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Tim Ha is a CERTIFIED FINAN-CIAL PLANNERTM professional with over fifteen years of experience in the financial services industry. His diverse background and training enable him to help clients pursue their long-term financial goals through comprehensive individualized financial planning.

He specializes in the core values of financial planning including College Savings Planning, Retirement, Insurance, Integrated Wealth Management solutions, and advanced Estate Planning techniques.

Tim stays involved in the community as an active member of various civic organizations. A golf enthusiast, he can be found during most weekends on the course carrying the bag for his seven year old daughter who competes in local tournaments.

Tim resides in Roanoke County with his wife Yen, and daughter Kathryn.

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Watch what you eat. You are what you eat. Eat, drink, and be merry.

Seems like we have something to say about food all the time. Well, I suppose it is an important topic. Food (and water) is the number one necessity of life, followed by shelter, clothing, and a good internet connection.

In reality, we should all be experts in food. It's the one thing we all have in common and we all have to get along with...every day. Healthy living and longevity are directly attributed to the accessibility and quality of our food supply. Between diseases and contaminations and unreliable sources and transportation and storage and chemicals and genetically altered processes... it can all get a bit overwhelming.

We decided to take a closer look at the food chain and the professions involved with production and distribution. We went down on the farm. We rolled our grocery cart down the aisle. We made our reservation at the restaurant. And we talked to our inspector.

We figured the story was important. After all, there will be no merriment if what you eat and drink makes you sick. Or dead.

Thomas of July

Tom Field

No investment can simultaneously provide low risk, high return, and immediate liquidity. — Page 27





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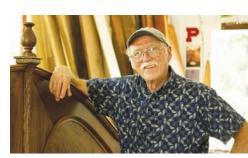
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Cover photography of Scott Sink by Tom Field.

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SEPTEMBER







Wil Cleaveland



Anne Piedmont



Laura Purcell







Randolph Walker

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.

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Retirement is a special pet peeve of mine.

— Page 32

Biographies and contact information on each contributor are provided on Page 68.

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Nicholas C. Conte Woods Rogers (Legal)
Warner Dalhouse Retired (Seniors)
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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.

The background of it seemed kind of murky.

— Page 31

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Food safety: from farm to fork >

Executive Summary:

Here's a product we all consume: food. Watching out for its safety is everybody's business, albeit far more intense for some working along the food chain.

By Randolph Walker

Did you see the top story on the local news yesterday? "Today all the food we ate in the area was safe!" No, you didn't see it, because that story did not air. It did not air because safe food is not news. Only if there is a food-borne outbreak does our food become a breaking story.

But food safety is worth considering, because people do get sick. This past spring, 12 people were infected in a multistate E. coli outbreak, according to the Centers for Disease Control. Google "Wolverine Packing Company" for the details.

The CDC (www.cdc.gov). estimates that each year one in six Americans get sick, 128,000 are hospitalized, and 3,000 die of food-borne diseases. The most common food-borne illnesses are caused by norovirus and by the bacteria salmonella, clostridium perfringens, and campylobacter.

The very topic seems to make some people nervous. Many potential sources—grocery stores and farmers—contacted for this story declined to return phone calls or messages. A call to one Roanoke supermarket was referred to the company's corporate headquarters, then to its PR consultants, where the request apparently died

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in committee. This is not to say they had anything to hide, but they may have felt like they had nothing to gain by their names appearing in the same story as the word "norovirus."

On the other hand, a couple of local growers and food retailers had the confidence to go on record. With their help, plus some background and context courtesy of several food regulators, we offer a look at the safety of the food you ate today. (You know where it came from, and who inspected it—don't you?)

Shared responsibility +

Responsibility for inspecting the food supply is distributed among several governmental agencies, including the Food and Drug Administration, the Food Safety and Inspection Service of the United States Department of Agriculture, and (in Virginia) the Virginia Department of Agriculture and Consumer Services (VDACS), plus local health departments, which are partially funded by the localities but actually part of the Virginia Department of Health.

"The state health department, which has local offices,



Apples at Seven Springs Farm.



Seven Springs proprietor Polly Hieser in the broccoli patch.

The Food Safety Modernization Act >

The Food Safety Modernization Act (FSMA), the most sweeping reform of food safety laws in more than 70 years, was signed into law by President Obama on January 4, 2011. It aims to ensure the U.S. food supply is safe by shifting the focus from responding to contamination to preventing it, according to the Food and Drug Administration (www.fda.gov/ Food/GuidanceRegulation/FSMA/).

The act strengthens the FDA's ability to hold food companies accountable for preventing contamination and requires the FDA to establish science-based standards for the safe production and harvesting of fruits and vegetables. It also gives the FDA greater oversight of

"We [i.e., VDACS] inspect grocery stores, warehouses, processing plants, convenience stores (unless they have a restaurant with more than 15 seats) or anything else that qualifies as a food establishment.

"Then there is a whole separate category for meat and poultry inspection, which is rather complex. Here there are several different kinds of inspection: plants that are strictly federal [federally inspected], federal plants that contract with the state (us) and plants that are only state-inspected. Meat and poultry inspection can also include processed foods such as spaghetti sauce with meat in it."

imported foods, which account for 15 percent of the food supply. And it gives the FDA mandatory food recall authority.

"It's like most acts, it was signed into law but has been continuously put out for public comment," says Scott Sink, a farmer, marketer, and vice president of the Virginia Farm Bureau. "The biggest thing I can compare it to is our health care act," the Affordable Care Act. "It's a constantly fluid thing. That's been one of the points of struggle in terms of producers, is where exactly does it stand."

Among growers, he says, the general feeling about the act is that "anything that helps ensure safe quality food is a good thing from a producer's standpoint. Some of the issues that you run into, are you creating burdensome regulations or duplicating things that are already in the process. The larger producers that have been servicing grocery stores and retailers can afford to have someone on staff just to do the paperwork, whereas you have a smaller grower that's doing everything, is not that specialized, it just adds another thing to an already full day."

Polly Hieser, proprietor of Seven Springs Farm in Floyd County, is one of those little guys.

"Sometimes there's an outbreak where a whole lot of people get sick and they decide it's from a certain food," she says. "Then what happens is people get mad, they don't want their food to be contaminated, making them sick, and so they get legislators together and say we need some kind of protections, we need regulations. So then the regulators wrote a new law called the Food Safety Modernization Act. The FDA wrote their original list of regulations and some of them are not reasonable. So they asked for comments. They're delaying putting the law into effect and starting to make an easier regulation for people that bring in less than a certain amount of money. They're exempting the small farms from some things. But some of it's very difficult, like they want you to test your water every week for \$50. A lot of them cost a lot of money, and it's just not workable and it's just not necessary. It could put a lot of us out of business."

Stacy Hairfield is the former publisher of Natural Awakenings Magazine. "I traveled throughout southwestern and parts of central Virginia visiting farms, interviewing farmers and listening to their concerns and frustrations," she says. "Often 'one size fits all' legislation is pushed through under the guise of 'public health and safety' without proper consideration. When food is being grown and sold locally, many of the health hazards that exist when food is commercially grown and processed, are simply not a factor."

Ryan Davis is the program manager for the VDACS Office of Dairy and Foods.

"For the most part our food supply is safe," he says. "Our inspections today are of a better quality than they were years ago. We go beyond floors, walls and ceilings and look for food-borne illness risk factors." These include improper hot and cold holding temperatures, dirty or contaminated or unclean equipment, poor employee health and hygiene, and food from unsafe sources.

"Our approach is science-based. There has been an



C O V E R

effort in the last several years to create a national integrated food safety system, so all the states are using the same regulations. Most states are using the same regulations, including VDACS.

"We don't just inspect and observe, we verify the safety of the food supply. We have routine sampling processes in place. Whenever we encounter a situation at any establishment, we will sample the product to verify that it is safe."

In addition to routine, unannounced inspections, VDACS will respond to complaints, Lidholm says. "People can really never let down their guard. Just because we did an annual inspection last week, doesn't mean we won't be back for a year. Honestly, people don't know when our inspectors might show up."

The goal is compliance, not punishment. "We would rather bring somebody into compliance rather than fining them, and that is a shift from decades ago," she says.

Who's watching your favorite restaurant?



The Alleghany/Roanoke City Health Districts include the counties of Alleghany, Botetourt, Craig and Roanoke, and the cities of Roanoke, Salem and Covington. There are approximately 1500 eateries in the region (including restaurants, day cares, adult homes, snack stands, etc.) with 10 inspectors (technically Environmental Health Specialists) to cover them.

State law requires inspections at a minimum of once a year, but establishments that use higher risk practices, such as cooling and reheating potentially hazardous foods, may be inspected three or four times a year.

"Education and continued improvement, that's our mode of operation," says Rod Garnett, environmental health supervisor. "During an inspection our number one goal is to make sure the operators have the knowledge to safely handle, prepare and distribute the foods that they're serving. We are available to educate at the facility any time that they request it. We also have formal education here at the health department for the operators and the workers."

Facilities that don't cooperate get a visit from the

Rod Garnett, environmental health supervisor with Alleghany/Roanoke City Health Districts.

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Future steak at Seven Springs Farm.

LIFEGUARD **ON DUTY**

district standardization officer. "If that doesn't work, we go to some type of formal enforcement which is when I would get involved. There's a notice of violation and we bring 'em in for a hearing and we can decide whether to close the place. In a given year, formal enforcement [occurs] maybe three to four times. Generally it's corrected before it goes that far.

