

# CHESAPEAKE *currents*



A biannual community publication from Chesapeake Bank and Chesapeake Investment Group

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## A Doctor At Your Front Door

### Second-Generation Doctor Still Makes House Calls

When's the last time your doctor made a house call? If you ask patients of Dr. Norman Tingle, Jr. of Lively, they might tell you it was only last week.

"Actually, I don't make many calls these days," says the Lancaster County native and son of beloved Lively physician Dr. Norman "Jiggs" Tingle. "I see the majority of my patients at the office. It's a more efficient use of my time, and allows me to best use the excellent staff I have there. But some of the people I care for are home-bound, and they need my attention as well."

Tingle, known to everyone as "Rocky," grew up on the Rappahannock River outside Lively. An avid music fan, he participated in the Lancaster High band and in "The Connoisseurs," a band organized by a friend. He remembers spending summers on the Rappahannock, working for Conrad Milton's restaurant and wholesale seafood operation. He completed his undergraduate education at Virginia Commonwealth University in 1976 and began studies at Eastern Virginia Medical School in 1980.

"I fell in love with medicine the day I started med school," he says. After graduating in 1983 he joined the Navy,



Dr. Norman Tingle of Lively engages in one of his favorite pastimes: "There's something calming" about cutting the grass.

serving in Jacksonville, FL, for three years. An assignment at the Navy's weapons center (now Naval Surface Warfare Center) in Dahlgren convinced him that he would be happiest in family medicine.

"So I came back to Lively in 1988 and joined my dad in his practice," Tingle explains. "Dad always said he'd stop working when he reached the age of 70, so I knew he'd be retiring soon." Father and son worked together for seven years before the elder Tingle hung up his stethoscope and moved with his wife to Rappahannock Westminster-Canterbury. He died in 2006.

Since 1995 the younger Tingle has headed up an office that is now part of Chesapeake Medical Group, an affiliate of Rappahannock General Hospital. He thinks the arrangement benefits patients because it provides physicians a network for referrals and consultations that leads to better medical care. "It's not always easy to recruit someone

to be a country doctor," he notes. "We need to be certain that people can have access to high-quality medical care close to home."

Medicine has improved greatly in the local area, he says, especially with the growth of the hospital and the creation of a good rescue squad. He thinks these are important developments, since retirees have been moving to the area and the number of assisted living facilities has burgeoned. Tingle is also pleased that he and other physicians have been able to help the community establish the Northern Neck Free Health Clinic, which provides medical and dental care to hundreds who would otherwise have no access to such services.

Tingle has no regrets about coming home to Lively. The move also proved good for his three children, who grew up there. Daughters Anna and Sarah now live in Richmond, and son John is completing his senior year at Radford University.

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# Community Banks:

## "We're in the support local business business."

If you follow the national news about the economy, you may have heard that credit is tight, and that banks are not making loans to small businesses, and that even firms with good credit are said to be having a tough time getting funding for their operations. Some banks have even sought help from the government in the form of bailouts.

That may be the situation at large, national banking conglomerates that engage in worldwide financial dealings, but not at community banks, says CEO Jeff Szyperki. "We are a part of the communities in which we operate. Our depositors are our neighbors, and so are the customers who come to us for small business loans. We continue to have money to lend to commercial ventures, and our doors are open."

No one at Chesapeake Bank is looking for a government bailout, Szyperki says. Record earnings

during 2009 have put the Bank in a great position to make more money available to community businesses. In fact, in the first quarter of 2010 Chesapeake Bank increased its lending by \$2.5 million over the previous quarter. He anticipates that the bank will continue to support local owners and entrepreneurs who want to start or grow their businesses.

That's because a community bank sees itself playing a key role in promoting the health of the local economy. "When we loan money or extend a line of credit to a small business, we're expressing our confidence in that business owner's vision for the company. We believe in that owner's ability to be successful."

Extending credit is just another way Chesapeake Bank demonstrates its commitment to the community. At Chesapeake Bank, "We're in the support local business business."



