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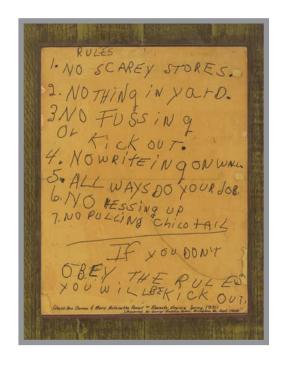
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W E L C O M E to the FRONT

What's the password? You can't get in our club without it.

Most clubs and organizations aren't that exclusive or restrictive or discriminatory these days (okay, I said most); but the new openness can present another challenge: Which one do I join? There are so many good associations and worthy networking and charitable organizations. We compiled a very short list of some of the clubs that are really kickin' it in our region. But for every club, and for every category, we are well aware there are plenty of other clubs that are worthwhile and deserving of your attention. The chamber you choose, for example, should be the local one where you spend most of your time or within the community you serve. We do stand behind the organizations on our list though; they're certainly in front. Ultimately, you want to choose the organization that serves your interest and reflects your mission.

Speaking of being in the club; I had to share the plaque. It's an actual posting of rules from my own mother in 1951 (Joyce Ann Thomas Field; 1942—1979) restored and commemorated by my uncle George many years ago. Her childhood fort must have been quite the organization. From "no scary stories" and "no fussing" to "no messing up" with the threat of being "kicked out," I can't help but wonder if such a standard should be reserved just for kids. The last rule by the way, says "No pulling Chico's tail." All the kids in the neighborhood were envious of my mom's pet spider monkey. Now, that's a clubhouse.









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Cover photography of Jeanne Bollendorf, Grisso clubhouse, and "Maggie" Gerald (American Bulldog and High Hopes Dog Training graduate) by Tom Field.

Valley Business | Control | Control

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O C T O B E R







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Nicholas Vaassen

Editorial Advisory Board

Valley Business FRONT has organized an Editorial Advisory Board in order to help direct coverage. FRONT selected a group of 16 diverse business professionals, who will serve as a sounding board throughout the 18 month rotational term that will turn over every year and a half.

This board has been given the task of helping FRONT understand the issues and develop coverage. "Members essentially have a red telephone at their hand," says publisher Tom Field. "The can inform us best on what is important, what is new, what impacts the greater community. Of course, our red phone reaches right back to them as well, for assignments and insight on our coverage. Although the members are encouraged to keep FRONT updated on their own industries and the key players, they aren't limited to their area of specialty, as all commercial enterprises ultimately collaborate to impact our quality of life here in this part of Virginia." An additional contribution by the Editorial Advisory Board involves direct input on the various FRONTLists we present throughout the year.

CONTRIBUTORS



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Samantha Steidle



Kathy Surace

80 percent of a job seeker's time should be spent networking

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Biographies and contact information on each contributor are provided on Page 6o.

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Nicholas C. Conte Woods Rogers (Legal)
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John Garland Spectrum (Development)
James Glass JG Co. (Development)
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Stuart Mease Virginia Tech (Education)
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Ed Walker Regeneration Partners (Development)

You will note that the Board is comprised of experts in many different business / industry "fronts." This is intentional, as we are reporting on all the areas that affect our regional economy and are important to you. In keeping with our policy of being "the voice of business in the valleys" we ask each reader to join us as an editorial partner by calling or e-mailing us your ideas. You know more than we know about your business—or you certainly should—and that inside knowledge shared with our readers will make us all better at what we do.

They can remember what it was like starting out

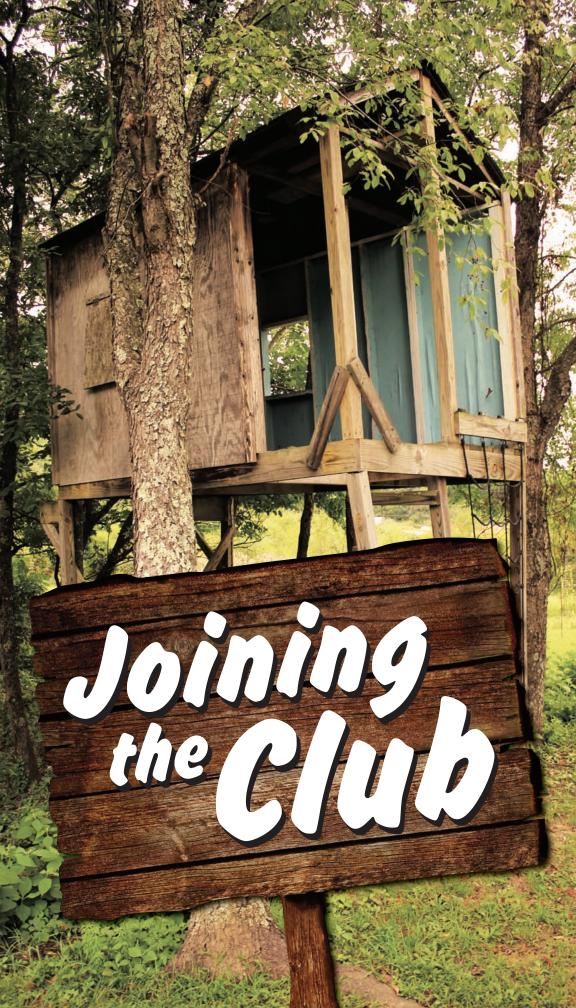
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Will there be criticism? Probably

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C O V E R

Ever moved to a new place where you didn't know anyone? Maybe it was a sudden job change brought on by an unexpected opportunity. Or maybe you just had to get away to a new place and make a fresh start.

Something about moving brings out the kid in us. It reminds us of being dragged along with Mom and Dad to whatever new home we'd land in next. Except, as an adult, you are the grown-up kid, directing your own adventure.

Upon landing in Roanoke, the New River Valley, or surrounding areas, which professional and arts organizations would you want to join? What "clubhouses" are most likely to spur you to professional and personal growth, making your transition into the area more profitable and enjoyable?

Valley Business FRONT has got you covered. Here are our Top 11 picks.

General / Business / Inclusive Organizations

Business Network International (BNI) Southwest Virginia www.bniswva.com (540) 793-0622

Business Network Internetional bills itself as "the world's largest referral organization." With chapters in 45 countries and about 140,000 members, BNI claims to have generated \$4 billion in business for its members in 2011.

There are two chapters of BNI in Southwestern Virginia, and each accepts only one person from each profession that's how model works. Members refer each other's services to those they know. They carry one another's business cards in their wallets and purses to be ready to hand out at all times. They also attend mandatory weekly meetings. If they are unable to attend, they are required to send a substitute.

"These members are the cream of the crop in the area," says Steve Price, senior selection specialist at Duncan Ford in Blacksburg and BNI member. He says BNI membership emphasizes long-term









relationships with customers. "I compare the BNI experience to farming, whereas the typical sale is more like hunting."

"It's not only a social club," says Mary Wright, broker-owner, NRV Gateway Realty in Christiansburg. "People are transformed by this experience. It builds confidence."

Price recommends that newcomers attend a meeting before making a judgment on the group. "Come see us. Learn about it," he says." Potential new members can attend twice. After that, they must decide whether to make an application to join. No one with a duplicate field can join, and those whose business practices or references are not accepted on a background check will be rejected. Dues apply.

The commitment to BNI is serious, but the rewards are great for the right person, according to its members.



The Chambers of Commerce Featured: Salem-Roanoke County Chamber s-rcchamber.org (540) 387-0267



At least seven Chambers of Commerce exist within a 50-mile radius of Roanoke. One of them, the Salem-Roanoke County Chamber of Commerce, is a good example of how such an organization serves its members.

"Business owners join for the networking opportunities," says Caroline Goode, executive director of the chamber. "We hold a lot of events."

Depending on the size of the company, it can cost a lot to be a member of a chamber of commerce, because it varies by full-time employee. Individuals whose parent companies are members get to join at a discounted rate. The membership directory is a source of valuable referrals and local market information to chamber members.

COVER

"Our chamber members use other chamber members for their business needs, and we encourages them to do so to strengthen our network," says Goode.

Non-members frequently call the chamber for advice on referrals, and members are happy to assist them as well, says Goode. Freelancers also are able to join the chamber and take advantage of its benefits.

"Anybody that has a business or is part of a business is welcome to participate," says Goode. "What I like best about my job is connecting with other people and serving our businesses. We push for more economic growth here in the valley."

"It's looking good so far this year."

General Business / Community Service Organizations

Kiwanis International Featured: Kiwanis Club of Roanoke roanokekiwanis.org (540) 265-2441

Located in 8o nations, Kiwanis clubs are focused on the needs of children. One of the organization's stated missions is to "[change] the world by serving children, one child and one community at a time," according to its website. Each year, 600,000 members raise nearly \$100 million for communities, families, and projects devoted to improving the wellbeing of children.

Kiwanis International structures itself by national, regional, and district boundaries. There are 14 Kiwanis clubs within a 50-mile radius of Roanoke. Jeanne Bollendorf, director of community development at Ronald McDonald House Charities of Southwest Virginia, is the public relations coordinator for the Kiwanis Club of Roanoke.

"Our purpose is to support our community and the environment," says Bollendorf. "We have a particular focus on the underserved youth and the elderly."

Bollendorf playing

STORY

role on this month's FRONTcover. She rolled round in the dirt with the clubhouse dog to make it real. Maggie (who doesn't really have a circle around her eye) helped us replicate the "Little Rascals" theme. Good sports!





Bollendorf points to the more than 70 lay clubs for youth in the area, including Key Clubs and Builder's Clubs. Kiwanis is involved in all sorts of community events, such as mile markers, tree plantings, sculptures in Vic Thomas Park, Greenway cleanups, and backpack donations with school supplies for underserved children.

The organization also makes grants, ranging in size \$500 to \$7,000, to support projects such Meals on Wheels and Happy Healthy Cooks, which teaches kids how to cook.

"You get to meet a lot of people in the community and know what's happening," says Bollendorf. "We'd like to see young people joining our club."

Rotary International Featured: The Rotary Club of **Smith Mountain Lake** smlrotary.com (540) 400-5607

The Rotary Club of Smith Mountain Lake is taking a stand against hunger. It gives fresh produce from its community garden to local non-profits to help lower-income families. The organization also provides backpacks full of food for undernourished schoolchildren to have on the weekends.



"Simple foods. A jar of peanut butter and jelly, crackers," says Chris Mason, past president of the organization. "Things that will last a weekend and they can eat easily."

Mason, whose professional career is as a financial advisor, says that helping to feed children and families through the Rotary Club "is one of the things I'm passionate about."

The club's Adopt-a-School program matches club members with children as "reading buddies" to help them with their reading skills. They might also meet for lunch to talk and tell stories. A Career Café program brings in speakers to teach children about possible careers they might like to consider. Finally, the club sponsors a health clinic in Tanzania, Africa.