"A food-borne outbreak means you have got at least two separate individuals who have no contact with each other that have gotten sick from the same facility. In three years I've been here, we've probably had three or four [outbreaks]. The most common food-borne outbreak is norovirus."

Norovirus contamination comes from the hands of a food handler. In the worst local outbreak Garnett recalls, about 30 people contracted the virus.

"The only barrier to norovirus is gloves. No bare-hand contact with ready-to-eat foods [is allowed]. If you do see people in restaurants, particularly sandwich shops that's where we see people neglect to wear the gloves—

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report it to the health department. Report it to [the restaurant] while you're there. They should already know that they should be wearing gloves. You can handle food with your bare hands provided it's going to be cooked. After it's been cooked, or if it does not have to be cooked, you can't touch it with your bare hands. Probably 80 percent of all food-borne outbreaks are viral, and it's associated with bare-hand contact with ready to eat foods."

In addition to calls from consumers, Garnett tracks hospital reports of gastrointestinal illnesses where food is suspected.

While many people are quick to blame restaurants for illnesses, both Lidholm of VDACS and Garnett point out that other causes may be to blame.

"A lot of food-borne illness is caused by people mishandling food in the home," says Lidholm.

"Here's the thing about food-borne illness," says Garnett. "People always associate it with the last meal that they ate. The fact is that most food-borne illness, they have incubation periods of 24 hours to several days. So usually it's not the last thing that you ate." Drawing the wrong conclusion "happens all the time."

Educating the growers +

Food safety starts on the farm. For the latest research-based information on safe practices, farmers can go to Amber Vallotton, Fresh Produce Food Safety Team Coordinator, Virginia Cooperative Extension (www.ext.vt.edu). Vallotton and other extension agents help farmers understand the risks involved in producing fruits and vegetables, including quality of water used for irrigation and washing, and proper handling of manure.

"It's based on hardcore research that's being done at the university level, which sets us apart from other people who educate," says Vallotton, who's based at Virginia Tech. "We don't just base it on popular science."

For example, Vallotton can recommend the proper concentration of chlorine for sanitizing plastic containers used for harvesting.

"You're never going to eliminate risk," she says. "Think about the flow of food. Think about Joe Grower all the way until it gets to the consumer, all the places along the way where potentially contamination can happen. I think the best we can do is reduce risk by implementing different practices we know to be effective."





Apprentices Olivia Clark (left) and Ian York (right), hoeing the herbs with Seven Springs owner Polly Hieser.

LIFEGUARD **ON DUTY**

Keeping it clean on the farm +

One standard practice is washing vegetables with clean water. Polly Hieser of Seven Springs Farm (www.7springsfarm.com) in Floyd County knows the quality of water she uses, because it's the same water that comes out of the tap at her house.

"Handling the crop after you harvest it—there's a lot of different practices you want to use, like sterilizing or really well cleaning your tools, cleaning the washroom, all the baskets really well, washing the vegetables in clean water—we drink the water we wash the vegetables in," she says. "We use plastic bags to hold each individual vegetable, food-grade brand-new ones. We don't reuse any plastic bags. We wash our hands well. All those basic things are very important for all of us to do. I'd say all the farmers in the area do that well."

As an organic farmer, Hieser believes that fertilizer should be part of the food safety discussion as well.

"The food safety debate in the country doesn't address that. They're only addressing pathogens that can make you sick. Using toxic chemicals, I think, is not safe and so I don't use them. We don't use any chemical fertilizers, so we don't have any problems with nitrate poisoning.

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The soluble fertilizers can be a problem if the plant takes it up too quickly. So we use organic-based fertilizers and we use compost.

"Our compost is made with manure and hay. We don't put any raw manure in the garden, it has to be finished compost which is really excellent for the soil and the vegetables because it has so many beneficial microorganisms. When people think of bacteria they get scared and think 'getting sick'. But the reality is a good organic-based soil with lots of microbiological life in it is what's going to produce a healthy vegetable. How we handle those materials is really important. We put compost on months in advance of when we plant the crop and we don't put any on during the growing of the crop."

Organic and local are Hieser's watchwords. Seven Springs is a community-supported agriculture (CSA) operation. "We started in 1991 by gathering families who wanted to have good fresh vegetables regularly weekly, throughout the season." This year, Hieser has about 80 member families. They pick up their produce on Tuesdays or Saturdays. Some members have a share in the six-head





Polly Hieser suckering the tomatoes at Seven Springs Farm.

beef herd. Hieser runs the CSA as a sole proprietor; the farm also houses a separate organic gardening supply business. About five acres of the 111-acre farm are planted in vegetables.

Being small has its challenges. One of them is complying with regulations that Hieser says are sometimes overly burdensome and unnecessary for small growers (see sidebar on Food Safety Modernization Act). On the other hand, being small means she knows the people who will eat her food, and vice versa. And that is a big advantage.

"My members know me. They get their food directly from me. If they get sick, they're going to know where it came from, if they can tell it's from vegetables they eat, which has never happened [at Seven Springs]. A problem with large scale farms trucking their produce to a central processing plant and having it distributed from there, if you have a problems, an outbreak of an illness from something, you can't trace it back to a farm. It's very difficult to do that. We obviously have a traceback here."

Bringing the farm to you +

Diane Elliot is a longtime Seven Springs member and owner of Local Roots (www.localrootsrestaurant.com), a "farm-to-table" restaurant in Roanoke's Grandin Village.



Local Roots owner Diane Elliot with a plate of fresh fennel.



Matthew Lintz, executive chef, preparing hamburgers at Local Roots.

"I fully believe in getting organic, local, sustainably produced food, farm-fresh food that hasn't been shipped from thousands of miles away," she says. "We know our farmers, we've been to the farms, we've seen how things are raised. Any animal products we have, we know the animals have been raised humanely and with room to roam.

"Of course we've passed all the health inspection requirements. We keep our walk-in refrigerator at the correct temperature. Our kitchen staff scrubs the kitchen down every evening. Floors are mopped twice a day. We are very aware of cleanliness and hygiene."

Food retailers who want the latest guidelines on handling and hygiene can take a class called ServSafe, an accredited food safety certification program developed by the Educational Foundation of the National Restaurant Association. Taught by extension agents and health department staff, the class is offered in eight-hour and 16-hour versions.

Scott Sink, who runs the Hethwood Market in Blacksburg, returned a call during a break in the class.

His main responsibility as a vendor/retailer, says Sink,

LIFEGUARD **ON DUTY**



Scott Sink (here at Hethwood Market in Blacksburg) is both a grower and a retailer.

"is making sure we adhere to the regulations we have. We also make sure we're getting stuff from approved food suppliers, and make sure our staff go through training."

Sink is well aware of every step in the food safety chain. At Hethwood Market, he sells local produce, Virginia-made products, and fresh deli meals. He's a farmer as well. He raises beef cattle, sweet corn and pumpkins in Riner, and is vice president of the Virginia Farm Bureau.

While consumers may take food safety for granted, farmers and retailers like Sink can't afford to.

"Food safety, cleanliness of the food, quality of how it's being produced, is always the top priority of any producer, because if we don't do that we're not going to be in business to begin with," he says.

"Because the system works," says VDACS' Lidholm, "the vast majority of the time you can safely say, 'I'm going to my grocery store, I'm going to bring home a wholesome, abundant, safe, and—compared to the rest of the world, affordable—bag of groceries."

Additional Web Resources:

www.foodsafety.gov. Includes current recalls.

www.fightbac.org. Keeping food safe from bacteria.

www.healthspace.com/Clients/VDH/vdh_website.nsf. View restaurant inspection reports in your locality.



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Glade Spring, Virginia



Whitney Bonham, Virginia Tech economic development specialist, on a visit to the town square.

show off the tiny town of Glade Spring to friends. That's because the Chilhowie native believes even small bergs can create a happenin' downtown.

After lunch at the local bistro, she and her posse hit the stores on Town Square Street. Good coffee and hand-crafted gifts are among the offerings.

But Glade Spring's renaissance didn't happen overnight.

'Persevere!' is Glade Spring Mayor Lee Coburn's advice to towns like his with less than 1,500 residents. Coburn's own marketing agency is situated downtown.

Even the tornado of 2011 couldn't defeat the town. Bonham and the mayor agree on what worked: People and institutions collaborated. Residents didn't just say they wanted a thriving downtown. They put their money into businesses there.

As Glade Spring residents like to remind people, its name derives from the Indian word *Passawatami*, which means "this is the place."

A dot on the map with a cool downtown >

Executive Summary:

Virginia Tech's Save Our Towns series features "examples of awesome" such as Glade Spring's downtown.

By Andrea Brunais

Whitney Bonham, Virginia Tech economic development specialist, was excited to





By Kathy Surace

Executive Summary: "Getting cuffed" can make quite the style statement.

Cuff Links >

Whether new or vintage, menswear cuff links fascinate me. When I need a gift for a man, I can always find an interesting pair of cuff links to complement his collection.

Cuff links have existed for only 400 years, as a utilitarian invention developed for modern shirts.

Before the 1500's, shirts were considered underwear and shirtsleeves were not to show below the coat sleeve. At that time, strings or ribbons fastened the cuff.

In the mid 1700's, men began to fasten their cuffs with buttons joined by a small chain. By the 1800's, the modern shirt with a starched cuff had been developed. Since the starch made it difficult for a button to go through the buttonhole, manufacturers needed to design a better gadget to fasten the cuff. Cuff links were the result.

From the mid 1800's until the 1920's, most shirts used cuff links instead of buttons to fasten the sleeve openings. Even women used cuff links in their shirts. However, in the 1920's, the Duke of Windsor, although a lover of cuff links, began to popularize sport shirts. Since sport shirts weren't starched, they didn't need cuff links, and thus began their decline in popularity.