**Joe Hudnall**, owner and president of Noblett Appliance and Propane in Kilmarnock, knows the value of a good community bank.

His family has relied on Chesapeake Bank for over fifty years. In good times and bad, he's found the bank ready to extend a hand to help him keep his business afloat. "Whether it's a line of credit or a loan, we know we can depend on Chesapeake Bank," Hudnall says. "I feel as confident today as I did last year or the year before that Chesapeake Bank will be there for me." And that makes doing business just a little bit easier for him.



*Matson Terry II, Esq., is an attorney with the firm of Hubbard, Terry & Britt, P.C. in Irvington, Virginia.*

**The moral:** Once you have paid off your deed of trust, don't assume you have a clear title. Keep checking with the settlement agent until the deed of trust has been released.

## *A Trap for the Unwary*

Ten years ago, Jim and Betty inherited enough from his mother's estate to pay off the note from Acme Loan & Mortgage Company on their current home. Today, the family has grown and they need to move to a larger house. With some luck, they find the perfect new place. Getting it is contingent on selling their current home, but that seems to be no problem: they already have a buyer who has signed a contract to purchase, and all the necessary inspections have been completed. Then they get the bad news: They cannot get a clear title because ten years ago the Acme Company did not release the "deed of trust" which Acme held as security for Jim and Betty's original loan. Their closing is delayed and they lose the house of their dreams.

Companies like Acme are supposed to file a "certificate of satisfaction" releasing the deed of trust within ninety days of receiving the final loan payment. Jim and Betty could collect a \$500 penalty because that wasn't done. But it's cold comfort to them, since Acme Loan & Mortgage has gone through three name changes and can no longer be found. If they wish to pursue this matter, they'll need to hire an attorney and spend time in Court.

Fortunately, there's now a way to avoid this heartache. A change to Virginia's law now allows the agent who made the payoff of the prior deed of trust to sign the certificate of satisfaction after giving the original noteholder 90 days notice. That can help prevent the nightmare scenario that Jim and Betty experienced.

# Lancaster By The Bay Chamber of Commerce: Helping Local Businesses Compete in Tough Times

If you need to drive out those ghosts of bad economic times, “who you gonna call?” In Lancaster County, the answer now is the Lancaster by the Bay Chamber of Commerce. Formed by the merger of the Kilmarnock and Lancaster County chambers, the new organization began operating in January 2010 and has already seen its share of successes in the current harsh economic environment.

“In some ways we’re lucky,” says Chamber executive director Edie Jones Jett. “Our economy doesn’t seem to suffer as much as those in other parts of the country. Then again,” she adds, “we sometimes lag behind other areas in feeling the effect of business cycles. That’s probably why businesses seem to have suffered more in 2010 than they did a year earlier.”

In times like these, the Chamber is providing a vital function to area businesses, says Tom Richardson, vice president for commercial lending at Chesapeake Bank, who serves as the new Chamber’s first president. “If no organization like this one existed, local businesses would find it necessary to create one.”

That’s because the Chamber is the principal means for business owners and key employees to network with each other in various social and professional forums. After-hours social events allow hardworking merchants and professionals to relax and swap stories (and business cards) with each other. At these events you’re likely to see shopkeepers rubbing elbows with bankers and attorneys. In this way they get to know each other and share information that might help them improve sales and be better corporate citizens.

Jett keeps busy organizing workshops on a variety of topics that help businesses become and remain more competitive. Titles such as “Using Social Media to Accelerate Your Business,” “Ten Steps to Develop an OnLine Presence,” “Internet Marketing on a Budget” and “Creating an Email Newsletter” suggest the current emphasis: familiarizing business professionals with the latest technologies that can give them a



Lancaster By The Bay Chamber President Tom Richardson and Executive Director Edie Jett provide the business organization energetic leadership in tough economic times.