"Most everyone in our membership has been in a business or leadership position in their career," says Mason. "It's a great way to learn the needs of



your community and get business contacts."

There are 34,000 Rotary clubs in the world and 17 within a 50-mile radius of Roanoke, with some 1.2 volunteers worldwide. The organization's motto, "Service Above Self," captures its focus on six core areas: peace and conflict prevention/resolution, disease prevention and treatment, water and sanitation, maternal and child health, basic education and literacy, and economic and community development.

Arts Organizations

Roanoke City Arts Commission www.roanokeva.gov/artsandculture (540) 853-2000

Since the Arts Council of Roanoke disbanded in 2012, the city has lacked a central organizing force for local arts. However, the Roanoke City Arts Commission has picked up some of the slack. A 15-member body appointed by the City Council, the commission oversees arts and culture in the city, placing arts in neighborhoods and hiring regional artists for local performances.

"Newcomers would be very interested in our public art program," says Susan Jennings, arts and cultural coordinator for the city.

The commission also hosts events for artists; a recent





one was an educational event for artists at CoLab in Grandin Village. The Convention and Visitor's Bureau in Roanoke, meanwhile, has taken on the previous responsibilities of the Arts Council, such as keeping a calendar of arts and cultural events.

Jennings wants newcomers to know that Roanoke and environs have a diverse arts scene. "There are so many opportunities: Opera, ballet, symphony, theater, children's theater. There are all sorts of ways to connect. There are educational programs and internships. I am happy to talk to anyone who wants to get involved."

Jennings says she hopes another regional body like the Arts Council will emerge to serve as an arts advocacy hub in the future.

Vocationally Related Organizations

American Advertising Federation (AAF) Roanoke www.aafroanoke.org

Newcomers to Roanoke with a background in the advertising profession should check out the local chapter of the American Advertising Federation, part of a national organization that "promotes the wellbeing of advertising," says Matt Brown, president of AAF Roanoke. Brown's day job is with Anstey Hodge advertising.

One of the local organization's current pursuits is to fight back regulations that would impost new taxes on advertising, making is harder for small businesses to place ads, says Brown. AAF Roanoke also hosts events, including a series of luncheons with speakers, and newcomers are always welcomed at a yearly membership kickoff.

Each year, the chapter pulls an "all-nighter" called Create-A-Thon, during which anyone who wants to participate helps create marketing materials for local non-profit organizations from 10 p.m. to 10 a.m., non-stop. Leaving the building at Virginia Western Community College is against the rules of the event.

"After a certain point, the adrenaline kicks in and it gets exciting," says Brown. "The best part is when you hand over the materials to the clients on Sunday morning, and they realize, 'All this was done for me at no cost."

Non-members are welcome to participate in Create-



Matt Brown

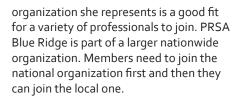
A-Thon. Many become members as a result. AAF is kicking off another unique program this year called AdScape, a project to guide selected minority high school students through the process of being exposed to college and the advertising industry, culminating in a scholarship for one.

Public Relations Society of America (PRSA) Blue Ridge www.prsa-blueridge.org

More than ever, many professionals in today's business world serve a public relations and communications role. "Public relations" is not only the concern of PR departments; it is inherent in customer service, social media, and the ways in which all employees respond to a crisis.

For that reason, says Melinda Mayo, president of the Public Relations Society of America Blue Ridge, the





"We're a networking group where people can take their public relations skills to a higher level," says Mayo. "Companies need to be able to communicate well with their clients to be successful."

PRSA Roanoke meets once a month. and hosts regular luncheons. Members easily make friends and find networking opportunities. "I have people who are willing to work beside me in a crisis because I met them here," says Mayo. "It's helped me grow as a professional."



Roanoke-Blacksburg Technology Council (RBTC) www.thetechnologycouncil.com (540) 443-9232

The Roanoke and Blacksburg areas have become a hub for technology companies, especially with Virginia Tech as a catalyst of thought and growth. The Roanoke-Blacksburg Technology Council exists to support the needs of its 225 member organizations, which range from small, emerging technologies firms to some of the largest employers in the

region. The organization is also devoted to promoting more technology growth in the region.

"We exist to strengthen the region's technology community," says Jonathan Whitt, president and CEO of the RBTC.

The council is chartered through company membership, but it works with individuals too. For example, anyone can come to the RBTC's events, such as the monthly "Technology and Toast" breakfast meetings, which feature a quest speaker; non-members simply have to pay a higher rate to attend. Whitt has seen cases in which a non-member quest casually announced looking for a tech job and had one, 30 days later.

"It's amazing the number of connections that are made through that process," says Whitt. "Every month, we have a dozen or more people there for the first time."



COVER

Roanoke Valley Society for Human **Resource Management (SHRM)** rvshrm.srhm.org

Talent is precious in today's workplace, and human resource professionals well know that. The Society for Human Resource Management is a broad-based and diverse national advocacy and training organization for human resource professionals, and it has a local presence in the Roanoke Valley for Human Resource Management.

"Human resource professionals, whether specialized or generalized, comprise our membership," says Tina Ragland, president. Ragland is also vice president of human resources for Genworth Financial in Roanoke.

A large percentage of the organization's members are contractors, such as recruiters who do specific training. Anyone who needs to keep up on human resources trends and law will benefit from belonging to SHRM. Also, says, Ragland, "We offer the opportunity to network with human resource professionals across the spectrum."

Roanoke Valley SHRM hosts local conferences that attract business leaders, and it builds strong community partnerships with businesses, says Ragland. It's the organization for any newcomer wishing to tap into sources of talent guickly.

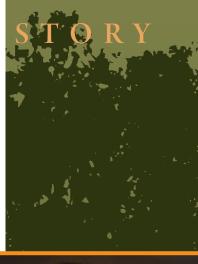
Professional Development / Career

Back on the Path www.backonthepath.org

Begun 15 years ago in the basement of Cave Spring Methodist Church in Roanoke as a job search support group, the weekly Back on the Path meeting has flowered into a full-fledged job search assistance group, with professional volunteers and speakers.

The group distinguishes between "hikers" (those seeking a job) and "helpers" (those helping them). Each new person gets a custom-designed nametag to place in front of himself or herself around the large circle of tables each week. Everyone gets a chance each week to update the room and to practice skills.

"We change career paths by helping people reinvent











Leslie Coty



Guest speakers help group members practice interview skills, create resumes, conduct informational interviews and more. Back on the Path maintains a calendar of networking opportunities and encourages job seekers to go to as many of them as possible.

"We think 80 percent of a job seeker's time should be spent networking," says Colgrove.

Participation in the group is free and no religious affiliation is expected or required. Newcomers to the Roanoke area seeking a job would be well served by this group.

Toastmasters International Featured: Roanoke Toastmasters www.roanoketoastmasters.com

If you're a newcomer with prior membership in Toastmasters, you'll find "instant friends and connections" in the Roanoke area, says Leslie Coty, past president of Roanoke Toastmasters and president of Coty Connections in Roanoke. That's because anyone who's "done" Toastmasters before becomes so familiar with the skills, that he or she enjoys a bond with others who have done the same.

Toastmasters is for overcoming fear of public speaking and learning to become a better communicator. It's not for "making toasts," really.



"You'd be surprised at how many people think it's about giving a toast at a wedding," says Coty. She has seen people go from being afraid to speak at meetings to having their careers take off, because of Toastmasters.

"It's one of the most life changing experiences I've had in my life," says Coty. "It has brought me business, and it has brought me friends."

Coty is careful to emphasize that Toastmasters is not just for what we think of as typical "professionals." It's for everyone: homemakers, sales people, engineers, and teachers. People learn how to "speak on their feet," as Coty puts it.

There are 21 chapters of Toastmasters within a 50-mile radius of Roanoke. Toastmasters International has nearly 15,000 chapters in 126 countries.



Galax downtown

More than just bluegrass >

Executive Summary:

Leaders banded together; what they created is music to everyone's ears.

By Andrea Brunais

Mayor C.M. Mitchel doesn't even think before stating Galax's claim to fame: "country music." But strings and twangs aren't the only things going on in Galax and the Twin Counties region (the twins being Grayson and Carroll).

After furniture and textile manufacturing

took a nosedive in the mid-1990s, leaders banded together – business, government, nonprofit and education, says Whitney Bonham, Virginia Tech economic development specialist.

First, they bolstered existing businesses. Case in point: the Virginia Produce Company grew from a simple farmer's market, then blossomed and, just this year, provided 75 new jobs. Second, a business incubator called the Crossroads Institute offered expertise and training and, over a decade, brought more than \$40 million in capital to 137 businesses. Third, a satellite campus of Wytheville Community College offers a curriculum focused on energy technology, nursing and truck driving.

The result of this winning collaboration? According to Bonham, creation and retention of hundreds of jobs.





By Kathy Surace

Executive Summary: If our eyes are windows to our souls, maybe we should pay attention to the window dressing.

Bespoke eyeglasses ...? >

Most of us know that custom-made or bespoke clothing exists if you want luxury and are willing to spend the money. Also, custom designed, handmade shoes can be had - for a price. However, not so well known is the existence of bespoke eyeglasses.

According to the Wall Street Journal, one of the few bespoke eyewear makers is Maison Bonnet in Paris, where Franck Bonnet, the fourth generation in this family of bespoke eyeglass makers, creates custom-made eyewear for his clientele. His frame materials are expensive because they're often of genuine tortoiseshell or buffalo-horn. Prices can range from 1,000 to 10,000 euros and they can take up to four months to complete.

Most of us will never own bespoke eyewear, however, we don't have to spend a fortune to remain in fashion. Affordable eyeglass frames can be found that reflect today's eyewear trends and won't break the budget.

Eyewear styles are changing drastically. Chris Clark, manager of Blue Ridge Optical, says "frames are becoming much larger, as opposed to the smaller, squared-off frames of the last decade." The frame material is often a manmade plastic, although metal frames are still in vogue, and they're becoming more substantial, as in the eyeglasses of the 1980's. Frames in bold reds, blues, and greens are common in Europe and have been for the last few years. Stripes and patterns are also popular.

Shapes in eyewear currently include:

- Chunky, bold designs in bright colors
- Retro Cat-eye designs a la the 1950's
- Oversized round glasses
- · Designs with elegantly detailed earpieces and brow lines
- A perfectly round "Elton John" style
- An exaggerated Wayfarer style a big, bold, dark frame which is a classic Ray-Ban style introduced in 1956. They were a revolutionary new shape in eyewear and marked the beginning of eyeglass frames made of plastic instead of metal.

Finding frames that look professional but still up-to-date will take some thought. Bold and bright frames are a natural choice for creative fields. The boldest frame colors and designs could be overbearing in a conservative field like banking and law. On the other hand, they can insert a dash of personality to the appearance that's just what's needed in an understated outfit. Just make sure that the frame size or color is not overwhelming. The frames should accentuate and flatter the face – not obscure it!

