



COMMUNITY PROFILE

Greater Fredericksburg, Virginia

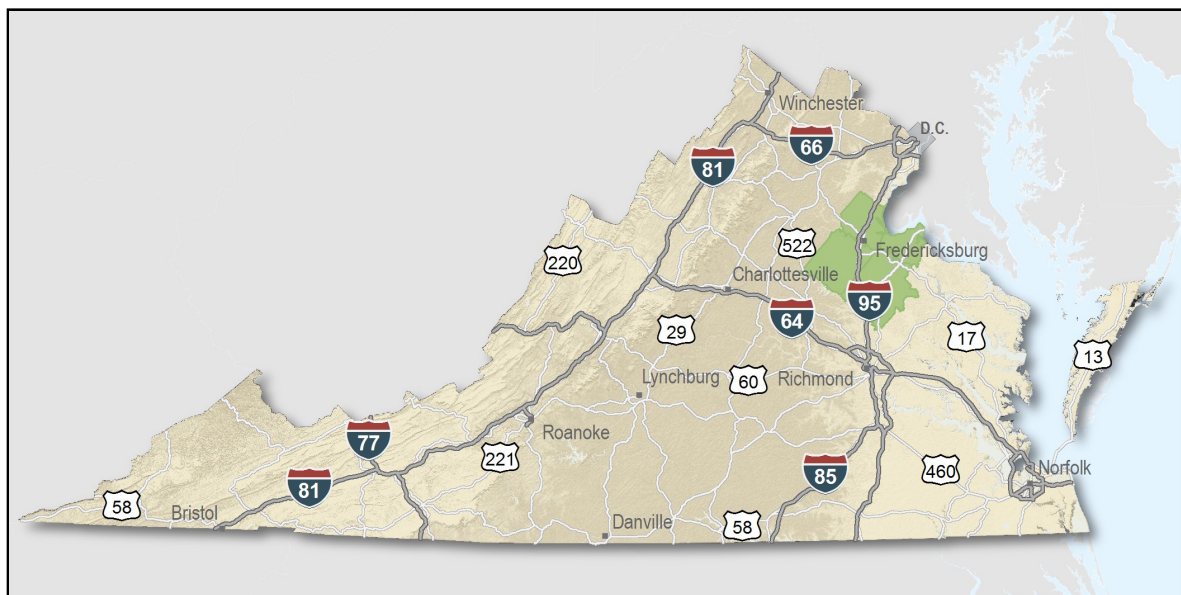


**VIRGINIA ECONOMIC
DEVELOPMENT PARTNERSHIP**
www.YesVirginia.org

Only a few locations can guarantee the right combination of resources that are crucial to your business's success. Virginia's premier location offers excellent domestic and international access. Centrally located on the U.S. East Coast, 40 percent of the U.S. population is within a day's drive, and our integrated transportation system of highways, railroads, airports and seaports ensures that you can reach every one of your markets efficiently. Close proximity to Washington, D.C. facilitates contact with policy makers and the federal government system.

Virginia continues to rank among America's leading states for business by CNBC and Forbes.com. Business-first values, easy access to markets, stable and competitive operating costs, and a talented workforce all drove Virginia to the top. This unique combination of assets has encouraged businesses to prosper here for more than 400 years. Like you, they searched the world over for that convergence of resources that would help ensure their prosperity. For them, their search ended here. Chances are yours will too.

- AAA bond rating- Virginia has maintained a AAA rating since 1938, longer than any other state.
- Right-to-work law allows individuals the right to work regardless of membership in a labor union or organization.
- Corporate income tax rate of 6% has not been increased since 1972.
- Headquarters to 32 Fortune 1000 firms.
- Headquarters to over 70 firms with annual revenue over \$1 billion.
- More than 17,300 high-tech establishments operate in Virginia.
- More than 700 internationally-owned businesses from 45 countries are located in Virginia.
- Ranks third among the 50 states as a recipient of federal R&D funds.
- Streamlined permitting process.
- Recruitment training programs to help new businesses become operational faster.
- Programs at little or no cost to help businesses increase international sales.