Since then, cuff links are worn as part of formalwear and businesswear, especially in the U.S.

According to Susan Jonas and Marilyn Nissenson, authors of the book, "Cuff Links", people became very inventive with cuff links, using precious stones and jewels, gold, silver, enamel, and even human hair. Although limited by size to fit the cuff, the authors found examples of cuff links in every possible shape, such as "flowers, watch faces, hot-air balloons, anchors, owls, panthers, eagles, beetles, elephants, frogs, devils, pistols, compasses, high-heeled shoes, human feet and even nuts and bolts."

The 1930's designer Paul Flato created the nut-and-bolt cuff links when he attended a dinner party one evening. Jonas explained, "He discovered he didn't have any cuff links with him. So he found two brass nuts and bolts and put them in his cuffs." An iconic design was born.

Cuff links are works of art, adding subtle personality to a professional image or outfit. Even in banking, law, and finance, cuff links quietly showcase a man's individuality.

They tell the history of a person's life, career and travels. Many men accumulate a valuable collection over their lifetime. The simple, useful cuff link has become an intriguing collectible. 🕷

Send comments or questions to Kathy@peacockimage.com

George says >

Based on the Exercise of a Schoolboy*

Can you imagine a young boy of less than sixteen laboring to transcribe one hundred and ten etiquette rules from a French etiquette book? I hope you are as captivated as I was to read just a select baker's dozen. I know you will agree that, although the "spelling" and style are amusing to our modern sensibilities, the message remains [forgive my bracketed comments!] Oh, the boy was George Washington!

- 1. Every Action done in Company, ought to be with Some Sign of Respect, to those that are Present. [Public prayer debate?]
- 2. When in Company, put not your Hands to any Part of the Body, not usualy Discovered. [Oh, my!]
- 3. Show Nothing to your Friend that may affright him. [How about a selfy?]
- 4. In the Presence of Others Sing not to yourself with a humming Noise, nor Drum with your Fingers or Feet. [Unless plugged into an iTune?]
- 5. Gentlemen lay with their things on the floor, not within a pile of like family members. [Clean up your room!]
- 6. If You Cough, Sneeze, Sigh, or Yawn, do it not Loud but Privately; and Speak not in your Yawning, but put Your handkercheif or Hand before your face and turn aside. [Into your elbow!]
- 7. Sleep not when others Speak, Sit not when others stand, Speak not when you Should hold your Peace, walk not on when others Stop. [What a wonderful world it would be!]
- 8. Put not off your Cloths in the presence of Others, nor go out your Chamber half Drest. [Pajama bottoms? Really!]
- 9. At Play and at Fire its Good manners to Give Place to the last Commer, and affect not to Speak Louder than Ordinary. [Too bad! I got here first.]
- 10. When you Sit down, Keep your Feet firm and Even, without putting one on the other or Crossing them. [Showing the sole of your foot is offensive in some cultures today!]
- 11. Read no Letters, Books, or Papers [or iPhones!] in Company but when there is a Necessity for the doing of it you must ask leave ...
- 12. Let your Discourse with Men of Business be Short and Comprehensive. [Oh, don't we wish?]
- 13. In visiting the Sick, do not Presently play the Physicion if you be not Knowing therein. [Tell that to your hypochondriacal friends!]

*Washington, George. Rules of Civility & Decent Behaviour in Company and Conversation: a Book of Etiquette. Williamsburg, VA: Beaver Press, 1971. 🕷



Etiquette & Protocol

By Kathleen Harvey Harshberger

Executive Summary: Think 18th Century etiquette rules would be antiquated and no longer apropos?Think again.



Small Business

By Samantha Steidle

Executive Summary: To increase your chance of

success as an entrepreneur, you might want to convert from B2C to B2B.

Think Bigger >

When teaching entrepreneurship classes, I often begin by asking my students what kinds of businesses they dream of owning. Initially, they tend to think in terms of selling products and services to individuals. They want to open shops and restaurants.

The "business-to-consumer" model of commerce is often what we tend to think of when we imagine small business ownership. Ice cream shops, stationary stores, and bike shops fill our heads when we ponder the topic. However, greater economic opportunity lies in the "business-to-business" model, which means exactly what it suggests: businesses selling to other businesses. There's high value in selling to groups of people instead of selling to individuals, one by one. Translation: That means more money and more sustainability for you, as a business owner.

How can you take your business-to-consumer idea and transform it into one ready for the business-to-business market?

Reaching a bigger market

Let's say you run a cupcake shop. How do you take that business-to-consumer model and reach the businessto-business market? One way would be to cater weddings or corporate events. That way, you'd sell a lot of cupcakes all at once, instead of one at a time to people who walk into your store.

Or what if you owned a gift shop? At your shop, people come in to buy presents for friends and loved ones. However, what if you took yourself out of the store for appointments with local business executives who need to supply holiday gifts and anniversary gifts to their employees? That way, you'd be selling in bulk at a higher return. It would be one less thing the executive has to do, and it's something nearly every business does on behalf of its employees.

Finally, let's imagine you are a contractor doing roofing work on individual homes. But what if you could get a foothold in the commercial market? If you went to work repairing the roof of a State Farm building in your area, for example, you might soon get work from all the State

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Farm buildings in the area. You'd be earning a lot more money in no time.

How to get started

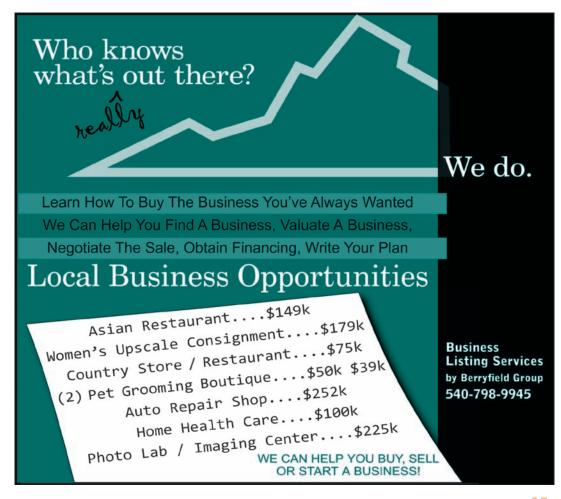
The larger the company you're doing business with, the greater the opportunity for you to make money. Look for a list of the largest locally owned companies in your area to get you started. Find out who the decision makers are in that industry, with regard to the product or service you're selling.

Let's say you need to connect with project managers. Go in person to meet him or her. Let them know who you are and ask for the opportunity to bid on future contracts or to be a provider or the kinds of products you sell, in bulk. Be sure to leave some pertinent literature about your offerings.

The bottom line is that all small business owners should be thinking about how to reach larger audiences. Why wouldn't you want to sell to 100 people at a time instead of just one person at a time? It could mean the difference between shutting your doors and being highly successful in what you do.



Greater economic opportunity lies in the "business-to-business" model, which means exactly what it suggests: businesses selling to other businesses.





Wayne Firebaugh

Financial Matters

Two Out of Three is Bad >

Executive Summary:

Portfolio planning should balance three essential elements, not just risk and return.

By Wayne Firebaugh

Traditional portfolio planning often concentrates on the proper balance between tolerable risk and desired returns. Rational investors accept that higher portfolio returns require commensurately higher assumptions of portfolio risk. William Bernstein, well-regarded investor advocate and author, says it this way, "If you want to earn high returns, be prepared to suffer grievous losses from time to time. And if you want perfect safety, resign yourself to low returns."

Unfortunately, such traditional portfolio thinking possesses at least two significant flaws. First, investors frequently have the very narrow view of risk as almost exclusively representing the possibility of suffering "grievous losses" of principal. Second, the effect an investment's liquidity has on both risk and return isn't fully considered. That is, until the investor seeks to withdraw money only to learn that the investment doesn't provide immediate access to unreduced principal and growth. Portfolio planning

must balance three elements – risk, return, and liquidity – not just two.

A true understanding of risk recognizes higher volatility as the price paid to achieve a higher desired return. Compare these alternatives. From the beginning of the Great Recession in 2008 through the end of 2013, 30-day U.S. Treasury Bills provided a compounded annual return of 0.3%. Over that same period of time, the S&P 500 Index generated a compounded annual return of 6.2%. As a rational investor (and who would willingly admit to being irrational), would you accept the 0.3% return from Treasury Bills while also agreeing, in advance, to absorb the S&P's volatility (37% drop in 2008)? Of course not! You expect to earn higher returns in exchange for your "payment" of higher risk.

Once we understand why risk is not only inevitable but something to be tolerated, we free ourselves to understand that every investment has some sort of risk. This is true even if that risk does not manifest itself as the possibility of principal loss. Dr. Bernstein has an apt way of expressing that risk too. "There are really two kinds of risk: short term and long term. Short-term risk is the knot we get in our stomachs when our portfolios lose 20% or 40% in value over the course of a year or two. It is a fearsome thing. Strangely, human beings are not as emotionally disturbed by long-term risk as they are by short term risk."

It is strange indeed! In the preceding comparison between the 2008-2013 returns of Treasury Bills and the S&P 500, you may have willingly accepted the T-Bills' lower return just to avoid paying the price of a stock market decline. You successfully avoided the short-term risk. However, that does not mean you paid no financial price. Examining "real" or inflation adjusted returns reveals that your T-Bills actually cost you 1.4% per year. Since that cost compounded, your "safe" investment lost almost 9% of your purchasing power (1.4% compounded for 6 years). You avoided the short-term risk only to accept significant, yet nearly invisible, long-term risk.