Send comments or questions to Kathy@peacockimage.com

Body talk >

"When the eyes say one thing, and the tongue another, a practiced man relies on the language of the first." —Ralph Waldo Emerson

Historians tell us that the spoken word appeared 160,000 -350,000 years ago. Prior to that, in more ancient times, communication was with gestures and grunts. All cultures instinctively share and understand body language. For example, if we landed in a foreign land where no one spoke our language, we could successfully get help with food, clothing, shelter, and directions without using a single word.

Research shows that facial emotions are the same in every culture: surprise, fear, anger, sadness, disgust, and happiness. Psychologist Paul Ekman, added a seventh – contempt. Some think they can evaluate people by watching their faces, but that is not the most reliable indicator of true feelings. The entire body tends to be more truthful than our faces. I can hide my feelings with a smile, but if my feet are turned to the door, my body language is saying, "I want out!" That is called "leakage." True feelings are leaking out.

Experts can detect even small leaks! They can tune into body language and detect "micro-expressions" – brief changes in the face or gestures that show our true inner feeling. These happen so quickly that the layman might not notice. Successful salespeople have this ability, often without training.

"I speak two languages, Body and English." -May West, Actress

Body Language is a constant: you are always communicating. Appropriate body Language is determined by context – the social rules – the situation. What's acceptable in one social situation might not be acceptable in another. For example: its fine to wink at your daughter at her recital, but not at the Queen of England, as one former President did!

Body language and speech should be congruent. In other words our words and our body language should not be at odds or incongruent. If you say "Hello, I'm really glad to meet you." with a limp handshake while looking past the person, you are really saying the opposite. According to psychologist Albert Mehrabian, words account for 7 percent of the message, tone of voice accounts for 38 percent, and body language account for 55 percent.

Helpful Hint: If you want to signal that you are trustworthy, here is some body language that you could cultivate:

- Palms-up gestures
- Direct eye-contact
- Uncrossed arms
- Feet flat on the floor
- Erect posture
- Smiling
- Mirroring another's gestures.

Etiquette & Protocol

By Kathleen Harvey Harshberger

Executive Summary: Body language is probably the most revealing form of communication—and it's always happening.

Observe your colleague's body language at your next meeting. You will learn a lot! 🔌



Small **Business**

By Samantha Steidle

Executive Summary: Contracting a local freelancer for your projects could be a great way to knock out those tasks and they're more accessible than you might think.

Hire a freelancer >

The phenomenally popular Doctor Who television series kicked off its eighth series recently with a new opening-title sequence featuring the eerie theme music, wormhole, and spinning TARDIS that audiences have come to expect. The difference is that, this time, a fan designed the sequence. It wasn't given to a highbrow agency to produce. The clip "went viral" online and was noticed by the BBC, which snapped up the rights.

If you are a local business owner, how often do you think of hiring freelancers to do important work? The Roanoke area has an abundance of freelance talent hungry for the opportunity to show you what it can do.

Tap into a trusted network

If you follow this column, you know that one of the roles I play locally is director at Colab Roanoke, a hub for entrepreneurship. We currently have 42 members that use the space to work, and they are all freelancers of some sort. Many are in the field of technology. Some are starting businesses that will take flight and grow larger. Others intend to remain solo. All are competitive, talented, and hard working.

It's just that you may never have heard of them.

Many local business want to support local entrepreneurs. They can remember what it was like starting out. They know that entrepreneurship is the engine of our economy. But they may not be aware of how to tap into the vast resource of talent we have here. Giving Colab a call is a start. It's informal and costs nothing, but we'll be happy to provide a referral if we can, because we care about fostering talent too.

Even a company of 50 employees may not have someone on staff to do a newsletter, create a marketing flyer, make a logo, write a press release, or shoot a video. Recently, one local CEO directed another local CEO to Colab to find someone who could do a newsletter and use MailChimp. We knew someone who could.

When Western Virginia Workforce Development needed a flyer made, we were able to suggest a young student who turned it around in 24 hours. It looked great. Without the "intermediary" role of our network, it probably wouldn't have happened, however. It is for this reason that talent networks are critical to growing our local entrepreneurial "ecosystem," as they like to call it in today's marketing speak.

It's a great feeling to connect a business that needs help with a local contractor that needs work.

Your competitive advantage

There are pros and cons to hiring full-time employees and hiring contractors. It depends on what's right for your business. When you do hire freelancers, keep in mind to treat them with respect to the law, so no one gets confused about whom the "boss" is. Here's a tip sheet from the University of Virginia on that: www.virginia.edu/finance/avpcompt/taxforms/ employee_v_contractor.pdf.

The point is that our entire economy is shifting. More people will be working in freelance and contractor roles. It is becoming more of a skill set for companies to learn how to find and manage independent talent.

Why not start learning how to do that? Think outside the usual sources of talent toward which you turn. Consider giving a first-time graphic artist or writer a try. To ensure your comfort level, get a referral from a networking source like Colab. Then ask for samples of the freelancer's work. Talk to the person. Beta test with small projects first.

It will be to your competitive advantage to do so.





More people will be working in freelance and contractor roles. It is becoming more of a skill set for companies to learn how to find and manage independent talent.





From left to right, Special Agent Harvey Spahr, First Sergeant Frank Parries, and Special Agent Scott Mitchell work in the Virginia State Police Insurance Fraud Unit in Southwest Virginia.

Financial Matters

Busted >

Executive Summary:

Insurance fraud investigators know all the tricks; but it's still a lot of work catching criminals.

By Sarah Cox

Sometimes criminals are just not very smart. Take the fellow from the New River Valley who had been collecting his dead father's disability checks to the tune of \$37,000 over the years. Each year, the out-of-state provider of the checks would contact the receiver by letter verifying that he was still alive. There was a box to check if the father were working – mind you, the father at the time of his death was in his 8os and disabled. The son checked "yes" and that's what tipped off the investigators. Those investigators were part of the Virginia State Police Insurance Fraud Unit in Southwest Virginia that covers 14 counties, including Montgomery. It

is one of seven units in the Commonwealth, and the special agents stay very, very busy.

First Sergeant Frank Parries, the supervisor of this unit, said that they work closely with insurance companies' Special Issues Units, or SIUs, that pass possible fraud cases on to them. Once the fraud unit becomes involved, the case turns into a criminal investigation and if you are caught with obtaining money under false pretenses of \$200 or more, it is grand larceny. There are lots of reasons why a person would dally down the fraud path, but in the end, it is costing the United States \$80 billion each year, and each U.S. household \$1,000 a year. It is, said Parries, "the second most costly white collar crime in the United States."

Harvey Spahr, a special agent who has been with this fraud unit for 10 years and investigated the New River Valley incident, said they have seen a rise in insurance fraud as the economy has tightened. The unit specializes in property, casualty insurance and workers compensation crimes. The New River Valley criminal was charged with 32 counts of uttering and obtaining money by false pretenses. He is currently still paying it back, with a 16-year suspended sentence.

A Franklin County career criminal was not let off so lightly. Scott Mitchell, another special agent, said this guy had been on the radar for a while as a "long-time shady character

and small-time criminal." Neither his insurance company nor the fraud unit could make several staged car crashes stick, but they finally were able to nail him when two of the "victims" in the car 'fessed up.

This is not an unusual situation. A driver will swerve to avoid something (this is all faked), and then claim, along with the passengers in the car, that he has been hurt. The passengers will collect the car insurance money for personal injury claims. With multiple people in the car, explained Mitchell, this could add up to \$100,000. What happened in the Franklin County case, said Mitchell, was due to "good old-fashioned gum shoe work." They sought out the passengers who had agreed to fake their injuries; two of them confessed as soon as Mitchell had a "heart-to-heart" talk with them. The upshot was that the career criminal is now serving 12 years in jail.

There are people who make a living defrauding others, said Parries. The perpetrators are everyone – high school grads, or not; the educated who have figured out how to scam; someone who has let their car insurance lapse, has an accident, and then scrambles to get insurance so they can claim the accident – but lies that it happened a week later. "You find all types, with multiple motives," said Mitchell. Phone records, the SIU's work beforehand, interviews - it all comes down to a lot of hours of investigation. "In this line of work, there is no cookie cutter," said Parries.

A few words of warning: If you are in a car accident, then you are the first on the scene. Take photos with your phone. Note how many people are actually in the other car. And don't buy insurance from someone you don't know who knocks on your door - but that's another story for another day.



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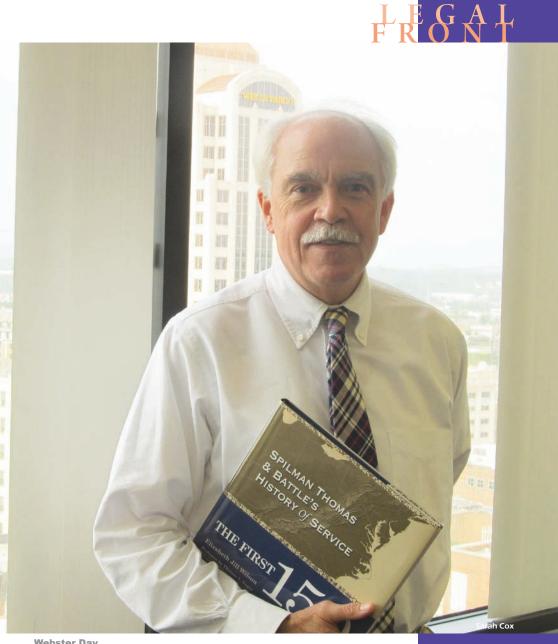
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Webster Day

A notable milestone >

Executive Summary:

Spilman Thomas & Battle law firm has racked up illustrious stories after 150 years in practice, and they've been captured in a book, celebrating the anniversary.

By Sarah Cox

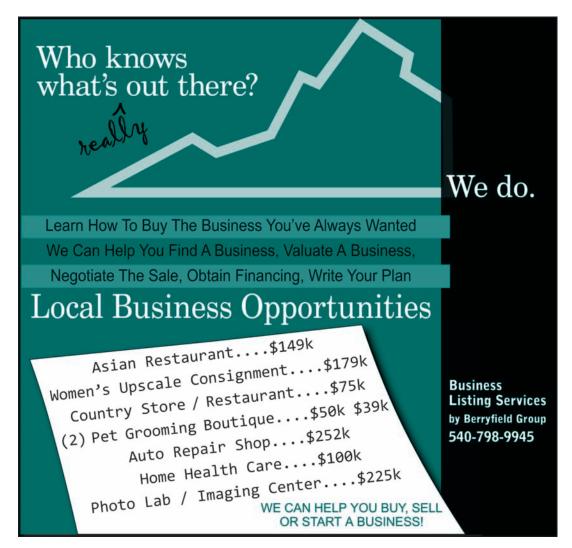
After 150 years in business, Spilman Thomas & Battle law firm is bound to have had some doozies. Take, for example, the fracking - or fracturing - fracas in Morgantown, WVA, in August 2011. Come to find out, no, Morgantown cannot ban fracking in and around the city because it would have been overstepping its authority - one that is given to the state, not to a city. And in a case representing DuPont, one of the firm's clients since 1934, the court decided for DuPont against seven employees who wanted to display Confederate symbols at its plant in Richmond. Despite protests and picketing, DuPont and the law was able to keep them at bay.