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*– Edie Jones Jett,  
Executive Director*

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presence in people’s homes locally and around the world. There are more basic workshops as well, such as a “Small Business Tax Workshop” and ones on creating and managing business plans, which help seasoned hands stay current and novices learn the basics of running a for-profit enterprise.

Another important benefit for Chamber members is the opportunity to participate in “Chamber Solutions,” a program that allows small business

owners to purchase goods and services at a significant discount by combining their buying power. Members can even obtain health care packages for themselves and their employees at rates much lower than they might get by buying such insurance individually.

The Chamber’s activities are supported principally by dues. Members pay on a sliding scale based on the size of their operation. In addition to businesses, Jett notes, individuals can become “Friends of the Chamber” and participate in many of its activities. But it’s not just private businesses that make the new Chamber successful. “We have quite a few non-profit organizations among our 300 members,” says Jett. “They find it a great way to network with companies who provide support, both in the form of cash and the contributed services of individuals who serve as volunteers in these organizations.”

While most activities sponsored by the Chamber are for members only, a number are designed to promote community awareness and give back  
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# Helping Local Businesses Compete

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to the residents who support local business. Among these events are the monthly farmer's markets and First Fridays in Kilmarnock, and the annual Kilmarnock Christmas Parade.

The Chamber also conducts fund-raisers to support its activities. The most important of these nowadays is the Northern Neck RiverRide, a 100-mile biking event that draws people from all along the Eastern seaboard to the county. That's good for those in retailing, lodging, or the restaurant industry. It also helps promote tourism year-round, as people who have a good experience during the RiverRide Weekend go home and tell friends about this gem of a place nestled between the Rappahannock and Potomac Rivers.

Richardson says the decline in traditional industries like farming and fishing is worrisome, but he is convinced that the future for the area is bright. A burgeoning retirement community and the emergence of tourism are potential sources for maintaining the region's economic prosperity. To capitalize on these trends, though, the Chamber will have to help its members adjust to the changing demographics and the new demands that a tourist clientele brings.

"Those of us in leadership positions must make sure the Chamber remains relevant to its members," Richardson insists. "We need to lead the charge in providing professional education programs and networking opportunities to help members leverage their assets and generate new business. We must also get behind initiatives that promote tourism, since that's a surefire way to increase the pool of customers for local establishments."

And for the Chamber, that's the bottom line.



The Northern Neck Bike Ride is one of the Chamber's major annual fund-raising events, drawing participants from all along the Atlantic seaboard. To learn more about upcoming events, visit the Chamber's website at [www.lancasterva.com](http://www.lancasterva.com).

## Dr. Norman Tingle, Jr.

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When he's not at the office or out making visits, Tingle enjoys relaxing with his wife Grace at their home in Corrotoman-by-the-Bay. He continues to satisfy his passion for music by singing in the choir of Bethel United

Methodist Church in Lively, "the church where I grew up." He insists he is fond of "doing nothing," although he's been known to hit the links for an occasional round of golf and to travel to Key West to enjoy the tropical climate. But one of his favorite pastimes is cutting grass. "There's just something about getting up on that tractor that makes the world seem so much calmer," he muses.

Tingle acknowledges that today's physicians rely heavily on scientific discoveries to help their patients recover more swiftly and easily than in the past. But he believes it is still vital for him to get to know his patients and minister to their needs individually.

"There's a spiritual dimension to the practice of medicine," he insists. "To be a successful country doctor you need to be available, loving, and accepting." If you ask any of his patients, they'll tell you this is pretty good medicine.

### Two Generations of Country Doctors

It is no accident that Dr. Norman Tingle gravitated toward medicine as a career. His father, Dr. Norman "Jiggs" Tingle, set up a practice in Lively in 1951. For decades he and a handful of other doctors provided primary medical care in the Northern Neck, often traveling long distances to see patients or to cover for each other when one of them would take off on a well-deserved vacation. The elder Tingle, an old-school physician, once told his son, "The best PR a doctor can have is to be in the office 8 to 5 every day, and be ready to go out and see people when they need you."



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