We can only wish that portfolio management were as simple as determining the proper

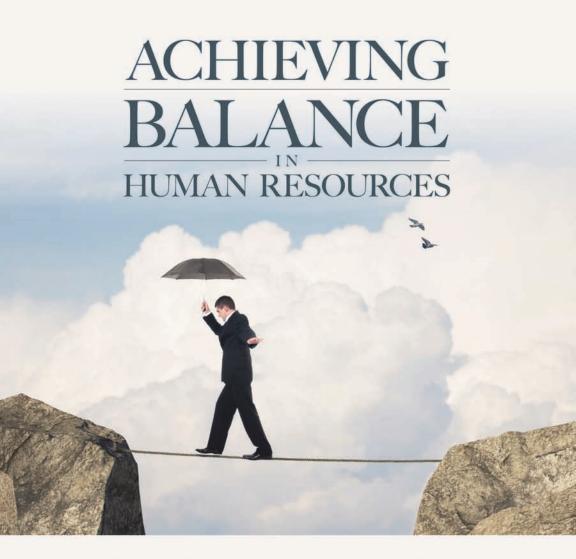
balance between tolerable risk and desired returns and then fully accounting for all the types of risk. Unfortunately, we soon discover that actions we take to increase returns while avoiding higher risk always reduce our liquidity. A simple example illustrates that the investment trade-off extends beyond risk and return. Why does your bank agree to pay a higher interest rate on a 5-year CD than a 90-day CD? Differences in risk cannot account for the increased rate of return because FDIC insurance protection means the risk of principal loss is unchanged. If risk doesn't cause the difference in rates between the 90-day and 5-year CD's, what does? Well, the answer is obvious, the bank's restrictions on your ability to access the cash allows it to pay a higher rate of interest.

No investment can simultaneously provide low risk, high return, and immediate

liquidity. Obtaining favorable outcomes in one or two variables always requires sacrifice of the third. Need money for a project with uncertain timing? Then, you must accept lower returns in exchange for no risk of principal loss and complete liquidity. Does your envy of the stock market's returns but fear of its volatility persuade you to buy an annuity with some quaranteed performance riders? You've exchanged lower risk for the annuity's liquidity restrictions.

Whether you buy a CD, an annuity, a mutual fund, a hedge fund, or some exotic investment yet to be created by the enterprising minds of Wall Street, you will discover that each contains some tradeoff among all three elements. Knowing that both liquidity and risk affect your returns allows you to advance beyond traditional portfolio management.





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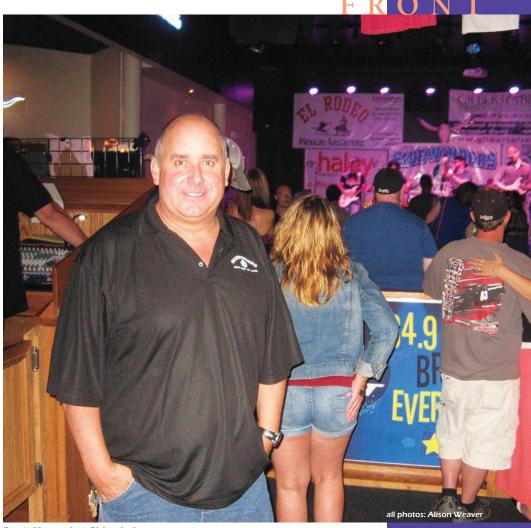
Richmond, Oct. 6, 8:30 am – 1 pm Hilton Richmond Hotel & Spa at Short Pump Charlottesville, Oct. 16, 8:30 am – 1 pm Omni Hotel

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Stepping on toes >

Executive Summary:

Whether or not requiring security at a club type venue downtown is a good idea depends on whom you ask.

By Alison Weaver

Scott Howard wasn't trying to make trouble. In fact, he was trying to prevent it. But he's afraid he may have created some resentment in his quest to keep Downtown Roanoke a safe place.

Howard, the proprietor of Sidewinders Steak House and Saloon on Campbell Avenue, was the driving force behind

what became the city's new Dance Hall Ordinance.

"Years ago, I had a place outside Richmond, and we always had uniformed police officers outside. When you have large crowds and alcohol, I think it's a good idea," Howard says. "I proposed it to [Councilman Dave] Trinkle, the mayor [David Bowers] and [Councilman] Ray Ferris, and they were all for it."

The ordinance, which took effect April 1, requires "dance halls" to hire a specific number of Department of Criminal Justicecertified security officers for Friday and Saturday nights based on the number of patrons.

In a presentation to the city council in October 2013, Roanoke Police Chief Chris



Perkins defined a dance hall, in part, as "any place open to the general public where dancing is permitted, to which an admission fee is charged, or for which compensation is in any manner received."

Perkins' presentation listed a variety of exemptions, including dances held for benevolent or charitable purposes, and dances conducted by religious, educational, civic or military organizations.

In its current iteration, the ordinance only applies to "places" with 50 or more patrons that have at least 10 percent of their square footage dedicated to dancing. As Sidewinders' manager Amy Musselman notes, the definition could use a bit of tightening. "If people are dancing in the facility, does that make it a dance hall? It's not super clear."

At Awful Arthur's on Campbell Avenue, Casi Saunders, front-of-the-house manager, says, "We pulled up the regulation and it doesn't apply to us. It says it applies if there's a cover charge AND if the dance floor is at least 10 percent of the square footage. On

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the nights we have a deejay, we don't have a cover charge. And, we don't have a dedicated dance floor."

Jason Martin, owner of Martin's Downtown Bar & Grill, takes issue with the genesis of the ordinance. "The background of it seemed kind of murky. They didn't seek any input from us ... it seems like they tried to sneak one by."

Perkins, however, is on the record as saying that "local businesses that will be affected support this proposed legislation."

Martin also points out the added expense of hiring certified security officers, who are most often off-duty police officers or members of the sheriff's department. "Off-duty officers earn triple what my bouncers make," he said.

"I know a lot of people see it as a big expense," Howard says. "But I think you need to just factor it in as another cost of doing business. Every event you go to has uniformed security – First Fridays, Party in the Park, concerts at the Roanoke Civic Center."

Both Howard and Musselman say patrons' response to having armed, uniformed officers on the front sidewalk, just inside the front door and at the back door has been positive. "I think it gives our customers an added sense of security," Musselman says. "Personally, being a female working at night, I welcome it,



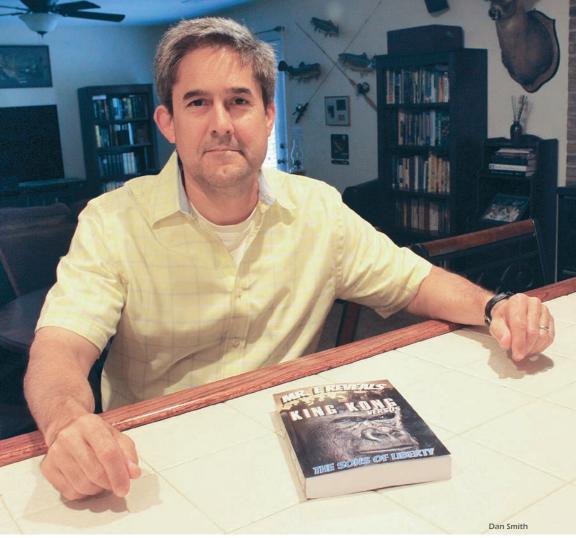
Charles stands watch

but I think there's a lot of animosity toward the ordinance."

Several of the establishments affected apparently don't care to discuss the dance hall ordinance. Corned Beef & Co. and 202 Market did not return phone calls and the owner of Metro declined to comment.

"I think people who haven't gotten on board are putting themselves at potential liability if something happens," Howard says. "If, God forbid, we have problems here, I'll sure feel better about going into court with a police officer as a witness."





John Elliott with his new novel.

Working for humanity >

Executive Summary:

John Elliott's personal and professional quest has always been one of serving other people. He's put in a lot of hours to that end.

By Dan Smith

John Elliott has no immediate plans to teach a seminar on time management, but he could. He certainly could.

Consider that this registered nurse at the Carilion Clinic emergency room spent 17 recent years teaching 4th grade in Craig County (he lives in Roanoke) and working as a patient representative at the clinic. That's 80 hours a week for nearly two decades.

In order to work the two jobs, he had to

go back to school at Radford University full time and work the Carilion job full time until he got the teaching certificate. Recently, while working just one full-time job, he wrote a novel.

Neglect the kids and the wife? No. Not at all. Evenings were for his wife during the 17 years and when his and his kids' schools had breaks, he and the family were close, traveling, spending weekends, attending sports events, boating. All of it. Full family involvement, just not the way you do it.

And why? Because he wants to help. Even now, as retirement approaches, he has no thought at all of quitting. "Retirement is a special pet peeve of mine," he says. "It's not real. It was made up by rich people and is emulated by people who are not rich. The earth has three or four billion people who will never retire. As long as I'm alive, I want to contribute, to take care of myself and others. After [his current gig] I want to do

something else until I can't do it any more. And I can do nursing as long as I have a sound mind."

The nursing, he says, "I'll take on the road. I didn't realize how much help I could provide until recently" and now he's thinking about serving poor Appalachia and even other countries where health care is not an easy option.

Elliott has always had a dual goal: job satisfaction and taking care of his family. He's had to work to satisfy both. He got the teaching certificate and job in order to make ends meet more completely with his growing family. He taught until the educational system's deficiencies caught up to him and, discouraged, he dropped out of that profession. "I taught for 17 years in the same room. Fifteen of those years, I was also in the ER," he says.