According to Webster Day, in charge of the firm's Roanoke office, any law firm that goes beyond one or two generations is notable. A book commemorating this achievement, *Spilman Thomas & Battle's History of Service*, was recently printed and includes a forward by the general counsel of the DuPont Company.

The interest dwells not so much in how old the firm is, but its illustrious cases and convoluted path to today. It was founded during the Civil War when Virginia and West Virginia were dividing its boundaries. Benjamin Harrison Smith invited Edward Boardman Knight to practice law in Charleston, WVA. But Smith's own son, a Confederate soldier, was banned from practicing law after the war (so he went

into politics). Today, Spilman has seven firm locations, 14 practice groups, and 140 attorneys. The Roanoke office, established in 2007, has grown from seven to 13 attorneys. The industries the firm represents are regionally reflective – banking, finance, construction, energy, shale gas, and natural resources, for example.

Day, a finance and banking specialist, became head of the Roanoke office a year before the present recession hit. Bad timing? Not especially, according to Day, who says the firm has and will be busy due to it. "I help a lot with creditor's rights groups, assisting with restricting loan workouts. In 2008, when the music stopped, a lot of problems



came to realization. We have helped a lot of lenders with problem loans."

Opening the shale gas practice group was a proactive move. The firm has strong ties with coal, but the market is depressed and Spilman Thomas & Battle saw "a real need. We made a conscious decision." That, despite fracking being so controversial, says Day.

He attributes the longevity of the firm to its culture as well as technology. The latter assists greatly in helping associates maintain contact with each other, access the files that are all stored on a central server, and in class actions, the ability to call up thousands of documents. The culture he describes as a "can-do attitude and the establishment of personal relationships, where we understand their day-to-day needs." Despite the fact that lawyers are becoming more and more specialized, Day says a client's attorney should be alert to a client's other needs. "The firm is small enough to reach out and get help - either across the hall or across state lines," he says.

Spilman Thomas & Battle has offices in West Virginia, Virginia, Pennsylvania and North Carolina with local, regional, and national practices. Its growth, says Day, has been strategic and organic. The Roanoke office was an exception in that it came from a merger with the Roanoke, Va., firm of Melchionna, Day, Ammar & Black and was an advantageous mix of practice areas. Day says the majority of its offices has had deliberate growth and has tended to stay in the Appalachian basin. Roanoke has offered the firm a lower cost of living and lower overhead.

While the 150th anniversary is notable, it's not necessarily longevity that garners clients, says Day. "It's not so much an asset as a byproduct of common values and doing good work for clients. There is a view of stability, — that we're not a fly-by-night operation," he says. "For the 150th anniversary we're staying focused on the needs of the client, as well as being a place for new, young talent to thrive."

REASONS YOUNG PEOPLE NEED TO THINK ABOUT ESTATE PLANNING



CONTROL

If you don't designate who gets your assets at death, someone else will. Without a will Virginia's laws of intestacy will determine who receives your assets. While at a young age you may not believe your assets are significant, you still may want a say in how they are distributed. Do you want to make a gift to a particular friend? Do you have a beloved pet you'd like to provide for after you're gone? Only you can control your wishes.

CHILDREN

Who will look after your children in the event of your death? Would you want your children to receive a lump sum of assets at age 18? Do you have a special needs child who will need particular care and attention after you're gone?

3 INCAPACITY

Estate planning isn't just about death. Who do you want making decisions about your health care if you are unable to do so? Who would you want controlling your assets, paying your bills, etc., if you are unable to do so?





Bonnie Stewart

Addiction center all about engagement >

Executive Summary:

As opioids become increasingly accessible and filter through demographics, Salem's Mount Regis Center gears up to address influx.

By Sarah Cox

Heroin and opioid addiction are no longer the fate of rock stars. And the addict is certainly not the hunched-over nefarious druggie in a dark alley. It can be anyone, of any demographic, educational status, race, and age. Opioid addiction, among which heroin is counted, is becoming expensive and frequently fatal – and has led Mount Regis Center, a recovery facility in Salem,

to introduce Suboxone treatment under the care of its medical director Dr. Mukesh P. Patel, an addictionologist and psychiatrist. Bonnie Steward, director of clinical services at Mount Regis, explains that Suboxone helps addicts get through withdrawal symptoms for opiates. Because Mount Regis is not a lock-down facility, its patients can pack up and leave when they want to; the most difficult days are the first ones, when the addicts feel as if they will die – when, in fact, they don't – from withdrawals.

They do from accidental overdoses, as happened to 22 people in Rhode Island in February 2014, 22 in Pennsylvania in January, 37 more in Maryland since September 2013. Heroin overdose deaths have increased 47 percent from 2010 to 2011, according to the Centers for Disease Control and Prevention (CDC). Or you can look at it this way, cites the

WELL NESS FRONT

National Institute on Drug Abuse: "In 2011, 11 Americans died every day from heroin overdose – nearly one person every two hours."

Heroin is cheap, pure, and has been mixed with fentanyl to give it a deadly kick. The cheap and accessible part is a main reason why those who are addicted to pain medicine are seeking less expensive alternatives, mainly heroin. It's cheap because it's coming from Mexico, rather than all the way from Afghanistan, and it's much purer than before. Money and accessibility are the tickets to ride the heroin train. Stewart says that her facility, a private one that does not accept Medicare or Medicaid, sees opioid addicts in their 20s and 30s, predominantly white, upper middle class patients, and often seeking help after bottoming out ... or by court order, or because family members talk them into it. "Addiction doesn't discriminate," savs Stewart, adding that some people are genetically predisposed to addiction.

How does someone end up here? It's the first step, says Stewart. That can be parents or grandparents who have pain medication in the cabinet that others help themselves to. It can also be hanging around a group of people that encourages experimenting with pain meds ... or heroin. Then there are those who "doctor shop" for pills because they are truly hooked on pain meds, but the electronic records system has found them out. The role that prescription painkillers play is major. There has been a 300 percent increase in overdose deaths from strong painkillers from 1999 to 2014. The CDC estimates that prescription painkillers were involved in "14,800 overdose deaths in 2008, more than cocaine and heroin combined."

The Suboxone is only part of the plan to recovery, which has a 60 percent national rate of relapse. Stewart explains that counseling has to have a heavy hand in it as well. At Mount Regis, she counsels not to pay attention to your first thoughts, manage stress, exercise, and diet, plus they ascribe to the 12-step NA/AA approach. Mount Regis also has a free to alumnae aftercare program, held once a week on

site, but which will be expanded to twice a week soon.

The cost of opioid addiction is frightening. It involves loss of productivity at work, cost of treatment, replacement of employees, lawyers and court costs, stealing, and housing in jail. According to Mount Regis, "an estimated 669,000 people in the United States are in need of treatment for heroin addiction and, according to the National Institute on Drug Abuse, the number of people initiating their first use of heroin is averaged to be 156,000. Twenty six percent of young people between the ages of 18 and 25 make up the largest age group of individuals seeking treatment, which is a jump from the 11 percent who sought treatment in 2008."

That translates to a cost of \$484 billion annually in the U.S. for opiate abuse and addiction, which includes healthcare costs, lost wages, accidents, crime and criminal justice system costs.

It costs at home, too. Stress, child neglect, financial hardship, and long term health effects include heart and lung failure and liver disease, as well as a lowered immune system that can lead to poor health and medical issues such as pneumonia, according to Livestrong.com. A stamp bag of heroin – about \$10 – just puts the player in the game. A person will increase the dosage to achieve the first time high, become a chronic user with an increasingly expensive habit, get infected and sick, or die. Opiate use and addiction are linked to about 50 percent of the major crimes in the United States.

The CDC recommends the use of electronic databases to track prescribing and dispensing of controlled drugs. Mount Regis' Lisa Hatcher, business development director, explains that being a proactive employer that sees the value in recovery can be instrumental in saving an employee. Stewart says family engagement is paramount to success. And counseling is paramount — "any addiction poisons behaviors, thoughts get distorted, and they have to teach themselves how to think differently. We teach life skills," she says.



Michael Miller

Tech Scoop

I still haven't found what I'm looking for >

Executive Summary:

Search engine technology is super sophisticated and can be used to both advance and exploit knowledgebased capital, all on top of a multibillion dollar industry.

By Michael Miller

If you want to have some fun, try this:

Open up your web browser and bring up Google search. Then just start typing something and watch as Google tries to guess what you were thinking. The search engine tries to anticipate your request and fill in the blanks for you, increasing your

searching efficiency. But sometimes it can lead to hilarious results.

How does this work? In general, Google stores all the searches that are performed, ranks them according to both frequency and 'quality', and then uses this information to guess your guestion. Exactly how they do this is a closely guarded secret because it's worth so much money, but I can tell you this: it works really well.

For example, I started typing the title to this article into the search bar and watched how the displayed 'quesses' changed as I entered each successive letter. It only took Google four letters to correctly guess what I was about to type. I think that's amazing.

Search engines have really only been around in a practical sense from the mid-90s. If your age begins with a '3' or higher, you might recall these prehistoric search sites: Altavista, Webcrawler, Lycos, LookSmart, HotBot and Ask. Webcrawler was the first engine to index entire web sites and was so popular it could not be easily accessed in the daytime (in the US, presumably, since, like five o'clock it's always daytime somewhere).

Since the early days, search engines have become incredibly more sophisticated, fast and accurate. And that's primarily the result of the increased usage of the internet for almost every facet of modern life. Want to know how to spell a word? Just start typing and the search engine will bring it up for you. Need to know the name of the Lone Ranger's nephew's horse for a crossword puzzle contest that might net you a major award? Just ask Google (it's "Victor" everybody knows that). Want to know where you can buy the latest installment of the Hunger Games series on DVD? Search engines to the rescue.

And that last one really is the reason that search engines are so smart. Although I primarily use the web to look up information, I have it on good authority (my wife) that most people use the web to shop. And when people shop, they are looking for things. And those things cost money. So, if I am selling things online, I want people

TECH/INDUSTRY

to find my things before they find my competitors things. In fact, I want this so much that I am willing to pay Google to put my things at the top of the search engine results.

That is also why Google's stock sells for about \$600 per share and the company is worth \$400 billion, when they don't even have a product for sale. It's because of the approximately 200 billion web searches performed each month, Google does about 75 percent of them. And if they were to just charge a penny per search, that would add up to, um, well, a lot of zeroes.