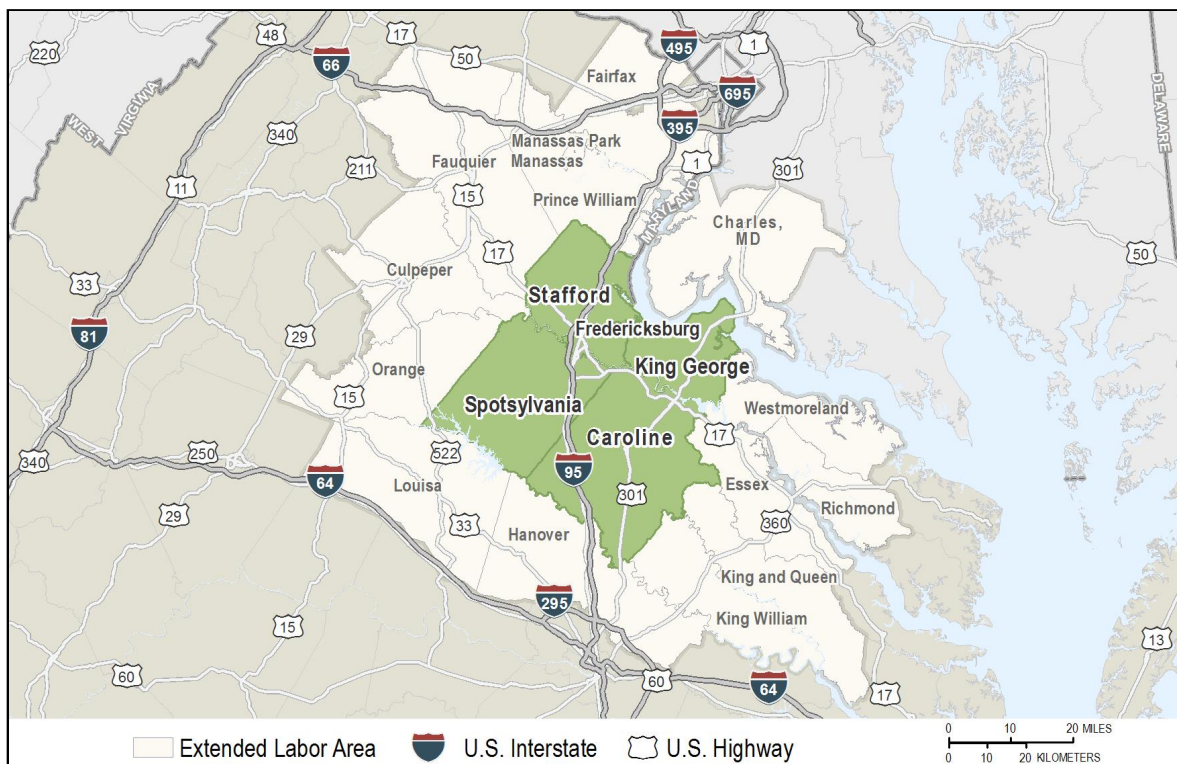
Location

The Greater Fredericksburg Region is located in northeastern Virginia, on the I-95 corridor, between Washington, D.C. and the Richmond Metropolitan area. The region is bordered on the northeast by the Potomac River.

Primarily rural and suburban in nature, this 1,397-square mile region maintains a prosperous mix of light industrial, agricultural, military, and residential environments.

The city of Fredericksburg, located in the north-central portion of the region, is 58 miles north of Richmond, the state capital; 50 miles south of Washington, D.C.; and 143 miles northwest of Norfolk.

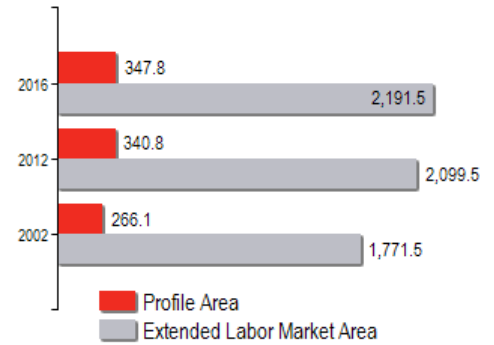
The Greater Fredericksburg Region, which includes the City of Fredericksburg and the counties of Caroline, King George, Spotsylvania, and Stafford, is strategically located 35 miles south of Washington, D.C., the 4th largest market in the U.S. and 50 miles north of Richmond, VA.