It was a grueling schedule: up at 5:30 for school Monday-Friday, then working 4-8 p.m. Friday at Carilion and then again 8 a.m.-midnight Saturday and Sunday. "It was a hell of an experience," he says. For eight years, he worked on his book, a parable taught in the classroom of Mr. E. The book is written by Elliott's alter-ego Mike Dirtmess and is titled Mr. E Reveals: King Kong Versus the Sons of Liberty. It was recently self-published.

The sheer joy of his careers has obviated any drudgery. "It's not coal mining," says Elliott. "It is thoroughly enjoyable." The school breaks, shared with his kids, fulfilled the need to connect and when school began

In Brief

Name: John Elliott

Age: 56

Employer: Carilion Clinic ER Position: Registered nurse

Background: McLean native who migrated

to Roanoke in 1985. Graduated with a phych degree from Longwood in 1983, became patient representative at Roanoke Memorial in 1985. Returned to school at Radford University and earned an education certificate in 1991 and got a job teaching 4th grade in Craig County. Worked both jobs for 17 years. Returned to Radford again and earned his registered nursing degree last year and moved to the emergency room at Carilion. Married 32 years to Robin, also an RN who has been a designer for department stores. Three children, Jay, Jennifer and Kelly.

again "I was going back under water for a while. ...

"It's a balancing act. I have to consider the happiness I get from work and the meaning of my commitment to family, children, myself. I try to find the comfort, the happy life and not turn into a monster because my spirituality might be destroyed."

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Tech Scoop

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Executive Summary:

Technological breakthroughs happen before we know how to address the new issues that accompany them; cloning is one that tops the list.

By Michael Miller

Like most techies, I enjoy science fiction and speculative fiction, especially in movie form. Not because of the gadgets, because let's face it, most of them are really silly and never going to be invented. No, I enjoy a good SF yarn more because it forces me to think about the implications of technology, and maybe how we should not rush headlong into an area before society is ready to adapt. Like Ian Malcolm says in Jurassic Park, "Just because you can do something, doesn't mean you should."

Take for instance, the theme of the movie Never Let Me Go. In this futuristic British tale, disease has been eliminated, leaving only normal aging as a limit to lifespan. And of course, the wellto-do folks have figured out they can clone themselves to create walking tissue banks to replace their vital organs when the need arises, thus extending their lives almost indefinitely. Well, not for the clones, obviously, who are harvested.

Creepy idea, but actually not that far from reality, in a way. Because today, we are learning how to use stem cells to grow organs outside of our bodies.

Stem cells are basically magical cells that can convert themselves into other tissue. In embryonic stages of development, these cells differentiate into all the various tissues in our bodies as we develop in the womb - nerves, muscle, liver, toenail, etc. Once the body is fully developed, the generic, or 'pluripotent' stem cells disappear, although adult stem cells with limited ability to regrow certain tissues remain to effect repairs in our bodies.

So, now biologists are learning how to induce



some adult stem cells to revert to a pluripotent state, and then are using them to grow tissue. For example, Johns Hopkins researcher Valeria Canto-Soler has used skin cells to grow a retina. Other researchers have used a similar process to biologically manufacture liver tissue.

One of the most critical problems that must be solved is how to create the vasculature system to allow blood flow into the newly generated tissue. Locally, Virginia Tech mechanical engineering researcher Dr. Amrinder Nain has developed a nanofiber scaffold that provides a structure on which the stem cells can grow and organize. Other researchers are using 3D microprinting techniques to create substrates in the appropriate shapes needed for organ development.

So, someday soon (maybe), we could have our own cells harvested and then used to grow replacement organs for ourselves, by just walking into a clinic and having the technician push the 'print' button on a bioprinter. Need a new liver? That'll be \$749.50 (plus the surgical fees of course) - and it's covered by Medicare. Haha.

While this is cool, it's not nearly as interesting to think about as the implications of stables of fully cloned human beings used as walking, talking organ farms, and imagining what happens when some of them escape, for instance. But growing new parts from my own body is certainly more practical and less scary.

Because, let's face it, nobody wants two or more of me running around free.



DEVELOPMENT



COMING SOON IMAX.COM

Looking up >

Two development projects have citizens looking skyward this month. In Blacksburg, a massive concrete block sits on the First & Main shopping site—as the much anticipated IMAX theater rises out of the ground. And in downtown Roanoke, the rooftop Hampton Inn begins its framework as beams are lifted to the top of the parking garage. W



Ernest C. Bryant

Form and function >

Executive Summary:

As people react to the beauty and elegance of Floyd woodmaster Ernest Bryant's work, he says it's first and foremost, functional.

By Anne Sampson

When Ernest C. Bryant was an eight-year-old in Pound, Virginia, his aunt gave him a Handy Andy Tool Kit for Christmas.

"There was a hammer and a saw, other little tools," he remembers. "I loved it. I've always loved to make things."

Fundamentally, you could say that Ernest is a cabinet maker, creating fine furniture, primarily, from local and imported woods. But Ernest is also a sculptor in wood, who seamlessly marries beauty to function and whimsy to practicality.

Working primarily on commission, he takes the need for an armoire, a cabinet or a bedroom suite, and elevates it with elegant lines, inlays of sycamore or walnut, and detailed carving. Animal and human faces often appear, quite notably in two cabinets which sprang from his imagination, sporting human faces, hands, feet and ears.

Ernest and his wife Charlotte Atkins bought 40 acres in Check in 1973, at a time when life in Floyd County was about to change from dairy farming and textiles to art, craft and people heading "back-to-the land."

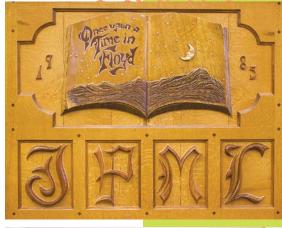
"Your environment definitely shows up in your work," he says of the community which values him as a resource and an asset. Ernest is this year's featured artist at the Jacksonville Center for the Arts in Floyd, and his studio was open for the Artisan Trail Tour in June. The town itself abounds in public art from Ernest's hands: a stately Deco-style circulation desk at the Jessie Peterman Memorial Library, where Charlotte works; a whimsical woodland registration desk at the newly opened Hotel Floyd and a pair of doors at Floyd Hardware which celebrate Floyd's agricultural history.

But Ernest says he is an artisan, not an artist. An artisan creates functional, useful things, whereas an artist "has a vision, has something to say. I don't have a vision."

His artist's vision may be to see the sublime in the mundane.

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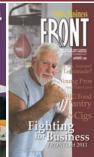




















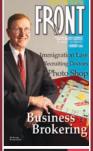


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E D U C A T I O N

Popular graphic software suite comes to your office >

Executive Summay:

Using his 20 years of professional experience, local graphic designer William Alexander is giving back with custom training for businesses and individuals alike.

By Wil Cleaveland

The Adobe Creative Suite, which includes Photoshop, InDesign, and Illustrator, has long been a crucial part of the design industry. From websites and ebooks to business cards and brochures, it's practically impossible to build a print or digital product with a professional look and feel without using some piece of Creative Suite software. Unfortunately, the software is just as mystifying to the uninitiated as it is pivotal to the field of design. Any average professional who has tinkered in Photoshop can attest to the paralysis that sets in after you open up the program for the first time.

To make matters worse, the conventional avenues for learning the Creative Suite aren't exactly convenient; and proficiency in the software is quickly becoming a common job requirement for new hires. William Alexander, sole owner and operator of Roanoke Adobe Training, understands this dilemma better than most.

"One of the most common clients I see is someone who just got hired as an

administrative assistant, or something like that, who has absolutely no background at all in the Creative Suite... and their boss



starts to give them these responsibilities that require knowledge of this software

that they've never seen before," Alexander says.

It's no simple task for these individuals to just sit down and learn the software either. Alexander experienced the barrier to efficient Creative Suite education firsthand while attending various training sessions during the earlier stages of his career. He found that there are really only two choices when it comes to traditional training: one is a roving

course that someone might attend at a nearby Holiday Inn, and the other is a costly, in-depth seminar that requires learners to









Portfolio samples from Roanoke Adobe Training

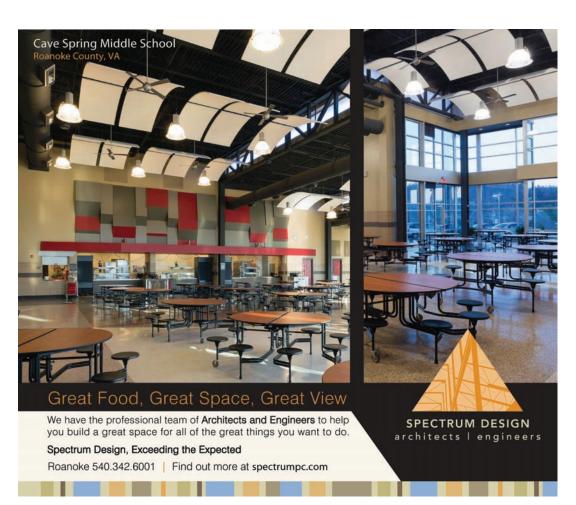
travel to an urban hub for days at a time.

"I took a number of roving classes, and I would almost always learn something," Alexander says. "But I would spend maybe three quarters of the time feeling like they were reviewing things that I already knew. They were convenient because of where they were located, and they were fairly affordable. But the content had to be so broad that the time didn't feel particularly well spent."