But you and I, as the searchers, get all this value for free, right? Well, not exactly. As I mentioned before, Google stores every web search you perform and uses it not only to guess your next web search

topic, but also to decide what products you might want to purchase and display ads for those products on basically every program you run on your computer. If I do a search on Ebay for diamond cufflinks, and don't even bid on them, tomorrow I will see a FaceBook ad for those cufflinks on Ebay, reminding me they are still available and I should place a bid soon.

Oh, well, there is no such thing as a free lunch I suppose. But since you have stuck with me all the way to the end of this article, I will give you a free gift that will be delivered automatically to your web browser every time you use it for at least the next year. Just click on the following link to begin receiving this wonderful gift: www.victoriassecret.com.

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Joyce Mills: With an agent, "someone is always available to answer those questions."

Why use a travel agent? >

Executive Summary:

In the age of the internet, that seems like a good question. Here's what travel agents have to say about it.

By Dan Smith

It is a simple problem with a simple solution: you're going to Paris for a week and you'll need flight tickets and a hotel room. Maybe dinner reservations for a night or two.

You hop on to Airbnb, Expedia, Fodor's Travel or one of half a dozen others and look around until you've found everything you want, then you make the reservations. Easy, right? After a fashion.

Joyce Mills of Blue Ridge Travel says, sure it's easy, but is it the best you can do? "An agent has the networking ability to negotiate directly with hotels, cruise lines, and other vendors on behalf of their client," she says. "This takes the time-consuming burden of research away from the client."

Says Ronald Reeker of Roanoke's Casarock Travel, "A travel agent has more knowledge and experience with different types of travel that are available than the average person. ... Travel agents have special contracted suppliers only available to them, and not published on the internet for the average person to purchase."

Ginny Savage of World Travel in Roanoke says she thinks of travel agents "as a safety net or a life guard. You don't really need one until you need one."

Reeker adds that there is a safety factor. "I do not believe the person booking himself online is very safe, since he is using his own computer. His systems may not be fully secure for outside fraud. [When using a travel agent], the person booking is never held accountable for any fraud. We provide travel insurance at the option of the person booking," as well.

Says Savage, "Things happen, plans change, earthquakes and volcanoes disrupt travel. It sure feels better when you have a person to contact instead of an internet site. I witnessed this first hand when I was stuck in Mendoza, Argentina, after the earthquake in Chile (400 miles

RETAIL/SE

away) in 2010. I contacted my office and had a reservation on the first flight operating from Santiago back home."

Judy Miron of Martin Travel in Roanoke says time is a major consideration, especially for busy business people. "On average, it takes 8-10 hours for the consumer to book a vacation online from start to finish with all of the research that is done," she says.

Planning the trip on your own, says Mills, can be costly, especially when important details are missed. She says, "I always advise my clients to add travel [insurance] to their vacation package. Making sure they have the right travel credentials is crucial to a successful trip. When do you need just your valid driver's license or will this travel require a passport? If traveling outside the United States, most people are not aware that some countries require

that the passport's expiration date must be at least six months beyond the final date of travel. Most of the time, the internet is not going to volunteer this information."

Travel agents are paid in different ways. Reeker says, "All of the cost of booking through [his agency] are paid by the suppliers to the travel agency. The commission is never forwarded to the customer, as many people think and the price is not increased either for the travel quotes." But Mills says, "My fee for travel planning is 10 percent of the total travel package and this is presented to my clients at our first meeting so they know what to expect, cost-wise." Miron says Martin doesn't charge for cruises or packages, but "for independent travel (separate air, multiple hotels, and side tours), we do have a fee. ... Since airlines do not pay commissions, we have a service

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Ronald Reeker: The travel agent "can save time and money by researching on the behalf of the customer."

fee for airfare but it is capped at either \$40 or \$100 depending on domestic or international."

Savage says, "We do not charge for our services. Our remuneration comes from the services we book. If you book on the Internet or call directly, you are not saving that commission, you are just giving it to the Internet company."

Reeker says business travel is a special consideration. "We have a corporate division that handles all business related travel services. Since major businesses have a limited budget set aside for travel, we can work with them to save them extra expense of them doing it." Says Reeker, "I offer them the same ... service that I give to my individual and group clients."

Miron gives this argument: "We can look at multiple vendors' promotions to find our clients the best value for their upcoming trip. We are advised weekly about specials, upgrades, discounts and credits for different destinations and suppliers. We have tour companies to assist with private guides and special amenities.

"If traveling internationally, we advise

about all documentation that is needed for those countries (visas and passports). We will assist in getting that documentation. We stress the importance of travel insurance and find the best plan for our clients. If there is a problem while on the trip, we have a 24/7 after-hours assistance number that we can be reached. We are the advocate in dealing with the suppliers involved with the trip to reach a solution to the problem."

Trip planning is readily available online. So is stock investment. It's a matter of choice and interest for most and the agencies—travel and investment—offer an alternative.

Savage insists shopping locally is important: "When you book online or directly with a company like Tauck Tours or Viking River Cruises you are sending money outside the Roanoke Valley that could very easily stay here. I especially have a problem with our Roanoke Valley Chamber of Commerce who contracts with companies in California and other places and sends thousands of dollars to other localities."

She thinks that could be changing. "The national trend now is for folks coming back to travel agents," she says.



Olivia Byrd, Rockfish Food and Wine

Bare naked ladies for business >

Executive Summary:

The Grandin Village Calendar Girls go au naturel for their business association (and for the fun of it).

By Dan Smith

Like so much she does, the idea of the Grandin Village Calendar Girls started with a Michelle Bennett joke. Or half-joke, maybe.

Bennett owns Cups, the popular four-year-old coffee shop in the village, and is a member of the Grandin Village Business Association, which will produce the calendar in late October. It features 16 women business owners, mostly middle-aged and mostly nude.

The idea sprang from Bennett's fertile mind by way of a popular movie titled "Calendar Girls," which showed at the Grandin Theatre several years ago. In the movie, women from a small village in England put together a nude calendar of themselves in order to support their garden club.

In the Grandin Village version, the calendar's proceeds will go to GVBA projects, says Bennett, who at 55 is one of the models. Most of the models, says Bennett, are middle to upper middle age. Four of them—Ashley Earnest (Urban Gypsy), Katie Clifton (Queenpin Acupuncture), Marilyn Moody (pilates instructor) and Sandra Meythaler (Roanoke Ballet Theatre)—are of childbearing age.

The other models are: Linda Steadman (Too Many Books); Olivia Byrd (Rockfish Food and Wine); Andrea Reid Waide (Reid's Fine Furnishings); Jenny Prickett (New To Me); Debbie Stevens (The Yoga Center); Pennie



Michelle Bennett of Cups coffee shop

Ahuero (Viva La Cupcake); Susan Stump (Valley Bank); Cherie Love (Mon Cherie's Salon); Diane Elliot (Local Roots café); and Susan Stidham (Sole To Soul). Most, but not all, are members of GVBA.

"I've been calling it the Grandames of Grandin Road," chuckles Bennett, "but I think it's going to go down as the Calendar Girl Project." It began one of those off-hand cracks Bennett is famous for making, this one in a GVBA meeting when the topic turned to fund-raising. "My immediate response was to open my mouth," says Bennett, who was in marketing (Mill Mountain Theatre, among other places) for years and knows her stuff. "Everybody laughed."

"Virtually all" of those present bought in, she says, but the project sat stalled for two



Debbie Stevens, Yoga Center

C ULJ U R E

years. Two original models—artist Katherine Devine, who moved her business to Downtown Roanoke, and Cathy Chittum, who was replaced as executive director of the Grandin Theatre—pulled out of the shootings.

The calendar project gained renewed interest when Valley Bank vice president and branch manager Susan Stump, 58, not only bought in, but also got permission from her superiors to model. "I called my boss and asked her if she would be willing to let me pose and told her I would have to be happy with the photo before it could be used. I'm the treasurer of my church and I wouldn't want to embarrass [the membership]. I have a pastor, a husband, a son, co-workers. There has been no problem. It is being done with taste and professionalism."

Samantha Steidle of Co-Lab (and is a small business columnist for FRONT) was one of those who turned down the opportunity. "I support Grandin wholeheartedly but I'm a professor at Virginia Western," she says. "This alone was enough to prompt me to kindly pass on the opportunity."

The Yoga Center's Debbie Stevens, 61, was involved almost immediately. "It sounded like a wonderful group venture for women in business," she says. "I love photography and had made a Yoga Center calendar (and cookbook) once or twice, so I thought this was a good idea for our community."

The calendar was photographed by Cricket Maiden and Patricia Giovannini of Pat Cori Photographer, both wedding photographers. The photos have been staged in the models' workplaces, using props from their professions.

Maiden, 36, said she learned a great deal photographing the bold older women. "I've been struggling with body image issues since my daughter was born," she says, "but working with these women made me understand what real beauty is. These women ... have taught me that real beauty is curves and confidence. ... It made me feel better knowing that my daughter is growing up in a world with women like them in it."

She says she and Giovannini "did test shots



Cricket Maiden is one of two photographers

on ourselves" to see what would look right. "We wanted an artistic appearance with nothing blurred, but always something in position" to ensure modesty.

Bennett was the first model and used herself as a guinea pig. "I used to be an artists' model," she says, "so this wasn't uncomfortable. We took time, a little wine ... The pictures were bold and I sent them [to the other models] in an e-mail. They were so bold, in fact, that it caused a mild panic. So we had another meeting."

At that point, it was determined that the degree of modesty would be up to the individual models.

Will there be criticism from the community? "Probably," says Bennett, smiling.

(The calendars cost \$20 and should be out by the end of October, Bennett says. Maiden and Bennett can tell you where to get your copy. They're at cricketpowell@gmail.com and michelle.cups@gmail.com.)



Please press zero >

I'm pretty sure the biggest threat to mankind at the moment comes from two hostile groups: customer support and technical support.

I can't take it anymore. And I don't understand how we can't seem to claw our way up and out of this never ending slimy cesspool of time-wasting, stress-inducing, productivitysapping sickening systematic pile of pure nonsense.

If your job is a headset wearing cubicle landlord who takes calls from people using your product or service—take note. Your callers are crabby for good reason.

To begin, you're the very last person we want to talk to. We call you as the absolute final measure before shooting your product with any projectile exploding device we can get our hands on or taking a hatchet to your non-servicing service. When you utter the first words out of your mouth, I wonder if you've forgotten that we've already been through a hell ride of options 1 through 9 on your phone system, or steps I through XII on your super user un-friendly website (once we jumped off three other sites just trying to navigate to the one you insist we use). YES, we've already Googled and read through endless threads of people discussing similar problems. We've tried ANYTHING and EVERYTHING before calling you. Those account numbers and customer id's and PIN numbers and product codes that you ask for over and over and over? As you transfer our calls over and over and over? It's like picking at a scab or running the numbers on a combination lock that's about to unleash a tirade or screamfest at a level you haven't

heard since your momma told you to pick up the cheeto crumbs and stupid video games trashed all over your stinking bedroom floor.

