washington, D.C., and Baltimore. And when they arrive, the Rappahannock River is a place for summertime play aboard jet skis, sailboats and fishing boats.

Life wasn't always as we know it today, a history that Irvington's Steamboat Era Museum seeks to preserve.

In the days before the steamboat, "Richmond might as well have been across the country" because road travel was so inconvenient, according to Terri Thaxton, executive director of the Steamboat Era Museum.

With the introduction of the steamboat on the Rappahannock River in 1828 by the Weems family, other markets became more accessible. Steamboats traveled the Chesapeake Bay and its tributaries, enabling tourists and locals to travel from Baltimore, Norfolk and D.C., overnight. Freight was shipped, too.

"The Chesapeake Bay was the highway," Thaxton said. "Baltimore



The Steamboat Era Museum depicts a typical general store, which became commonplace on steamboat wharves because the steamboat made access to other markets possible.

was an international port. All of a sudden, [Northern Neck residents] are now being exposed to international items at general stores on virtually every steamboat wharf. It means nothing to you or me to see an orange or a banana, but that was an exotic fruit they had never seen."

The Steamboat Era Museum shares details like these, but its larger mission is to help people – residents, students and tourists alike – understand the overall impact that the steamboat had on communities located along the Chesapeake Bay and its rivers. For its efforts, the museum, which opened five years ago, has received designation from the National Park Service as a Chesapeake Bay Gateway.

"We take into account the human aspect, not just 'this is how the engine worked,'" Thaxton said.

(FYI: the Rappahannock steamboats were powered by a variety of engines as designers made improvements, the cross-head engine among them.)

The Steamboat Era Museum opened its spring season May 10 with new

offerings. One exhibit shows the growth of canneries, a post-Civil War initiative that brought prosperity to the area because canned goods, such as tomatoes, could be shipped easily upriver to larger markets.

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About the Steamboat Era Museum:

- Located on King Carter Drive, Irvington
- Opened in 2003 to showcase how the steamboat helped expand the Northern Neck from the 1800s to 1930s
- Designated a "Chesapeake Bay Gateway" by the National Park Service
- Caters to local residents, students and tourists
- Features a new exhibit this spring depicting the excitement surrounding the steamboat's arrival

Open May–December, Thursday–Saturday (10 a.m.–4 p.m.) and Sunday (1–4 p.m.); Open any day by appointment, groups welcome.

Phone: 804-438-6888



Women and Retirement:

Financially planning for a longer life

Featuring Jean Light,
Vice President and Trust Officer,
Chesapeake Investment Group

How much money do you really need to retire? Whatever your individual figure, statistics suggest women – more than men – should be concerned about retirement.

Consider data compiled by The Heinz Family Philanthropies and a Women's Institute for a Secure Retirement (WISER):

- **Women live longer than men:** At birth, the life expectancy of a woman is 80.1 years, compared to 74.8 years for a man.
- **Despite advances, women still earn less:** A woman earns 77 cents on every dollar earned by a man.
- **Women spend fewer years working:** Women take an average of 13 years out of the workforce for family caregiving. Over a lifetime, women work 27 years, compared with almost 40 years by men.

Since women may face a tougher road preparing for retirement, we sat down with Jean Light, vice president and trust officer for Chesapeake Investment Group, for her perspective.

Q: What's the one thing you would counsel women of any age to know about their retirement?

A: The one thing that women need to understand is that they typically live longer than men. Seventy percent of women end up handling all the finances, wealthy or not. They need to ask themselves: "Do they have their retirement goals set to include healthcare costs and everything they will need to consider?"

Women need to take an active role with the family finances... Superannuation is when you outlive your resources, and that's something you don't want to have happen. The increased longevity baby boomers can expect contributes to the serious risks of inflation, which is the long-term tendency for money to lose purchasing power.

Q: What's the best thing women can do for their retirement if they still have many years left in the workforce?

A: Consider paying yourself first. Don't look at it as something you should do, look at it as small steps lead to success... If you can max out your 401k, that's the best thing you can do. Each year, when you get an increase in salary, turn around and up [your contribution to your 401k] 1 percent.

A husband and wife both need to be doing this to take advantage of [contribution matches from] both employers. [Light advises that many employer-sponsored 401k plans match between 25 to 50 percent of every dollar of an employee's contribution, up to a certain level. This should be viewed as additional salary.]

Q: And how should women best prepare for retirement if they're an older worker nearing retirement?

A: If you are an older worker who has been saving for your retirement, make good decisions with rollovers. Don't take unnecessary lump sums that may be 100 percent taxable. If you've done nothing for your retirement and are without a nest egg, keep working as long as your health will allow. Put away every cent you can, and get your money working for you.



Small - yet important - tip to 'Go Green'

"Going Green" is in. Just ask Oprah, who's done a show on the things your family can do to make less of an impact on the environment. And with the upcoming presidential election, "green-collar jobs" is a recurring theme in the candidates' stump speeches.

Here is a smart way to incorporate green living into your daily life, right here on the Northern Neck:

Paper or plastic? According to some experts, the correct answer at the grocery store may be "neither." Idealbite.com, a Web site that sends

out daily e-mails on environmental living, says that "About 12 million barrels of oil and 14 million trees go to producing plastic and paper bags each year" in the United States alone. As a replacement, you can choose to bring your own bag.

Chesapeake Bank is selling reusable shopping bags in its Kilmarnock branch for \$2 each or three for \$5. Plus, you'll be helping another cause: Fifty cents from the purchase of each bag is donated to the Chesapeake Bay Foundation.