Alexander goes on to explain how the alternative, the in-depth seminar, while much more focused, is a logistical impossibility for most casual learners.

"You have to go to a big metropolitan area in order to take the classes," Alexander says. "While the quality is very high, the cost is also high, and it's difficult to actually make it happen."

This predicament caused Alexander to



E D U CATION

question the existing paradigm of software training altogether. That's when he came to the realization that he could fill a vital need in the local business community by providing premium, customized training at a manageable price point.

"I see myself as a local provider of those services that folks could otherwise only get if they reached out to a company in some place like D.C. or Chicago," Alexander says.

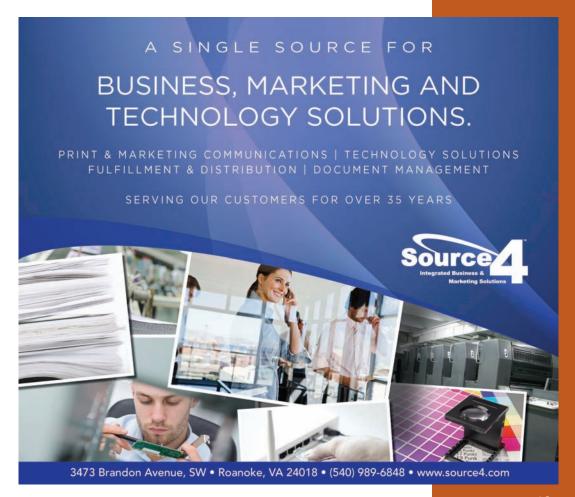
Since launching Roanoke Adobe Training, Alexander has conducted group training with well-known organizations, such as The Roanoke Times and Access Advertising, as well as private training with individuals. With his extensive knowledge of the software, he's able to provide practical training that focuses on the individual needs of each client - no generalized lectures or erroneous information.

Alexander also offers services that combine software training and freelance design consultation. Clients can present him with a deliverable and allow him to guide them through the process of designing it.

"We can do it together," Alexander says. "So at the end of the session, what would have generally taken me about an hour as a freelance graphic designer working for them, we do in an hour of training time instead."

Regardless of the method, Roanoke Adobe Training is giving regional business owners and professionals a truly unique opportunity to gain proficiency in Creative Suite software.

"To be able to get one-on-one help with the specific problems they face, I think that's something that a lot of people need and that a lot of people aren't even aware they can get right here in Roanoke," Alexander says.





Dave Mason's Traffic Jam

From out of nowhere >

Executive Summary:

After only four months from opening, Harvester Performance Center has brought busloads of attention to the town of Rocky Mount.

By Tom Field

"A ten year overnight success."

That's how Rocky Mount's Assistant Town Manager Matt Hankins describes the phenomenon known as Harvester Performance Center. Few people in the region were aware of the work being done behind the scenes to develop an entertainment venue for this hotspot town along the historical "Crooked Road" tourism destination. In short, Hankins,



Line begins forming before show



Harvester Performance Center's Matt Hankins and Sheila Silverstein

and others interested in improving economic development, latched on to a former hardware store (and International Harvester tractor dealership before that, hence the name) and secured investment and support to extensively renovate the building.

The result is a top notch entertainment site—in the 500-attendance market owned by the citizens of Rocky Mountplopped right in the heart of downtown. Now, everybody is beginning to notice it. Especially music aficionados.

And it's not just the nice facility creating all the buzz.

Hankins (who is also the center's chief executive) says the "Harvester" name is not only appropriate given the building's history, but the center serves as a "gathering" spot. As it turns out, the town could have included the "International" moniker as

A Maverick Performance >

Harvester's successful launch has been attributed to the willingness to be bold. A bit renegade and maverick for a municipality to set such strong goals. Is Rocky Mount overreaching? A visit to one show, Raul Malo and the Mavericks on August 6 revealed a working plan. The show was sold out. The band was super tight. The energy was high. The night was memorable. The Mavericks are a long-time established band (Hialeah, FL) with country / Cuban influence; and though they could have attracted a very diverse audience, this Wednesday night in Rocky Mount they played to a primarily older crowd. Harvester shows a good mix on its calendar, but if you wanted to identify just one primary genre, it would be Americana. If they continue with that approach, it should fit both the Crooked Road initiative, the venue itself, and the small to mid-entertainment market for southwest and western Virginia. — Tom Field



Ribbon cutting

well, as the performances have attracted audiences from all over the globe.

"One hundred twenty days open, fifty-five shows to date," says Sheila Silverstein, assistant general manager on the day of this interview. In pre and post interviews, Silverstein has quoted the up-to-the-minute stats every time. That's likely because she's involved in all the intricate operational details; but anyone in the bookings business will agree

that the Harvester's schedule is aggressive. Practically insane for a startup. Unbelievable in regard to the bands and performers who have already performed and are on the upcoming slate.

The impressive lineup is attributed to Gary Jackson, who was initially contracted as a consultant on the project, until he announced he wanted to manage the very site under construction. Both Hankins and Silverstein



Carbon Leaf

C ULT U R E

nearly fell off the stage when Jackson suggested numbers of performances far beyond the expectation. One hundred fifty to two hundred shows a year, to be precise.

The plan is paying off.

A quick scan of the calendar shows over 100 public events from the center's opening in April to the end of December. But what's important is that the shows are filled. With acts like Carolina Chocolate Drops, Marty Stuart, Atlanta Rhythm Session, Suzy Bogguss, Lonesome River Band, Sam Bush, The Mavericks, The Wailers, Marshall Tucker, John Hammond, David Nail, Peaches & Herb, Herman's Hermits—it's no wonder.

"It's incredible what we've done," Silverstein continues with unending energy. "We like being 'some place new'." She wants the community to know that the facility

extends beyond music, available for rent for everything from churches to corporate events to celebrations.

"And comedy, drama..." Hankins chimes in.

"The mission was to create foot traffic and bring investment to downtown," says Hankins. "People had no reason to come to Rocky Mount unless we give them one. Activity is the root of all economics; and the Harvester is creating jobs and opportunity. The restaurants here have already experienced a 25 percent increase."

"People are seeing the impact, and it's only going to get better," Silverstein says.

In his matter-of-fact voice, Hankins sums it up: "People view Rocky Mount as moonshine and redneck. We're more sophisticated than people expected."



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A notable position >

Quick—how many current state governors can you name?

Let me take a wild guess: Two or three, maybe four?

Rick Perry, Chris Christie, Andrew Cuomo. Perhaps Scott Walker, Bobby Jindal if you follow politics. Jerry Brown if you're old as dirt or still listen to Linda Ronstadt albums. And if you're really a watchdog, perhaps two to four more, due to their extra appointed federal positions.

So, the majority of us hit about 10 percent at best. Probably not good enough to win the category of US Governors on Jeopardy.

This low statistic doesn't bother me.

State governors who gain celebrity status usually do so because they act in predictable but punchy partisan ways (Perry's dismissal of a new path to citizenship for immigrants or Cuomo's facilitation of the subprime mortgage crisis) or because they overstep their boundaries.

I'd prefer a relatively unknown state governor over an over-enthusiastic regulator or an over-stepper.

Which brings us to another governor we should know: Terry McAuliffe. You've heard of him, right?

Our governor earns the number three position for "The Most Blah Governors in the United States," according to FiveThirtyEight media and polling site. Only Mississippi and New Hampshire had more underwhelming governors, according to the listmakers. (Otherwise known as the most "meh" chief executives, says the report...gotta love that designation.)

To be fair, even the authors of this report admit that Virginia's ranking could be attributed to our off normal election years and that "he's the only first-term governor to take office within the last year, too short of a tenure for Virginia residents to judge."

But still... how bad is blah, anyway?

- Meeting a budget could be blah.
- Not approving extra funding to militarize police departments could be blah.
- Refusing to establish new regulations, policies, task forces for selected businesses could be blah.
- Not allocating public money to projects best left to private industry could be blah.

By Tom Field

Executive Summary: Whether it's advantageous

that our state governor is relatively hidden or thrust into the spotlight depends on why he's receiving the notoriety.

continued on Page 50

Virginia's economy needs a reboot >

Not long ago, Virginia was considered to be in the pink of economic health. That diagnosis has turned dark red as the state and its municipalities pile up debt.

On paper, Virginia maintains a balanced budget. But government indebtedness is expanding faster than any single budget category — including the much-debated cost of Medicaid.

Debt-service expenditures jumped 120 percent since 2006, reports Jim Regimbal, principal of Fiscal Analytics Ltd., in Richmond.

"We're no longer doing pay as you go," Regimbal told Watchdog.org. Debt-service expenditures, now around \$600 million annually, will rise to \$700 million within two years, he projected.

This month, Gov. Terry McAuliffe announced the state is forecast to take in \$2.4 billion less than it's budgeted to spend during the upcoming three years.

The problem is trickling down in a big way.

In 2012, the state Auditor of Public Accounts reported that Virginia counties carried a combined debt of \$15 billion. An APA advisory panel recommended the agency no longer disclose debt figures, purportedly to give government spenders "more leeway."

Regimbal says, "It's time for a reboot" - and that means more private-sector jobs to grow Virginia's economy.

"The government engine is over. We have to become an innovative economy, not a 'managerial' one."

Watchdog reported earlier this month the state suffered more than 2,000 private-sector layoffs since May.

University of California economics Enrico Moretti says successful and sustainable economic development focuses on tech-based jobs.

Though Northern Virginia has gotten fat on federal defense contracts, Regimbal says that dependency has hurt the state's competitive standing.

"There are no patents coming out of Northern Virginia. It's not creating new business in the way that Silicon Valley does in California."