By Tom Field

Executive Summary: Placing a call to customer support is no longer a mere inconvenience; and it's more than a dreadful experience.

So, yeah... we're a little anxious.

We're not just another one of your many "rude customers." I'd hate to think you believe most people are like the ones who call you. What a sad world that would be.

Some of you are probably not incompetent. But within seconds, we can usually see through the charade. With the first question on your standard scripted support answer tree, we already know you're not going to help us and solve the problem we have with your own product or service.

I can't see you anymore. Not only is my relationship with you F-I-N-I-S-H-E-D, over, done, kaput, splitsville... but I'm not even going to soften the news by telling you "it's not you, it's me"... because: it IS you. You ARE the problem You're NO fun to be with. And you're ugly. There; I said it.

You, personally, have placed a sick churning feeling in my gut. A feeling of guilt. Because I have transferred the burden of

The artisan business launch >

Are you just starting your creative business? Do you feel completely overwhelmed? Are you struggling to figure out what steps to take and what to do first?

I've had five different readers contact me within the past month who are just starting out and feel overwhelmed and frustrated. They've all asked what they should concentrate on first. A couple of the readers even said that they feel stupid, because they don't understand some of this online biz stuff like setting up a WordPress blog and SEO. And these women are far from stupid. They're talented artisans.

For all of you who are struggling to start up your creative biz, I'm going to let you in on a few secrets.

We all have moments where we feel stupid and frustrated. I can't tell you how many times I've had meltdowns related to technical issues. You should have seen me trying to set up my first WordPress blog years ago before I had access to Laura Roeder's Zero to Blog program. That weekend entailed lots of cursing and a few glasses of wine.

None of us know what we're doing at the beginning. We all have to go through a learning process. I had to work really hard to take quality product photos. I had to invest in programs and people to make the tech side of my business easy to manage. It took three years of blogging before I really figured out what I wanted to write and talk about.

I hope this doesn't discourage you. I know that, "It takes time and lots of effort," isn't what most people want to hear. But, I think it's encouraging to know that time and effort lead to success. Isn't that better than thinking you've either got it or you don't? You can do it, too. It's possible.

Now, what should you do first?

I've got two answers to this question.

1. Start with high leverage tasks.

You don't really have a business until you sell stuff, so you need to take the steps to start selling stuff. This means focusing on your online shop. You need to stock your shop and focus most of your time on your product photography. If you don't have outstanding product photos, you're going to REALLY struggle. Lots of creative entrepreneurs rush to list their products in their Etsy shops and don't take the time to take professional-looking photos. Then they wonder why their marketing tactics don't work and their fabulous products don't sell.



April Bowles-Olin

ommentar

By April Bowles-Olin

Executive Summary: Wondering how some craft / artisan / creative businesses rise above the clutter and become more popular than others? The Blacksburg Belle reveals successful tactics.

Field / On Tap

from Page 40

dealing with you to my office manager. I would rather have her climb down into a ten year backed up septic tank buried deep beneath an abandoned toxic dump field on the outskirts of Philadelphia to clean it out by hand, than to have her call you, sitting at her desk, tied to her monitor and records and files, trying to resolve an issue that should take about five minutes tops.

This week—just this one single week in September—she indeed climbed into a toxic tank of pseudo-technical and so-called customer support from nine of you. Yeah, it was one of those weeks. And I'm calling you out.

Virginia Department of Taxation: 3 hours

HP Computer: 2.25 hours Verizon: 1.75 hours Comcast: 0.5 hours

Internal Revenue Service: never got through

Intuit: 1.25 hours

American Electric Power: 0.5 hours Bank of America: 1.75 hours

Virginia Unemployment Commission: 1 hour

With all the entrepreneurial and business startup and idea generator and new venture capital collaborators hitting our region this year, I'm looking for the savvy dude or dudette who introduces a genuine replacement for these real-time (actually, surreal-time) corporate technical/customer non-support systems.

The companies clearly haven't figured it out; because their own bottom lines would improve with more expedient processes. Not to mention customer satisfaction levels.

A small business can't take 12 hours of this. That's a day and a half. Nearly a third of our full week. Three of the entities above shouldn't have even required a call (problem was on their end); and the other six should have been resolved in no more than five minutes each. Realistically: a half hour of genuine answers versus 12 hours of BS.

If our business (and just about any normal business) responded to our customers in this way, we would be nonexistent in 60 days.

Mr. Call Center Commander, TEAR DOWN THOSE CUBICLE WALLS! Shove your headsets where the sun don't shine and come up with something that shows you actually care about your customer.

Yes, we're still holding. 🕷



Guest Commentary

from Page 41

2. Start with the stuff that lights you up.

If you started your creative business because you love painting, make sure you make time for it. Another mistake creative entrepreneurs make is they waste too much time reading blogs, checking Twitter and Facebook, and working on the administrative side of their businesses. The next thing they know it's been a week and they haven't created anything new.

You've got to find a balance between getting things done that will help your business succeed such as working on your product photography and doing the creative work that fuels your passion.

I hope that this post helps some of you who are beginning your creative entrepreneurship journey.





Letters

Passionate

Thank you for the wonderful article ["Finding Yourself"; July 2014 CultureFRONT] you placed in the FRONT. You captured the essence of Beliveau Estate and our passion for the winery, B&B, and event venue. The pictures were very representative of all the aspects of our business. We appreciate the article very much!

Joyce & Yvan Beliveau Blacksburg

And Caring

Thanks for the story on Virginia CARES ["A Chance to Move Ahead"; August 2014 LegalFRONT]. People deserve a second chance and companies that hire exoffenders should be commended.

JR Facebook PM

> Send letters to news@vbFRONT.com or any FRONT contact of your choosing (page 6). Submissions may be edited. You can see, read, print any current or back issue online at www.vbFRONT.com

The entire body tends to be more truthful than our faces

— Page 21

Some countries require that the passport's expiration date must be a least six months beyond the final date of travel

Page 34

Reach Out!

There's no better audience than readers of the FRONT. Reach the region's most-engaged, progressive, informed buyers right here—each and every month and online 24/7.

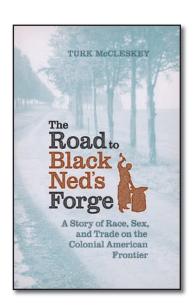
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Books (a) the FRONT >

Following are book recommendations from our contributors and business people in the Roanoke and New River Valleys who are inveterate readers. Readers are invited to submit short reviews of books you've read during the past six months. Our goal is to recommend good books on any topic and in any genre. Send reviews to news@vbFRONT.com



Forging ahead

In 1752, before the start of the Revolutionary War, a blacksmith named Edward Tarr had a forge just north of Lexington. In this largely white populated area Ned stood out as a former black slave who had purchased his freedom from the estate of his Pennsylvania owner. He and his white Scottish wife came to Virginia, becoming substantial landowners. Tarr himself became one of the founders of the Timber Ridge Presbyterian Church, a congregation that exists to this day. (You can visit it the remaining building directly across from Maple Hall on Route 11.)

A turning point of Tarr's life came when the heir of his former owner fraudulently tried - and failed - to claim he owned Ned. However, Tarr somehow acquired an extra "wife," and the law tried to break it up.

Turk McCleskey, a history professor at Virginia Military Institute, tells his fascinating story of how a free black man succeeded here, in The Road to Black Ned's Forge (University of Virginia Press; 2014). It's all based on court and land records, not imagination.

—Priscilla Richardson

Open wide

Teeth. Judaism. Boston Red Sox. If you look closely at the cover of To Rise Again at a Decent Hour (Little, Brown; 2014) by Joshua Ferris, you'll see those three symbols. Yes, that's what this novel is about. A rather humorous

dive into the mind of our dentist, who talks like a Woody Allen character. I was perplexed at the end, when all along, I suspected some grand resolve that never guite materialized. But then again, that's the life of a neurotic.

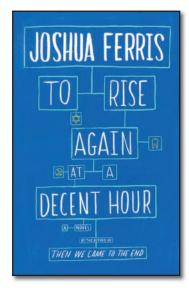
You'll meet Paul O'Rourke, our dentist, who indeed, does go in deep—especially on matters of unfulfilled relationships, the god question, and the overbearing obsession with a baseball team. If I knew my dentist teetered this much (and who knows he doesn't?), I'd take my charts elsewhere. It's just that this is one profession where we all have this expectation of practical, no-nonsense, and perhaps even a bit... boring, right? Any adventurous spirit would be primarily internalized, and on that point, O'Rourke does obsess with turns to the right, the left, and all around. The very day after I finished reading this novel, I kid you not, a saw a guy in a restaurant with a shirt that read "You don't need to floss your teeth; only the ones you want to keep." Metaphorically and literally, that's the message here! It's about what possesses you and what you possess. A grand obsession.

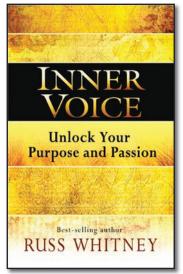
—Tom Field

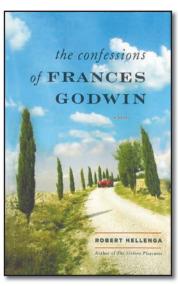
Back from the brink

Inner Voice: Unlock Your Purpose and Passion (Hay House; 2013) is an amazing story about a man who at age 20, had nothing, and for the next 30 years, became a CEO of one of the most successful real estate empires in the world. He taught his wealth principles

REVIEWS







to thousands of people, and then he lost it all—his marriage, his relationship with his kids, and he was forced out of the company he created and built. He was on his way to a mental institution when he realized that there must be something in life more important than money and wealth. He then spent five years and more than 20,000 hours of his life discovering what his true purpose and passion in life was.

This book really opened my eyes to a better way at looking at my life, and what I really wanted to achieve. The book explains an approach to a new way of life by listening to your inner voice for direction. The author shares with you step by step the wisdom he learned, and how you can apply it to where you are now.

I highly recommend this book to anyone who wants to be inspired to build a better life for themselves and their family. The principles and wisdom of this outstanding book should be read by everyone.

-Ronald Reeker

Esne parata bibere?

Robert Hellenga's The Confessions of Frances Godwin (Bloomsbury; 2014) has its moments like the trays of hors d'oeuvres at the country club. You like all the offerings well enough, but then there's that one item of which you're especially fond. When I saw the plot synopsis on the jacket, I knew I had to pick this novel up. Latin teacher goes rogue!

Breaking Bad, NPR style! Who could refuse that story?

Our author's hor d'oeuvres were worth the tasting. But some of the technicalities seemed a bit show-off-ish... as if we needed to be convinced how smart he (make that, she) is in the classic languages, music theory, astronomy, religion. Don't get me wrong, I cherish such discussion; I can't get enough of philosophical exploration and deep matters of the human experience. But other than being well-versed, I craved a little more sense of setting, description of character, illustration of the moment at hand. What you expect from a novel. Not to be too sexist here, but frankly, Frances seemed more like a Frank to me, in how she spoke, thought, acted and reacted—but perhaps I discriminate too much, based on my preconceived differences between men and women in my personal observations.