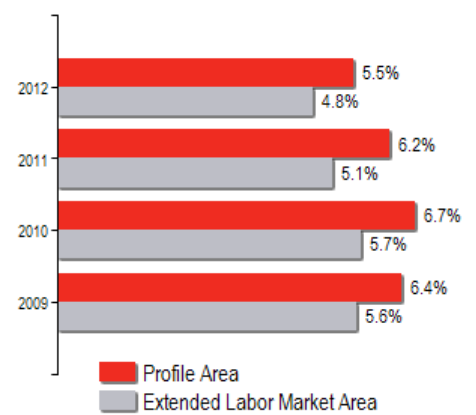
Labor Market

| Population | | |
|-----------------------------------|---------------------|----------------------------|
| Gender Distribution (2011) | | |
| | Male | Female |
| Greater Fredericksburg | 49.3% | 50.7% |
| Race/Ethnicity (2011) | | |
| | Profile Area | Extended Labor Area |
| Classification | | |
| White | 252,085 | 1,419,549 |
| Black | 61,857 | 318,918 |
| Two or More | 10,391 | 66,548 |
| Asian | 8,352 | 242,989 |
| American Indian or Alaska Native | 1,846 | 14,994 |
| Pacific Islander | 455 | 2,682 |
| Hispanic (may be of any race) | 26,848 | 299,163 |
| Median Age (2011) | | |
| Caroline | | 39 years |
| Fredericksburg | | 29 years |
| King George | | 37 years |
| Spotsylvania | | 37 years |
| Stafford | | 35 years |

Population in Thousands



Unemployment Rates



Labor Market

Civilian Labor Force 2012

| | |
|----------------------------|-----------|
| Greater Fredericksburg | 175,508 |
| Extended Labor Market Area | 1,138,354 |
| Total | 1,313,862 |

Labor Force Participation (2007-2011)

| | |
|----------------------------|-------|
| Greater Fredericksburg | 67.2% |
| Extended Labor Market Area | 71.4% |

Unemployment

Unemployment Rate (August 2013)

| | |
|----------------------------|------|
| Greater Fredericksburg | 5.2% |
| Extended Labor Market Area | 4.6% |
| Statewide | 5.6% |

Unemployed (2012)

| | |
|----------------------------|--------|
| Greater Fredericksburg | 9,706 |
| Extended Labor Market Area | 54,347 |
| Total | 64,053 |

Underemployed (2nd Quarter 2013)

| | |
|----------------------------|---------|
| Greater Fredericksburg | 17,691 |
| Extended Labor Market Area | 115,059 |
| Total | 132,750 |

Part of the Virginia economy's strength results from the diversity and balance of industry in the state.

Labor Market

| Commute Time (2007-2011) | | |
|------------------------------------|--------|-------|
| Worked from home | 6,260 | 4.0% |
| Under 15 minutes | 26,865 | 17.9% |
| 15-24 minutes | 37,079 | 24.6% |
| 25-34 minutes | 24,024 | 16.0% |
| 35-44 minutes | 9,990 | 6.6% |
| 45-59 minutes | 16,467 | 10.9% |
| Over 60 minutes | 36,029 | 23.9% |
| Mean Travel Time to Work (minutes) | | |
| Caroline | | 38 |
| Fredericksburg | | 27 |
| King George | | 35 |
| Spotsylvania | | 38 |
| Stafford | | 39 |

All employers operating a business in Virginia must establish regular pay periods and rates of pay for all employees except executive personnel.

| Additional Labor Resources | |
|--|--------|
| High School Graduates Not Continuing (2011-2012) | 605 |
| Two-Year College Graduates (Spring 2012) | 7,095 |
| Two-Year College Enrollees (Fall 2012) | 64,781 |
| Other College and University Graduates (Spring 2012) | 10,165 |
| Total | 82,646 |

Labor Market

Career Readiness Certificate (01/01/2011-10/31/2012)

Virginia's Career Readiness Certificate (CRC) assists employers by certifying that a recipient possesses core skills in applied math, reading for information, and locating information. The CRC certification is based on established Workeys® assessment tests. Virginia uses a three-tiered approach (bronze, silver, gold) to credentialing certificate holders that is based on the recipient's level of development skills.

| | |
|----------------------------|-------|
| Greater Fredericksburg | 306 |
| Extended Labor Market Area | 1,311 |
| Total | 1,617 |

Virginia is one of 24 states with a right-to-work law.

Educational Attainment

| | |
|---|-------|
| On-Time Graduation Rate (Class of 2012) | 88.8% |
| Percentage of Greater Fredericksburg population age 25+ who are high school graduates (2007-2011) | 89.2% |
| Percentage of Greater Fredericksburg population age 25+ who have earned a Bachelor's Degree or higher (2007-2011) | 31.1% |