Regimbal dismissed the notion that Virginia merely has

By Kenric Ward

Executive Summary: Watchdog.org contributor reports the state's balanced budget is no indicator of financial well-being.



The government engine is over. We have to become an innovative economy, not a 'managerial' one.

Field / On Tap

from Page 48

- Staying out of bedrooms or personal arrangements between consenting adults could be blah.
- Encouraging private sector incentives for progressive solutions could be blah.
- Understanding basic principles of inappropriateness (such as monopolizing the sale of alcohol) could be blah.

A lot of blah could facilitate a ton of innovation. Imagine a state that is number one in business. an educated and trained workforce, a safe environment, low cost of living, high quality of life, low poverty and crime, lower taxes and higher personal income. Is that going to happen because a celebrity governor assumes power and sets in motion all the systems to make these improvements happen from his office in Richmond? Or is such a high ranking more possible from a governing body that steps back, allows markets to open, permits citizens to make more choices, allows an environment where entrepreneurs and new ventures and expanding corporate products and services can step in without excessive roadblocks?

Governing doesn't mean taking control. It very often means releasing control.

A kind of blah we could really use.



Guest Commentary

from Page 49

to "get a piece of the action" from other states or countries.

"You have to create it," he says, citing economist Erico Moretti's book, The New Geography of Jobs.

Moretti, a professor at the University of California, Berkeley, contends that high-tech, knowledge-based jobs create far more spin-off employment than manufacturing or retail sectors.

Tax increases and expanding the government workforce merely accelerate the death spiral of debt.

Ruby Brabo, a supervisor in King George County, says local governments are suffering, along with Richmond.

Ticking off the ingredients for fiscal implosion, Brabo blames the debt run-up on "a lack of economic diversification and relying on — or taking for granted — spending by the Department of Defense."

She said politicians dig a deeper hole as they forgo pay-as-you-go financing in favor of bonded, or even unfunded, debt. 🕷

It's no simple task for these individuals to just sit down and learn the software. - Page 41

Letters

Sellout?

Renaming the Civic Center to Berglund Center for \$1.75 million for ten years converts to a net present value of approximately \$120,000 per year. An alternative for the three high traffic sides of the Center would have been three billboards which at \$4,000 per month could have generated approximately \$150,000 per year.

The central issue is somewhat more ominous. How much revenue will be lost to auto exhibitors who will forego Roanoke as they do not want to promote a competitor? Will Haley now go for the Salem Civic Center? Will the Civic Center losses increase from the \$650,000 per year? Hot Springs, NM changed their name to

Truth or Consequences. It didn't work out too well. But if that's the road for cities to follow, how much could we get for that Star on Mill Mountain? How about City Hall? And how about the entire town? Berglund Town, anyone?

Perhaps the Civic Center should have been sold outright to stem the losses. Oh, I forgot, you need a real airport to operate a Civic Center. Never mind.

Basil Akers

Roanoke

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

Drawing the wrong conclusion happens all the time. — Page 15





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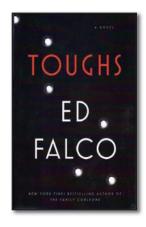
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Books @ the FRONT >

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



Growing reputation

Ed Falco, who directs Virginia Tech's new and increasingly impressive creative writing master's program, is consistently demonstrating that teachers can "do" as well as teach. His new *Toughs* (Unbridled Books) is an excellent follow to his NYTimes bestselling and roundly praised *The Family Corleone* in 2010. *Toughs* is a lively, violent, human recreation of 1930s mobster Mad Dog Coll, the baddest of the bad boys.

It is a book full of atmosphere so rich it becomes a character in this earthy page-turner where the kings of crime collide and where Falco takes time to examine the why of their criminality. He is a fine writer with a growing national reputation, which has spread to his master's program, one that is suddenly nationally ranked.

—Dan Smith

Fire and Water

An enchanting, colorful read, in Alice Hoffman's *The Museum of Extraordinary Things* (Scribner; 2014) I'm not sure which I enjoyed more, her character development or setting. To begin, the novel reminds me of those cheesy, yet predictable assignments every high school English class doles out, where the book review question demands the student to explore the symbolism. For this novel, the question has to be about the role of fire and water. One could write an entire thesis on Hoffman's presentation.

I'm just simply going to say this book is a good choice for all ages (except the very young), particularly if you're mesmerized by the sights and sounds of the fair like you'd experience at Coney Island in 1911.

To add complexity, you'll be introduced to our mermaid-esque heroine and immigrant photographer protagonist, who navigate among freak show figures, dysfunctional families, shysters, in a swirlpool of strangeness clasped between two great (and real) New York City catastrophes, the Triangle Shirtwaist Factory Fire and the Dreamland Fire.

—Tom Field

Sentimental non-journey

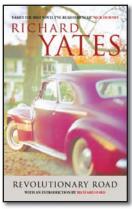
People don't always drive current model cars I suppose, which may explain the vehicle shown on the cover of this edition of Revolutionary Road (Atlantic-Little, Brown; 1961) but despite the fact this novel is set in metropolitan America mid 1950s, calling for an entirely different car to match the sentiment, it's no Ozzie and Harriet. Instead, you get in the minds of Frank and April in a tale of dissolving marriage, written with pure brilliance. I want to blab about everything that makes this a masterpiece, but let me just share four sentences: You were too good and young and scared; you played right along with it, and that's how the whole thing started. That's how we both got committed to this enormous delusion—because that's what it is, an enormous, obscene delusion—this idea that people have to resign from real life and 'settle down' when they have families. It's the great sentimental lie of the suburbs, and I've been making you subscribe to it all this time. I've been making you live by it!

I need say no more. A simply brilliant observation into how relationships maybe never really were.

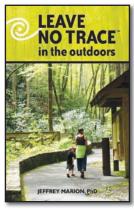
—Tom Field

REVIE









Gothic gems

You won't believe what emerges from the depths of bay waters or what horrors the cracked mirror tells in Saundra Kelley's The Day the Mirror Cried (Southern Yellow Pine Publishing, 2014). Tales with a Southern Gothic flair flow from this Florida-bred, Tennessee-based author who has honed her skills in the nest of storytellers that is Jonesborough. The tales take place in locales from Appalachia to Apalachicola Bay in plots that teem with a sense of place.

She deftly pivots from the everyday to the almost supernatural in a few words, as in these lines from "The Curse of Stinkbug Hollow": Visions of flower boxes, gardens, and birdfeeders filled me with delight, and I could hardly wait to move in. No sooner had I unpacked the first box than one of the neighbors appeared on the front step. Instead of a nice pie or jar of preserves, she carried a strange object held gingerly to her chest.

Kelley's excellent poetry is also published here. In one, she charts the intense sensuality of a seaside sunset. A cautionary note: Check out the action before reading aloud to children. The strange people and haunting creatures that people her narratives sometimes engage in dark or x-rated acts.

—Andrea Brunais

Reduce and minimize

From preserving wilderness to cleaning up after your dog at the local park, a new book outlines the principles and lowimpact practices of Leave No Trace, a

decades-old education program that quides outdoor recreation nationwide. Leave No Trace (Stackpole; 2014) is about "making decisions to protect the world around you," said the book's author, Jeff Marion, an adjunct professor in Virginia Tech's College of Natural Resources and Environment and a recreation ecologist with the U.S. Geological Survey. The book is a resource for federal and state land management agencies, recreation and conservation organizations, communities, and the general public. It is organized around seven principles: Plan ahead and prepare; Travel and camp on durable surfaces; Dispose of waste properly; Leave what you find; Minimize campfire impacts; Respect wildlife; Be considerate of other visitors.

The principles can be applied anywhere, from wilderness to local parks and backyards. The guide includes a chapter on each principle and explains how to apply the principles in different environments. Planning is a key part of each principle. Marion writes, "The subject of outdoor etiquette is often neglected" and concludes, "We can enjoy protected areas without harming them — but only if we assume a personal responsibility to learn about and apply the best available low-impact practices."

-Lynn Davis

(The reviewers: Dan Smith is a Roanokebased freelance writer; Tom Field is a creative director and publisher of FRONT; Andrea Brunais is a writer living in Blacksburg and author of the new novel Mercedes Wore Black; Lynn Davis is a communications director at Virginia Tech's College of Natural Resources and Environment.)

Game on >

The 25th anniversary of Virginia Amateur Sports and the 2014 VIP Reception for the Subway Commonwealth Games was held at Hotel Roanoke on July 17. Subway celebrity Jared Fogle made a guest appearance as well as Olympic



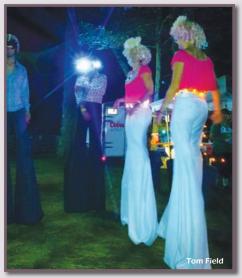
medalist Chad Hedrick, pictured above with VAS interns Megan Johnson and Nicole Himpele.



Still not ready? >

Since a fire closed the **Krispy Kreme** donut shop on Roanoke's Melrose Avenue in May 2013 after more than half a century of operation (1959), patrons have been waiting for its replacement—soon to be located in the high traffic area on Hershberger Road at the Valley View Mall interchange.





Enlightened >

FloydFest 13 "Revolutionary" was held July 23–27 to the delight of an estimated 10,000 music lovers, including diehard fans at the smaller beer garden stage during a short rain shower, and lighted super tall disco queens and kings on stilts, who strolled and glowed throughout the campground.