I still recommend listening to Frances' confessions. The Latin phrase above translates to "ready for a drink?" and that's how this story is best enjoyed. Read it at night, with a glass of wine, classical music on NPR playing low in the background.

—Tom Field

(The reviewers: Priscilla Richardson is the author of Speak Don't Freak: Six Secrets of Mastering the Fear of Speaking; Tom Field is a creative director and publisher of FRONT; Ronald Reeker owns Casarock Travel in Roanoke.)





Pick me >

The VTKnowledgeWorks fifth annual Global Partnership Week was held August 17–23, including the student entrepreneurship challenge at Hotel Roanoke Conference Center. Above, the team from Austria presents its OpenDoor building access control system, and the Virginia Tech team presents its Vestigo parking app. Among the winners, the team from Italy won the grand prize for its feelSpace belt, a navigation device for the blind.



Stumping for storms >

Electric company contractors such as **Asplundh Tree Expert Co** and **Davis H. Elliot Company** commercial/municipal electrical distribution services have been busy over the summer, clearing utility paths for areas prone to power outages from storms, such as this spot along VA Rt. 619 in Roanoke County.





Idea collector >

Star Tank (www.roanokestartank.com) a new program introducing entrepreneurs, start ups, investors and related stakeholders announced its launch at Roanoke CoLab on Sept. 3. Director Chris Desimone said "Now is the time to bring your idea" to the pitch and panel process at the press conference, along with enthusiastic support from CoLab's Samantha Steidle and Roanoke City Delegate Sam Rasoul.

FRONT'N ABOUT



That's no ribbon >

The new **Goodwill** store in **Hollins** (at Peters Creek and Airport Roads in Roanoke) opens with a "tie" cutting (men's neckties from the inventory) instead of ribbon cutting to a large crowd on the morning of Sept. 10. Developer David Johnson of Piedmont Companies said the new building was "a big improvement, particularly with its accessibility and parking" over the previous site down the road.



New stuff at Olde Salem >

Olde Salem Days welcomed its usual large crowd at Salem's annual street festival, despite the overcast skies on Sept. 13. Overheard in this year's event was the observation that there were more crafts and artisan goods of higher quality than usual among the vendors.

Valley Business FRONT is FRONT'n About at many events each month. Check the blog links at www.vbFRONT.com for more coverage.

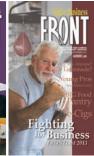






















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By the **Numbers**

How fertile are we? And who's giving birth? >

By Anne Piedmont

The Roanoke and New River Valley combined region is slightly less fertile than Virginia as a whole. In other words, a smaller percentage of women between the ages of 15 and 50 gave birth in the most recent 12 month period measured by the 2008-2012 American Community Survey.

But, of course, that's not the whole story. The Blacksburg Metropolitan Statistical Area is less fertile than the state, while the Roanoke MSA, is slightly more so. Within the region, Craig County had the lowest percentage of women giving birth and Franklin County, the highest.

The much-talked-about teen pregnancy

is not much of an issue in many of the region's localities, though Roanoke City and Pulaski County report the highest percentages of teenage girls giving birth. The other recent trend of older moms is lower in the region than in the state, with Montgomery County and Roanoke County having the highest percentages of women between 35 and 50 giving birth.

Remember back in the 1980s when television character Murphy Brown caused a stir when she got pregnant while being unmarried. Based on the local statistics, an unmarried woman giving birth is a common occurrence. In Roanoke City, for example, more than half the women 20-34 having a baby were not married. What the numbers don't show is whether the women are upper middle class, like the fictional Brown, or struggling in poverty. The saddest statistic is the one that is no surprise: most of the girls 15-19 are not married when they give birth. While the region lags behind the state average, the percentage in the Roanoke MSA is alarmingly high.

Why does this matter? Despite the examples in Hollywood, many single mothers do live in poverty, making the public policy issue. Teen mothers struggle to finish high school and they, too, remain in poverty.

	Percentage of Women Who Gave Birth in the Past 12 Months				Percentage of Women Giving Birth Who Were Unmarried			
	% of Total	% 15-19	% 20-34	% 35-50	Total	15-19	20-34	35-50
Botetourt Co.	3.6%	1.7%	11.1%	0.4%	22.8%	100.0%	18.4%	0.0%
Craig Co.	1.3%	0.0%	3.1%	0.0%	100.0%	0.0%	100.0%	0.0%
Franklin Co.	7.0%	0.0%	16.9%	2.2%	30.3%	0.0%	35.9%	0.0%
Roanoke Co.	6.0%	0.6%	13.2%	2.8%	30.9%	100.0%	33.3%	19.4%
Roanoke City	6.1%	7.8%	10.2%	1.4%	53.8%	99.0%	51.1%	12.1%
Salem	3.6%	0.0%	6.6%	2.6%	19.7%	0.0%	28.8%	0.0%
Roanoke MSA	5.7%	2.4%	11.7%	1.9%	38.0%	99.2%	39.1%	11.5%
Floyd County	2.7%	0.9%	7.5%	0.4%	5.4%	100.0%	0.0%	0.0%
Giles Co.	5.8%	1.4%	13.5%	1.8%	35.9%	100.0%	32.8%	38.9%
Montgomery Co.	3.3%	0.3%	4.5%	2.8%	23.6%	0.0%	20.2%	35.3%
Pulaski Co.	5.7%	10.6%	11.5%	0.0%	16.4%	54.3%	5.2%	0.0%
Radford	1.5%	0.0%	2.1%	2.1%	10.1%	0.0%	13.4%	0.0%
Blacksburg MSA	3.6%	1.4%	5.6%	1.7%	22.7%	50.9%	17.8%	33.0%
Combined MSAs	4.8%	1.9%	8.9%	1.9%	26.8%	83.1%	32.9%	17.8%
Virginia	5.4%	1.9%	9.7%	2.5%	30.7%	86.2%	31.9%	14.4%



David Crane

Home again >

Executive Summary:

Renowned arts director, David Crane, returns home to guide the Roanoke Symphony Orchestra.

By Wil Cleaveland

Arts and culture are crucial elements to the health and development of every community, and the Roanoke Symphony Orchestra has made it their mission to provide citizens of the Roanoke Valley with access to the musical arts for over 50 years. And the symphony's new director, Botetourt native David Crane, has returned to the Valley to help further that mission.

Crane has spent nearly two decades in musical arts management — serving the Cincinnati Orchestra, Buffalo Philharmonic, and the Virginia Symphony — but his passion for music was sparked early in

his youth, during his time in elementary and middle school.

"As I grew up, along the way, I was always very interested in music," Crane says. "I was in all the school bands."

Although he spent a great deal of time playing music throughout his younger years, he really zeroed in on his interest when he joined the Magnet School of the Performing Arts at William Fleming High School. After completing his primary education there, he moved on to VCU where he pursued a Bachelor of Arts in Music Education and Performance.

It didn't take long for Crane to take his first step into the symphony business. He became involved with the Richmond Symphony through an internship program at VCU, and he joined the Buffalo Philharmonic as Orchestra Manager shortly after graduation.

His next position was with the Cincinnati Symphony, where he was able to spend ten years traveling across the globe producing world class performances for a multitude of different audiences.

In the years between leaving the Cincinnati Symphony and joining the Roanoke Symphony, Crane came back to his home state to work as General Manager for the Virginia Symphony then returned again briefly to the Buffalo Philharmonic to serve in the same capacity.

In June, ending a months-long search for a new Executive Director, the board of the Roanoke Symphony Orchestra announced that Crane would be returning to the valley to lead his hometown symphony.

"After a national search that included review by a search committee and interviews with staff, musicians, the RSO Board and patrons, we are delighted David answered the call and that he brings both broad administrative experience with orchestras as well as the background of a professional musician," says RSO President Janet Johnson.

Crane is excited to bring his experience

EXECUTIVE

back to Southwestern Virginia, where he hopes to help enrich the artistic spectrum of the region more than ever.

"I've made it home, if you will, back to the Roanoke Symphony at a time when they're looking to grow as an organization," Crane says. "Our plan for the future is to grow our activities in a responsible way and continue to deepen our impact in the community."

The Roanoke Symphony Orchestra's Music Director & Conductor David Stewart Wiley spoke to the excitement surrounding Crane's arrival as well.

"The musicians and Lare thrilled to welcome David Crane as our Executive Director," Wiley said. "His demonstrated administrative leadership, knowledge of music, and years of experience with other professional orchestras will be a great asset as we take the RSO to the next level. We are excited

In Brief

Name: David Crane

Title: **Executive Director**

Location: Roanoke, VA Hometown: **Botetourt County**

Family: Married with five children

Background: 16 years working to increase

engagement in the musical arts through compelling symphonic performances, community outreach, and musical education.

to partner with him in our mission."



Tickets for the 2014-2015 season of the Roanoke Symphony Orchestra are now available. Find out more by visiting www.rso.com.



Visit us at one of our three locations or online at salemvafcu.org

Career FRONT

FINANCIAL FRONT

Steven J. Holt, VP of AXA Advisors. LLC in Roanoke, has been elected president of the National Association of Insurance & Financial Advisors of Virginia for 2014-15.

Steve McBride has joined as manager of workforce wellness and Tim Walker has ioined as director of safety services at HSH Insurance Safety Services Inc.



Jenkins



Mutter



Schenker

Scott Jenkins has joined as vice president; Jaret Mutter, senior vice president, manager; Andrew Schenker. assistant vice president, financial advisor; and Tiffany



Rawling

Rawling, bank officer, office manager at Valley Wealth Management, a division of Valley Bank.

Donna Lynch has been promoted to client administration officer for The Trust Company of Virginia.

Rhonda Hensley

has been promoted to senior vice president operations; Bradley Webb promoted to vice president - agricultural / commercial lender: **Dana Barnard** promoted to vice president -senior credit analyst; Carrie Kiser promoted to vice president -senior credit analyst; Stephanie Gillenwater promoted to vice president senior credit analyst; Kelly Kendrick promoted to vice president - bank manager; CJ Carter promoted to vice president - portfolio manager; and Bryan Meade promoted to vice president - data technology at First Bank & Trust

Shannon Underwood and L. Suzanne Cronise of Roanoke AXA Advisors have completed an advanced advisors

Company.



Underwood



Cronise

institute program hosted at Harvard University.

LEGAL **FRONT**

Gary Tegenkamp has joined of counsel and Emma Kozlowski has ioined as an associate at Glenn Feldmann Darby & Goodlatte.

Academy of Sports Medicine Personal Trainer at Warm Hearth Village.



Garner



Campbell

McKnight "Mac" U. Garner has joined as a commercial and investment sales agent; and Scott Campbell has joined as an assistant property manager at Waldvogel Commercial Properties.