Labor Market

| Employment by Sector* (4th Qtr. 2012) | | |
|---|----------------|---------------|
| Agriculture Forestry Fishing and Hunting | 331 | 0.3% |
| Mining Quarrying and Oil and Gas Extraction | 135 | 0.1% |
| Utilities | 334 | 0.3% |
| Construction | 5,131 | 4.6% |
| Manufacturing | 2,287 | 2.1% |
| Wholesale Trade | 3,396 | 3.1% |
| Retail Trade | 16,726 | 15.1% |
| Transportation and Warehousing | 2,616 | 2.4% |
| Information | 1,219 | 1.1% |
| Finance and Insurance | 6,185 | 5.6% |
| Real Estate and Rental and Leasing | 1,199 | 1.1% |
| Professional Scientific and Technical Services | 7,847 | 7.1% |
| Management of Companies and Enterprises | 1,311 | 1.2% |
| Administrative and Support and Waste Management | 3,546 | 3.2% |
| Educational Services | 1,128 | 1.0% |
| Health Care and Social Assistance | 13,916 | 12.5% |
| Arts Entertainment and Recreation | 1,276 | 1.1% |
| Accommodation and Food Services | 11,681 | 10.5% |
| Other Services | 3,889 | 3.5% |
| Total Government | 26,848 | 24.2% |
| Federal Government | 9,514 | 8.6% |
| State Government | 2,397 | 2.2% |
| Local Government | 14,937 | 13.5% |
| Unclassified | 0 | 0 |
| Total | 111,004 | 100.0% |

N.D. - Not Disclosed

*By Business Establishment

| Employment by Occupation (2011) | | |
|--|----------------|-------------|
| Construction, Extraction & Maintenance | 8,740 | 8.1% |
| Farming, Fishing & Forestry | 80 | 0.1% |
| Managerial, Professional & Related | 33,990 | 31.7% |
| Production, Transportation & Material Moving | 9,410 | 8.8% |
| Sales & Office | 30,470 | 28.4% |
| Service | 24,570 | 22.9% |
| Total | 107,260 | 100% |

The cost of workers' compensation insurance varies by industry, by occupation, and by state.

Labor Market

Major Employers

Manufacturing

| <i>Company</i> | <i>Product/Service</i> | <i>Estimated Employment</i> |
|---------------------------------|------------------------|-----------------------------|
| Free Lance-Star Publishing Inc. | Newspaper | 300 - 599 |
| Printpack, Inc. | Flexible packaging | 100 - 299 |

NonManufacturing

| <i>Company</i> | <i>Product/Service</i> | <i>Estimated Employment</i> |
|--|--|-----------------------------|
| A-T Solutions | Anti/counter terrorism training and consulting | 300 - 599 |
| CVS Virginia Distribution Inc. | Drug store distribution center | 300 - 599 |
| Germanna Community College | Higher education | 300 - 599 |
| Government Employees Insurance, Inc. (GEICO) | Auto insurance | 2,500 - 4,999 |
| Intuit, Inc. | Software programs | 300 - 599 |
| Marine Corps Base Quantico | Marine corps base | 10,000+ |
| Mary Washington College | Higher education | 600 - 999 |
| Mary Washington Hospital | Health care | 1,500 - 2,499 |
| McLane Mid-Atlantic | Retail distribution center | 600 - 999 |
| Northrop Grumman | Information tech/logistics | 300 - 599 |

GEICO was named to Ward's 50 Benchmark Group in 2008 and has received this award for 18 consecutive years. The award is presented to companies that have achieved outstanding financial results in the areas of safety, consistency, and performance.

Labor Market

Union Activity (2/2007 - 2/2012)

| | |
|------------------------------------|---|
| Petitions filed for representation | 2 |
| Elections won by union | 1 |

Labor Market

Estimated Earnings (May 2011)

| <i>Occupation</i> | <i>Median Wage</i> | <i>Mean Wage</i> | <i>Median Salary</i> | <i>Mean Salary</i> |
|---|--------------------|------------------|----------------------|--------------------|
| Laborers and Freight, Stock, and Material Movers, Hand | \$12.38 | \$13.84 | \$25,762.31 | \$28,790.67 |
| Industrial Truck and Tractor Operators | \$16.94 | \$17.16 | \$35,223.64 | \$35,694.22 |
| Heavy and Tractor-Trailer Truck Drivers | \$18.89 | \$22.71 | \$39,306.74 | \$47,229.55 |
| Maintenance and Repair Workers, General | \$16.41 | \$17.89 | \$34,121.68 | \$37,214.53 |
| Office Clerks, General | \$14.02 | \$14.36 | \$29,162.86 | \$29,860.45 |
| Secretaries and Administrative Assistants, Except Legal, Medical, and Executive | \$18.28 | \$18.23 | \$38,014.54 | \$37,928.35 |
| Receptionists and Information Clerks | \$13.00 | \$13.31 | \$27,043.74 | \$27,688.60 |
| Customer Service Representatives | \$15.47 | \$15.98 | \$32,185.41 | \$33,247.00 |
| Bookkeeping, Accounting, and Auditing Clerks | \$18.12 | \$18.44 | \$37,690.08 | \$38,355.22 |
| First-Line Supervisors of Office and Administrative Support Workers | \$25.00 | \$25.57 | \$51,998.76 | \$53,193.18 |
| Mechanical Engineers | \$50.79 | \$49.39 | \$105,655.00 | \$102,742.60 |
| Electronics Engineers, Except Computer | \$56.03 | \$55.40 | \$116,545.00 | \$115,233.10 |
| Electrical Engineers | \$47.69 | \$47.84 | \$99,203.10 | \$99,514.10 |
| Computer Support Specialists | \$20.72 | \$25.47 | \$43,090.87 | \$52,963.77 |
| Network and Computer Systems Administrators* | \$42.15 | \$45.11 | \$87,682.02 | \$93,834.09 |
| Software Developers, Systems Software | \$57.42 | \$57.31 | \$119,423.00 | \$119,199.10 |
| Software Developers, Applications | \$48.10 | \$47.84 | \$100,044.90 | \$99,515.11 |
| Computer Systems Analysts | \$38.69 | \$39.66 | \$80,467.28 | \$82,486.23 |
| Accountants and Auditors | \$31.46 | \$32.75 | \$65,440.28 | \$68,108.26 |
| Management Analysts | \$36.89 | \$40.18 | \$76,738.23 | \$83,574.03 |