The Earth Store: A Budding Business

Don't have a green thumb? Not to worry. The folks at The Earth Store, located in Kilmarnock Technology Park, can diagnose what ails your Northern Neck plants, shrubs, trees and lawn.

Gordon Sheridan, semi-retired and a part-time clerk, relies on his 40 years of experience in the garden-center business to solve customer woes such as witches' broom rust, a fungus that can grow on evergreens that he's diagnosed at least twice this year.

"It looks really gross after a rainstorm," Sheridan said. "The best thing to do is to clean it off, and prune back the evergreen."

And if you bring a weed to The Earth Store, Archie Lake is standing by to help save your lawn.

"He used to be in the landscaping business," said Jackie Barrack, co-owner of The Earth Store. "He has great knowledge of plants and seeds."

But Barrack, who shares ownership of the shop with his wife Robin, is the first to admit he's not your man when it comes to plants: "I'm not a plant person...I deal with the wholesale distributors...I take care of large, site-work contractors."

The Barracks admit their backyard is "a disgrace," but that's largely because they're busy running a family business.

The Barracks' original business, Geoproducts LLC, began in the early 1990s by selling contractors various products to prevent soil



Gordon Sheridan, Archie Lake and co-owners Robin and Jackie Barrack are part of The Earth Store team.

erosion—at a time when the state had enacted legislation requiring that Virginia communities bordering the Chesapeake Bay and its tributaries begin water-quality protection measures. Geoproducts sold silt fence, a fabric used at construction sites and along highways during roadwork that holds back dirt while allowing water through.

Through distributors, the Barracks now sell silt fence and other erosion-related products as far north and west as Maine and Wisconsin.

Beginning in 2004, they realized

there was an opportunity to expand into the consumer market. The Earth Store offers homeowners drainage products, retaining walls, grass seed, bird seed and plants typically found in a nursery—annuals, perennials and trees.

Like its offerings, the company continues to grow. It began with one employee in the early days and includes 20 today.

What sets The Earth Store apart from other garden centers, according to the Barracks, is its knowledgeable staff. Just ask Lake or Sheridan about their favorite plants.

In April, lilacs are Sheridan's favorite. Then there's nandina, a shrub with berries that he said "is a great landscaping plant for year-round interest." And if you need a tree, how about a red bud? Sheridan likes it for its heart-shaped leaves.

Whether you consider yourself a plant expert or if you can kill one just by looking at it, stop by The Earth Store with your green questions. Just don't ask the owners...they, too, have hired the experts.

The Earth Store, located at 161 Technology Park Drive, Kilmarnock (just past the hospital), is open Monday-Friday, 7 a.m.-5:30 p.m. and varying Saturday hours, depending on the season. Call 804-435-7777 for more information.



The Earth Store offers consumers everything from drainage products and bird seed to plants and grass seed.

Rappahannock River *Steamboat History*

1828 – George Weems establishes service on the Rappahannock River with the steamer Patuxent. The service provides transport of freight and passengers to and from Baltimore, Norfolk and Washington, D.C.

1861-1865 – During the Civil War, Union and Confederate forces seize commercial steamboats and turn them into gunboats. The Union captures more steamboats, builds a blockade at the mouth of the Rappahannock and prevents the Confederacy from sending supplies to towns upriver.

1865-1870 – During Reconstruction, the steamboat brings prosperity to the Chesapeake Bay region again. At the end of the Civil War, 20 steamboats operated out of Baltimore, a figure that doubles in Reconstruction.

1905 – The first automobiles are introduced to the Northern Neck.

1927 – The Downing Bridge at Tappahannock is built and allows cars and trucks easier passage to and from Richmond, Washington, D.C., and Baltimore.

1933 – An August hurricane hits the Chesapeake Bay, pushing waters to record heights. Many of the Rappahannock's wharves are destroyed or left in need of extensive repair. Wharves are not replaced because of growing competition from automobiles.

1937 – The passenger steamboat era on the Rappahannock River ends. The Anne Arundel, the last steamboat on the Rappahannock, makes her final trip to Baltimore.



The model of the Wicomico steamboat at the Steamboat Era Museum depicts the paddle wheel that helped power the boat.

Steamboat Museum

(continued from page 1)

Another exhibit features the influx of tourists who traveled on steamboats to the Northern Neck for camps (described by Thaxton as religiously based social gatherings).

"Thousands of people would descend on a place like Wharton Grove," Thaxton said. "They would stay in tents, which were really simple cottages...A lot of people met at these camps that later married and had families."

Tours of the museum, including a new model of the James Adams Floating Theater (a barge complete with auditorium seating and a stage), give a good idea of the period. The museum has gone one step further by offering first-hand accounts from those who grew up around steamboats.

"Every summer the floating theater would come," recalled Ruby Lee Norris of Topping in an oral history she recorded. "Those people who played the players were just as big as stars as we have on television. I mean people would just go gaga...when they saw

them on the streets anywhere in like Irvington or Kilmarnock."

The Rappahannock passenger steamboat era ended in September 1937 when the Anne Arundel made her last trip to Baltimore. A 1933 hurricane destroyed many steamboat wharves, and because of the popularity of the automobile, many were not replaced. Additionally, the 1927 Downing Bridge at Tappahannock had made road travel more manageable.

For those who would like to travel back in time to an era when waterways were main highways, the Steamboat Era Museum has stories to tell...even if you come by car.

The Steamboat Era Museum is open May-December. Call 804-438-6888 for more information. A \$4 donation is recommended as admission.

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