TECH/INDUSTRY **FRONT**

Timothy Bradshaw, A A F has been selected the new executive director of Roanoke-Blacksburg Regional Airport.

Tim Hinson has been named vice president of Cox Business Sales in Virginia.

DEVELOPMENT FRONT

Dain Rebuck has been certified as National



Ferraro

John F. Ferraro has been elected to Advance Auto Parts board of directors.

Christall Ayers of **FASTSIGNS** Roanoke received the Silver Sales Award at the 2014 national FASTSIGNS Outside Sales Summit.

EDUCATION FRONT



Dr. Chris Byron has joined the Virginia-Maryland College of Veterinary Medicine at Virginia Tech as an associate professor of large animal surgery

Have a career announcement?

Send announcements to news@vbFRONT.com. Photos should be color, 300dpi. A contact / source must be provided. Inclusions are not guaranteed and all submissions are subject to editing.



in the Department of Large Animal Clinical Sciences.



Scott

Tricia Smith has been named director of Multicultural Programs

and Services and Anthony Scott has been named director of Community Engagement and Inclusion at Virginia Tech's division of Student Affairs.

Susan Magliaro has been appointed to Virginia's Standards of Learning Innovation

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Business

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Career FRONT



Magliaro



Xu



Seref



Grimes



Carla Flaherty has been hired as Roanoke College women's head basketball coach.





McGehee



Kana



Singal





Irene Leech, Virginia Tech associate professor of consumer studies, was recognized by Consumer Federation of America with a distinguished lifetime service award.



Snodgrass



Mayotte



Huang

Daniel Beal has been appointed associate professor of management; Juncai Jiang, assistant professor of marketing; Richard Hunt, assistant professor of management; Jingjing Huang, assistant professor in the Department of Accounting and



Monica Kimbrell has been named director of student recruitment and career development;



Tate

Michelle M. H. Seref. assistant professor of business information technology; Hee Jung Kang, assistant professor of hospitality and tourism management; Joel W. Snodgrass has been named head of Department of Fish and Wildlife Conservation: Scott Tate has been named senior economic development specialist; Cathy Grimes has been named communications manager for the

Graduate School; Vijay Singal has been reappointed head of the department of finance, insurance, and business law; and Matthew Mayotte has been named director of Student-Athlete Academic Support Services at Virginia Tech

Peter Baur has been appointed head of school at Faith Christian School.

CULTURE FRONT

Darla VanRavestein has joined the Jefferson Center in Roanoke as director of marketing.

OTHER FRONTS



Caroline Goode has been named executive director of the Salem-Roanoke County Chamber of Commerce.

Douglas F. Cannon has been accepted into the College of Fellows of the Public Relations Society of America.



Cannon

Ronald McKenrick has been named strategic partners manager for the eastern United States for Red Cross.

Robin Reed has been promoted to a new position of director of weather operations; and Brent Watts has been promoted to



Reed



chief meteorologist at WDBJ7.

Compiled by Tom Field

Frames should accentuate and flatter the face – not obscure it - Page 20

Washington, D.C. **New York City** II II II

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NEVADA

FRONT Notes



ND&P staffer Grace Milburn with Google Glass

Raising your Google glass

Ad agency ND&P sponsored a Google Glass competition where employees were asked to experiment with a trial pair of the tech evewear to submit ideas on potential use. Tracking amenities and events at outdoor music festivals won best concept and text subtitles for the deaf won the people's choice. Other ideas covered golf performance, tourism guidance, hospital training, and bike race stats.

Cool school design

Clark Nexsen has been ranked a Top 10 architecture firm in the university sector by Building Design+Construction.

Upward econ

Virginia Economic Development Partnership (VDEP) reports a 14 percent increase in project numbers, 46

percent increase in jobs, and 92 percent increase in capital investments in 2014 compared to 2013 (FY ending June 30). Also, Roanoke College's quarterly Virginia Consumer Sentiment and Inflation **Expectations Survey from** its Institute for Policy and Opinion Research reports that Virginians are "considerably more optimistic about the future of the economy than the nation as a whole."

Signing off

WHEO 1270 AM radio station in Patrick County has shut down after 55 years.

Fresh bagels

Hello Bagel has opened in Gables Shopping Center in Blacksburg.

Fast healing

While working on another research project, Robert

Gourdie of Virginia Tech Carilion Research Institute has discovered a skin wound-healing peptide that appears to heal venous leg ulcers at twice the speed of the current standard of care.

Sparkling move

RM Johnson & Sons Jewelers has moved its Salem store just a short distance down the road to 231 Roanoke Blvd.

Staycation spot

Roanoke earned the number three spot in the "10 Best American Vacation Towns to Live In Year-Round" by MoneyCrashers.

Salem & C'burg

Salem got the number one spot and Christiansburg got the number two spot in a "Best Cities to Live in Virginia" study by CreditDonkey. The comparative data included statistics on crime, commuting time, income, education, and restaurants.

Good hands compacted

Allstate Insurance
Company is moving
from its prominent large
Roanoke County facility
on Electric Road to a
new building it plans to
construct at about half
the current size at a site
adjacent to I-81 on Loch
Haven Road.

Warm reception

Blacksburg's Warm Hearth Village received \$10,000 for its Keeping the Dream Alive capital campaign from Dodson Pest Control.

Bank march

MainStreet Bankshares of Martinsville and National Bankshares of Danville are finalizing a merger

FRONTLINES

that will extend the combined service area into the Roanoke Region.

Kroger Px

Kroger pharmacies has won the 2014 Pinnacle Award from the American Pharmacists Association.

Economic steering

Gov. Terry McAuliffe has ordered creation of the New Virginia Economy Strategic Plan and Steering Committee to outline his economic development plan for the state. Under supervision of the Secretary of Commerce, the committee will collect input from economic development organizations, chambers of commerce, and business leaders.

Shining Jewell

Jewell Machinery, a forestry and heavy equipment service and repair business in Rocky Mount has been named to the 2014 Inc. 5000 list of the nation's fastest growing private companies.

Pulaski places

West Main Development has announced the

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Send announcements to news@vbFRONT.com

A contact / source must be provided. Inclusions are not guaranteed and all submissions are subject to editing.

purchase and planned redevelopment of apartment and commercial storefront properties in downtown Pulaski.

Female in Virginia

According to a study by WalletHub, women's equality is lacking in Virginia. It's global gender gap index ranks
Virginia's women at
number 27 in comparative
earnings, 37th in
executive positions,
38th in education, 45th
in political representation,
and 46th in unemployment.
However, at the same
time, the Institute for
Women's Policy Research
just gave Virginia a grade
of "B" while ranking the

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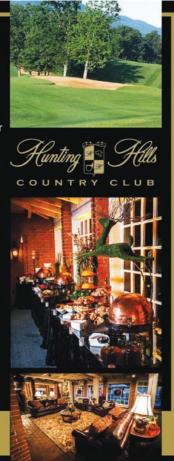
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FRONT Notes

women in the state 10th in median annual income; 4th in percentage of management and professional roles, 17th in percentage of workforce; with an overall ranking of 11th in the U.S.

Carilion gets liked

Carilion Roanoke
Memorial and Community
Hospitals have been
named a 2014 PRC
award winner from
Professional Research
Consultants. Roanoke
Memorial's NICU,
Community's endoscopy,
Giles Community's
communications and
ER, and Stonewall
Jackson's communications
departments were
recognized.

Martinsville BPOL shift

Martinsville City is considering a change in its business and professional occupational license tax (BPOL) whereby January 1, businesses with annual gross receipts under \$10,000 pay no taxes on gross receipts; between \$10,001 and \$100,000 pay \$30; and over \$100,000 would pay the existing rate (varies among business types, per \$100 of receipts).

Got a dollar?

A new family dollar store is coming to Roanoke County on Brambleton Avenue; but due to the potential mergers/ acquisitions, it is unsure whether the store will open as Family Dollar, Dollar General, or Dollar Tree.

Civic Center upgrades

The Roanoke Civic Center (recently rebranded Berglund Center) is remodeling its exhibit hall, upgrading the coliseum and auditorium, installing new seats, lighting and displays in an \$8 million improvement project over an eight year schedule.

Up bucket

Altec is buying 30 more acres at Greenfield business park in Botetourt

County as the crane and bucket truck refit manufacturer expands and plans to add 200 more jobs along with nearly \$4 million investment over three years.

Service station gone

Plaza Service Center in Roanoke has closed.

Plus column

Brown Edwards accounting firm has acquired MDR Tax & Financial Services.

VT directions

Virginia Tech's campus in Blacksburg is upgrading its campus navigation system to include new signs, kiosks, parking, street and trail designations in a branded and standardized fashion.

Call down

The Wells Fargo call center in Roanoke County is losing 115 employees, citing reduced foreclosures, delinquencies and mortgage refinancing activities. The center on Plantation Road currently employs about 1,800.

Pulaski yank

The New York Yankees have announced they are adding a franchise team to the Appalachian League that will play at Pulaski's Calfee Park upon the Mariners exit.

More blue vests

Kroger's Mid-Atlantic Region, which includes 118 stores in Virginia, West Virginia, North Carolina and eastern portions of Tennessee, Kentucky, and Ohio is hiring an estimated 1,600 jobs.

Sun tax

The State Corporation Commission is reviewing Appalachian Power Co.'s proposal to add "standby charges"



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against customers who have installed solar (or wind) energy systems on their homes when they generate some of their electricity but are still connected to the utility grid.

Visitors welcomed

Tourism spending is on the upswing, according to both the Roanoke Valley Convention & Visitors Bureau (+3.3 percent from 2012 to 2013) and the Virginia Tourism Commission (+1.4 percent). In Virginia's Blue Ridge, travel expenditures hit \$754,714,762; tourism jobs increased to 7,450; and tourism-related taxes totaled \$54,374,224.

Getting mellow

Mellow Mushroom pizza restaurant, popular at U.Va campus and nationally franchised, is planning to open a site on Franklin Road in Roanoke next to the former Ukrops / current Carilion building (pending rezoning); and has announced plans to open in Blacksburg as well.

Another redevelopment

Ken Ferris, John Garland, and Cecil Doyle have purchased the former Leggett's/ Carilion building in downtown Roanoke (with fronts on both Campbell and Kirk Avenues). Reportedly the 36,000 square foot building will have its original facade restored, and a third of it is planned for commercial use.

Apartment #7.2

Northwest Apartment Village off Cove Road in Roanoke has been sold for \$7.2 million, reportedly the largest transaction so far this year in Roanoke City. Waldvogel Commercial Properties represented the buyer of the 174-unit community.

Compiled by Tom Field

Additional FRONT Notes posted online at moreFRONT.blogspot.com.

Read extended versions of items listed above, plus photos and many more current listings each day on the moreFRONT blog, also available by link at vbFRONT.com.



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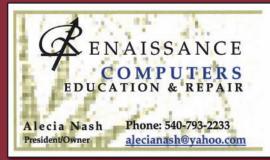
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