Per Capita Personal Income (2011)

\$40,850

Education

Public School Enrollment (Fall 2012)

| <i>Level</i> | <i>Number</i> | <i>Enrollment</i> |
|--------------|---------------|-------------------|
| Preschool | 1 | 178 |
| Elementary | 43 | 28,939 |
| Middle | 18 | 14,024 |
| High School | 13 | 20,047 |

Student Teacher Ratio (FY2011)

| | |
|------------|------|
| Elementary | 15:1 |
| Secondary | 13:1 |

Per Pupil Expenditure (FY 2012)

\$9,523.21

On-Time Graduation Rate (Class of 2012)

88.8%

High School Graduates Continuing Education (2011-2012)

87.6%

Advanced Programs (2010-2011)

Governor's Career and Technical Academies

Blue Ridge Crossroads Governor's Academy for Technical Education (BRCGATE)

Stafford Academy for Technology (STAT)

| | |
|---|-------|
| Governor's School Enrollment | 244 |
| Senior International Baccalaureate (IB) Enrollment | 25 |
| Seniors Awarded IB Diplomas | 25 |
| Students taking 1 or more Advanced Placement (AP) Courses | 4,158 |
| Students taking 1 or more AP Exams | 2,908 |
| Students taking 1 or more college courses | 838 |

The University of Mary Washington is ranked #4 in its class by U.S. News and World Report and in the top ten nationally in Peace Corps alumni, and has a Pulitzer-prize winning poet on its faculty.

Education

| Workforce Development Facilities | |
|--|-----------------------------|
| <i>Facility</i> | <i>Type</i> |
| Eastern Shore Workforce Center | VEC Workforce Center |
| Fredericksburg Workforce Center | Comprehensive Center |
| GSC Center for Workforce and Community Education | Career and Technical Center |
| Job Assistance Center | Comprehensive Center |
| Reemploy Virginia - Fredericksburg | Reemployment Center |
| Reemploy Virginia - Warsaw | Reemployment Center |
| Spotsylvania Career & Technical Center | Career and Technical Center |
| Warsaw Workforce Center | VEC Workforce Center |

The Greater Fredericksburg Region encompasses five public school systems and several institutions of higher education.

Education

Higher Education Facilities — Fall 2012

| <i>Facility</i> | <i>Enrollment</i> |
|--|-------------------|
| George Mason University - Fairfax Campus | 25,064 |
| Northern Virginia Community College - Annandale Campus | 21,790 |
| Northern Virginia Community College - Woodbridge Campus | 10,028 |
| J. Sargeant Reynolds Community College - Parham Road Campus | 9,932 |
| Northern Virginia Community College - Manassas Campus | 7,165 |
| Germanna Community College - Fredericksburg Campus | 6,198 |
| University of Mary Washington - Fredericksburg Campus | 4,381 |
| George Mason University - Prince William Campus | 2,516 |
| Northern Virginia Community College - Medical Education Campus | 2,460 |
| Germanna Community College - Locust Grove Campus | 2,373 |
| Lord Fairfax Community College - Fauquier Campus | 2,241 |
| Rappahannock Community College - Warsaw Campus | 2,152 |
| Randolph-Macon College | 1,312 |
| University of Mary Washington - Stafford Campus | 712 |
| Centura College - Richmond Westend Campus | 192 |
| Germanna Community College - Daniel Technology Center | † |
| Germanna Community College - Stafford County Center | † |
| ECPI University - Innsbrook Campus | † |
| ECPI University - Northern Virginia Campus | † |
| ECPI University - Richmond Campus (West End) | † |
| ITT Technical Institute - Springfield Campus | † |
| Stratford University - Richmond Campus | † |
| Stratford University - Woodbridge Campus | † |

† Enrollment figures are not available.

J. Sargeant Reynolds has grown into the third largest college in the Virginia Community College System, enrolling students at three major campuses, at 5 off-campus sites, and "virtually" through distance learning.

Education

| Higher Education Facilities — Fall 2012 | |
|--|-------------------|
| <i>Facility</i> | <i>Enrollment</i> |
| University of Northern Virginia - Annandale Campus | 250 |
| Strayer University - Fredericksburg Campus | † |
| Strayer University - Henrico Campus | † |
| Strayer University - Manassas Campus | † |
| Strayer University - Woodbridge Campus | † |

† Enrollment figures are not available.

Transportation

| Interstates | |
|-------------|-----------------------|
| Name | Distance |
| I-95 | 0.0 miles (0.0 km.) |
| I-295 | 8.7 miles (14.0 km.) |
| I-64 | 13.3 miles (21.3 km.) |
| I-195 | 13.5 miles (21.8 km.) |
| I-66 | 14.5 miles (23.4 km.) |
| I-495 | 19.9 miles (32.1 km.) |
| I-395 | 20.6 miles (33.2 km.) |
| I-695 | 30.4 miles (48.9 km.) |
| I-270 | 33.6 miles (54.1 km.) |
| I-595 | 37.8 miles (60.8 km.) |
| I-85 | 38.4 miles (61.9 km.) |

Note: Measured from border of locality/region.

| Highways | | | | |
|-------------|-------------|-------------|-------------|-------------|
| Highway 1 | Highway 17 | Highway 2 | Highway 205 | Highway 206 |
| Highway 207 | Highway 208 | Highway 212 | Highway 218 | Highway 3 |
| Highway 30 | Highway 301 | Highway 522 | | |

Note: 4-Lane US Highways located within locality/region.

| Commercial Air Service | | |
|--|--------------------|--------------------|
| <i>Ronald Reagan Washington National Airport, Arlington -- 46.0 miles (74.0 km.)</i> | | |
| Air Canada | AirTran Airways | American Airlines |
| Delta Air Lines | Frontier Airlines | Southwest Airlines |
| Sun Country Airlines | United Airlines | US Airways |
| US Airways Express | US Airways Shuttle | Alaska Airlines |
| JetBlue Airways | Virgin America | |

| | | |
|--|-----------------|-------------------|
| <i>Richmond International Airport, Sandston -- 48.8 miles (78.5 km.)</i> | | |
| Air Canada | AirTran Airways | American Airlines |
| Delta Air Lines | United Airlines | US Airways |
| JetBlue Airways | | |

Dominion Virginia Power is one of the nation's ten largest investor-owned electric utilities delivering power to more than two million homes and businesses in Virginia and North Carolina.

Transportation

Commercial Air Service

Washington Dulles International Airport, Dulles -- 52.5 miles (84.4 km.)

| | | |
|--------------------------|---------------------------|---------------------------|
| Aeroflot Airlines | Air France | All Nippon Airways |
| American Airlines | Austrian Airlines | British Airways |
| Delta Air Lines | Ethiopian Airlines | Icelandair |
| KLM Royal Dutch Airlines | Korean Air Lines | Lufthansa German Airlines |
| Saudi Arabian Airlines | Southwest Airlines | United Airlines |
| US Airways | Virgin Atlantic Airways | JetBlue Airways |
| South African Airlines | SAS/Scandinavian Airlines | Copa Airlines |
| Virgin America | Avianca | Qatar |
| Cayman Airways | Porter Airlines | TACA Airlines |
| Turkish Airlines | AeroMexico | Brussels Airlines |
| Emirates | Etihad Airways | Sun Air International |

Charlottesville-Albemarle Airport, Charlottesville -- 60.4 miles (97.2 km.)

| | | |
|--------------------|------------------|-----------------|
| American Airlines | Delta Connection | United Airlines |
| US Airways Express | | |

Note: Within a 75-mile drive of the center of the closest locality in the region.

The Greater Fredericksburg Region is served by four commercial airports and two general aviation airports.

Transportation

General Aviation Service

| <i>Name</i> | <i>Runway Length</i> |
|-------------------------------------|----------------------|
| Shannon Airport, Fredericksburg | 2,999 ft (914 m) |
| Stafford Regional Airport, Stafford | 5,000 ft (1,524 m) |

Freight Rail Service

CSX Transportation

Seaports

| <i>Name</i> | <i>Distance</i> |
|--|------------------------|
| Port of Richmond | 53.0 miles (85.3 km) |
| Port of Virginia (Inland Port Front Royal) | 71.0 miles (114.3 km) |
| Port of Virginia | 120.0 miles (193.1 km) |

Note: Driving distance from the center of the closest locality in the region to the Port of Virginia and any other seaports within 100 miles.

Other Ports of Entry

| <i>Name</i> | <i>Distance</i> |
|-----------------------------|-----------------------|
| Richmond-Petersburg | 48.8 miles (78.5 km) |
| Port of Washington - Dulles | 52.5 miles (84.4 km) |
| Newport News | 99.9 miles (160.8 km) |

Note: Driving distance from the center of the closest locality in the region to the Port of Washington-Dulles and any other port of entry within 100 miles.

CSX Transportation is a Class I railroad owned by CSX Corporation. It is one of the three Class I railroads serving most of the East Coast.

Utilities

Utilities**Utilities****Electric**

| | |
|------------------------------------|--|
| Rappahannock Electric Cooperative | Dominion Virginia Power |
| Northern Neck Electric Cooperative | Northern Virginia Electric Cooperative |

Natural Gas

| | |
|--------------------------|------------------------|
| Columbia Gas of Virginia | Washington Gas Company |
|--------------------------|------------------------|

Telecommunications

| | |
|---------------------------------|----------------------|
| Verizon South | Verizon-Virginia |
| Comcast Business Communications | Cox Communications |
| Level 3 Communications | FiberLight |
| AboveNet | Allied Telecom Group |

Water

| | |
|---------------------------|---------------------------|
| City of Fredericksburg | Spotsylvania County |
| Stafford County Utilities | Caroline County |
| King George County | Milford Sanitary District |

Waste Water Treatment

| | |
|---------------------------|---------------------|
| City of Fredericksburg | Spotsylvania County |
| Stafford County Utilities | Caroline County |
| King George County | |

Solid Waste Disposal

| | |
|--------------------------------|--------------------------------------|
| Caroline County Landfill | King George County Sanitary Landfill |
| Rappahannock Regional Landfill | Spotsylvania County |

Financial Institutions

| Financial Institutions — 2nd Qtr 2012 Assets | |
|--|--------------------------|
| <i>Bank</i> | <i>Assets (millions)</i> |
| Bank of America, N.A. | \$1,445,093.2 |
| Wells Fargo Bank, N.A. | \$1,180,190.0 |
| PNC Bank, N.A. | \$291,824.1 |
| Branch Banking and Trust Company | \$173,678.2 |
| SunTrust Bank | \$172,028.5 |
| Capital One, National Association | \$158,240.4 |
| Manufacturers and Traders Trust Co. | \$79,846.3 |
| First-Citizens Bank & Trust Co. | \$20,889.3 |
| Carter Bank & Trust | \$4,297.1 |
| Union First Market Bank | \$3,966.1 |
| WoodForest National Bank | \$3,613.0 |
| Virginia Commerce Bank | \$3,015.1 |
| StellarOne Bank | \$2,972.0 |
| Cardinal Bank | \$2,705.3 |
| EVB | \$1,065.1 |
| Community Bank of Tri-County | \$972.4 |
| Virginia Community Bank | \$214.5 |
| Virginia Partners Bank | \$199.9 |
| Peoples Community Bank | \$142.7 |

Bank of America is one of the world's largest financial institutions, serving individual consumers, small and middle market businesses and large corporations with a full range of banking, investing, asset management and other financial and risk-management.

Government and Taxes

Government

Greater Fredericksburg includes Caroline, King George, Spotsylvania and Stafford counties and the city of Fredericksburg.

Each county has a board of supervisors and a county administrator. The city of Fredericksburg has a city council and city manager.

Each locality has a comprehensive plan, a zoning ordinance and a subdivision ordinance.

There are two incorporated towns in the Greater Fredericksburg.

Taxes

Localities in Virginia collect a 1% sales tax. They do not tax other items taxed at the State level.

Counties and cities in Virginia are separate taxing entities. Therefore, a company pays taxes to either a county or to a city.

If a company is located in a town, it pays town and county taxes except for utility taxes which are paid only to the town and the license tax which is paid only to the town unless town law permits the additional collection of a county tax.

Manufacturers pay real estate, machinery and tools, truck and automobile, utility, and sales taxes.

Nonmanufacturers pay real estate, tangible personal property, truck and automobile, utility, and sales taxes. They also may pay either a merchants' capital or a license tax.

Temperatures average 35 degrees in January and 76 degrees in July.

Community Facilities

Mary Washington Healthcare is a modern, full-service regional facility featuring a 24-hour Level II Trauma Center, surgical and critical care divisions, and a dialysis unit in the newly designated Medical Center District. The hospital has 440 beds, 12 operating rooms, and space and engineering for advanced services, including cardiac, neuroscience, and OB/Neonatology procedures. The 80,000 square foot Thompkins-Martin medical office building connects on three floors to the new hospital. The Cancer Center of Virginia, Pratt Medical Center, Medic-1, Patient First, and several private clinics also offer both specialized care and general medical services for the region. Additional hospital care is available in either the Richmond or Northern Virginia metropolitan areas.

Nine nursing homes provide extended care for the area.

The area is served by more than 270 physicians and over 75 dentists representing more than 20 medical and surgical specialties.

More than 250 places of worship are located in the Greater Fredericksburg Region. Most Protestant denominations are represented along with the Roman Catholic faith. Jewish synagogues are located in Fredericksburg.

The Rappahannock Regional Library System operates branches in Spotsylvania County, Stafford County, and Fredericksburg. The system's collection totals over 350,000 volumes. Caroline and King George each have a local library. Additionally, the University of Mary Washington Library collection of over 300,000 volumes is accessible to the public.

Mary Washington Hospital, in nearby Fredericksburg, provides excellent care for Caroline County residents. Additional medical facilities, including medical emergency facilities, are located in Richmond City.

Community Facilities

(continued)

A wide range of shopping choices are available in the region. Spotsylvania Mall houses over 100 stores and is the major regional retail center for the Fredericksburg area. The historic center of Fredericksburg also offers a wide assortment of specialty, craft and antique shops, and entertainment in an attractive, restored, 18th-century setting. There are numerous shopping centers, specialty shops, boutiques and other retail opportunities located throughout the area. An outlet mall is located in southern Spotsylvania County. Potomac Mills Mall, one of the largest retail outlets in Virginia, is located just north of the region. In addition, residents can take advantage of the many shopping opportunities in the Richmond metropolitan area.

The Virginia Railway Express provides daily commuter service to Metropolitan Washington from two stops in Stafford County and one stop in Fredericksburg.

Each county in the region has a Board of Supervisors and a County Administrator. The city of Fredericksburg has a city council and city manager.

Lifestyle

Outstanding cultural and entertainment events are available both within the region and within an hour's drive. The University of Mary Washington, in conjunction with the Fredericksburg Theater Company, presents very popular dramatic performances. The College/Community Orchestra schedule of regular concerts draws rave reviews and large audiences. The close proximity of Greater Fredericksburg to the Washington and Richmond metro areas opens up numerous opportunities including Washington's Kennedy Center for the Performing Arts, the Smithsonian Institute, the Virginia Museum of Fine Arts, and professional football and basketball.

Greater Fredericksburg's location between the Blue Ridge Mountains to the west and the Chesapeake Bay to the east allows residents to choose from an extensive selection of recreational activities. Spotsylvania County is home to Lake Anna State Park located on one of Virginia's largest lakes. Lake Anna, consisting of over 13,000 acres, offers outstanding fishing, boating, hiking, and picnicking. Numerous rivers and streams are located throughout the area. The Potomac, Rappahannock, Mattaponi, and North Anna rivers provide the setting for excellent swimming, fishing, and boating. Located on the banks of the Potomac River is the 2,500-acre Caledon Natural Area History. The Lands End wildlife preserve located on the Rappahannock River is a major refuge for Canadian geese. These two rivers offer both fresh and saltwater fishing.

The area is home to numerous historic sites. The National Park Service administers the area's four Civil War battlefields. The Battlefield Museum is located in Fredericksburg. The Spotsylvania County Museum displays artifacts spanning the Colonial, Revolutionary, Civil War, and the modern history of the area. The birthplaces of George Washington and Robert E. Lee are located in the region.

Greater Fredericksburg's location between the Blue Ridge Mountains to the west and the Chesapeake Bay to the east allow residents to choose from an extensive selection of recreational activities.

Lifestyle

(continued)

There are ten golf courses located in the area. Two additional courses are currently under construction in Caroline County.

Kings Dominion, a major amusement/theme park, is located just south of Caroline County along Interstate 95 and is the source of entertainment and excitement for all ages.

In Virginia, counties and cities are separate taxing entities. A company pays either county or city tax, depending on its location. However, if it is located within the corporate limits of a town, it is subject to both town and county levies.