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

FRONT'N ABOUT



Factory talk >

Roanoke author **Beth Macy** and **John D. Bassett III** talk about *Factory Man* at a book launch at Roanoke's Barnes & Noble bookstore, Valley View Mall on July 27. Beth said part of her inspiration for telling the story came from a John Stewart Daily Show interview where he noticed George Packer didn't interview any CEOs in his acclaimed book, *The Unwinding*. Bassett recalled a challenge for today's American manufacturer by saying "nobody in the U.S. would loan us a dime, because we're supposed to be dead."





New deposit >

HomeTown Bank opens its new branch location in Salem, signified by a ribbon cutting on Aug. 1. Chairman **George Cartledge**, **Jr.** and president **Susan Still** make the announcement.



Outsteppin >

Damp weather but not dampened spirits greeted **Blacksburg's Steppin' Out** festival—going on 34 years strong—on Aug. 1–2.























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By the **Numbers**

Unemployment is down and employment is up over the year. The average home price is at an almost-four-year high. The economy in the Roanoke and New River Valleys continues to show growth over the long view, while following state and national trends in the shorter term.

rate than the state. For Week 31 (July 25-31) initial claims fell by 32.1 percent, just ahead of Virginia's 31.8 percent drop. The regional decline was fueled by the Roanoke MSA, where initial claims fell by 41.7 percent. The Blacksburg MSA saw a rise of 8.8 percent in initial claims filed.

INITIAL UNEMPLOYMENT CLAIMS

Week 31 2013	Week 31 2014
330	244

Source: Virginia Employment Commission

Unemployment/Employment

Unemployment rates in June were much lower than they were a year ago, but did creep up – following those of Virginia and the United States – from May to June. May and June typically see higher unemployment rates as recent graduates and summer job seekers enter the workforce. Virginia's unemployment rate rose slightly from 5.3 percent to 5.4 over the month, while the US saw an increase from 6.1 percent to 6.3. The national rate fell from 7.8 percent in June 2013.

. •	UNEN	ИРLОҮМЕ	ENT RATES
	June 2013	May 2014	June 2014
Blacksburg	6.7%	5.8%	6.2%
Roanoke	6.4%	5.5%	5.7%
Combined	6.5%	5.6%	5.8%

The number of people **employed** in the region rose 1.5 percent from June to June, but fell by 2.1 percent from May.

EMPLOYED

June 2013	May 2013	June 2014
224,291	232,549	227,755

Initial unemployment claims for the region as a whole fell at a slightly faster

Real Estate

The average local home price in June, \$212,465, was the highest the region has seen since August 2010's \$213,944. The monthly rise of 14.6 percent was significantly higher than the 3.7 percent rise at the national level. The average national home price in June was \$269,100. The number of homes sold locally is down for both the month and the year. Nationally, sales were down over the year, but up from May by 2.6 percent.

			HOME PRICES
4	June 2013	May 2014	June 2014
	\$211,068	\$185,309	\$212,465

HOMES SOLD

June 2013	May 2014	June 2014
435	412	403

Sources: Roanoke Valley Association of **REALTORS & National Association of REALTORS**

-By Anne Piedmont, Piedmont Research Associates



Buck Hunt at homes in HHHunt's Sterling Crest community in Wake Forest, NC.

Real Investment in People >

Executive Summary:

Having great people to serve people is the advantage when running a residential community business, according to HHHunt's Buck Hunt.

By Laura Purcell

Buck Hunt didn't want to have anything to do with the family business. "It took me some time," Hunt admits, "I always resisted it." However, his father, Harry H. Hunt III, never stopped recruiting him to work at the company he founded, HHHunt, a real estate development and investment firm headquartered in Blacksburg that now operates in five states. Hunt went to college in Florida and spent some time working there, but the opportunity at home finally became too good to ignore. "I moved up here [to HHHunt's Raleigh, North Carolina,

office] in October 2003," Hunt said. "From day one, I loved working here. It was coming home."

In 2013, Hunt was appointed Vice Chairman and CEO of HHHunt. "The rhythm of the job is much different than anything I've been involved with," Hunt said. "The time scales are much larger and much longer. I have to think ahead many months in advance. When preparing for a task, I have to get ready way ahead of everyone else."

A major goal for Hunt in his new position is to focus on the people who work for him. "We want our employees to feel valued by the company. Not that they didn't before, but really double down on that part of it. I've made it a priority to visit our different locations at least once a year, and that means a lot of travel, a lot of time in the care." For Hunt, the rewards are worth it. "I want to let them know how important they are."

Hunt's outreach effort has been an education. "I knew we had great people, but it has really given me an opportunity to see first hand just how passionate and engaged our people



EXECUTIVE

In Brief

Harry H. "Buck" Hunt IV Name:

39 Age:

Title: Vice Chairman and CEO.

> HHHunt, a real estate development firm with locations throughout Virginia, North Carolina, South Carolina, Maryland and Tennessee.

Education: BS, history and political

> science, Lynn University; MBA, University of North Carolina, Chapel Hill

Background: With the goal to visit each

of HHHunt's enterprises in five states, Buck Hunt spends a lot of time in the car-and there isn't always a great radio signal. To put some miles on the highway, Hunt listens to audio books. sometimes more than once. Here are a few of his favorites:

Delivering Happiness by Tony Hseih, CEO of Zappos.com

The Power of Full Engagement by Jim Loehr and Tony Schwartz

Talent is Overrated by Geoff Colvin, Senior Editor at Large at Fortune Magazine

Drive by Daniel H. Pink

are every day. It gives me a lot of pride to see our people doing the best they can for our customers," Hunt said. In fact, he's made it the cornerstone of his business philosophy—"If you treat people right and make them feel valued, they will do the same for your customers," Hunt said.

"Hiring people, if it isn't the most important skill in business, it is one of the top two or three," Hunt said. "that will help you excel as a leader and manager if you can be really great at hiring. The added expense of a great person will be more than offset by their high level of production," Hunt said, espousing on another of his business tenets. "We're working behind the scenes to invest in our people," he adds. "To help people be more effective and develop in their careers."

HHHunt's strong team may have helped them weather the brunt of the real estate market collapse. "All sides of our business are doing well," Hunt said. "Not anything like it was 15 years ago, but it is a long process." Their more stable businesses, managing and developing apartments and assisted living communities, grew

throughout the recession. "HHHomes and HHHunt Communities got hit a lot harder, they had to slow down more and work through issues. Land we had bought at boom-time prices was worth less in the bad times," he said. But HHHunt has traditionally taken a conservative approach to investment and expansion. "We re-invest 90 percent back into the organization," Hunt said. With other ventures firmly established throughout Virginia, North Carolina, and Tennessee, HHHunt recently expanded into apartment, senior living, and assisted living communities in Maryland and South Carolina. "We want to grow incrementally. We don't have to be the biggest fish in the pond to be profitable or have success," Hunt said.

Career FRONT

FINANCIAL FRONT

Carrie McConnell. senior vice president. commercial lender: Kristin Routt, assistant vice president / branch manager; Kim Ferguson, banking officer / assistant branch manager: Vickie Thomasson, financial specialist; Bonnie Allison, retail specialist; Mary Moore, head teller; and Taylor Penn, teller have been appointed to the new Salem location of HomeTown Bank.



Hancock



Fries



Jesse

Kristie Hancock-Clifton, James Fries, Betty Jesse, and Jeffrey Barbour have been elected new partners at Brown Edwards.



Barbour



Levan

Mollie Levan has joined Dominion Risk Advisors of Roanoke as an account manager.



Shadden

Ronald Shadden, CPA has been promoted to director at Brown, Edwards & Company, LLP Bristol office.



Scarborough

The following have recently joined Valley Bank: Bob Scarborough, senior vice president, manager, private wealth management;



На



Lowman



Vaught



Blanchard

Tim Ha, vice president, advisor, valley wealth management; Amy Lowman, mortgage banking officer; Donna Vaught, mortgage banking officer; and Michael Blanchard has been promoted to bank officer, advisor, valley wealth management.

LEGAL FRONT

Tara Branscom of CowanPerry PC has been named to the Virginia State Bar Intellectual Property Law Board of Governors.

WELLNESS FRONT

Dr. Claire Dickey Farr has joined Drs. Lynch, Dickey and Singleton dentistry as an associate.

Nancy Howell Agee, president and CEO of Carilion Clinic, has been appointed to the Board of Trustees of the American Hospital Association.

TECH/INDUSTRY FRONT

Jonathan Whitt has been appointed president and chief executive officer of Roanoke Blacksburg Technology Council (RBTC).

DEVELOPMENT FRONT

Jason Broussard has been hired as senior preconstruction manager; Brandon Spangler, estimator; and Leonora Smith. administrative assistant at MB Contractors.

Jason Pauley has joined Waldvogel Commercial Properties, Inc. as a commercial sales and leasing agent.

Hali Lupacchino has joined Long & Foster Realtors Roanoke



Pauley

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.



Lupacchino office as a sales

Christine Whittaker of

associate.

Whittaker

Long & Foster Realtors Roanoke has earned

the Military Residential Specialist (MilRES) designation of advanced real estate.

Erica Arrington has joined as junior interior designer; Elizabeth Mize as architectural designer; Allen McNutt, PE, as mechanical engineer;

and Bradley Townsend, PE, as structural engineer at SFCS Architects in Roanoke.

Maria Bocanegra has joined as client

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Career FRONT

relationship specialist and Beth Klinefelter has joined as social media and public relations specialist at Firefli Media.



Zaheed Mawani has been promoted to Vice President, Finance Planning, Analysis and Investor Relations at Advance Auto Parts.



Wayne Robinson, Mehul Sanghani, and Horacio Valeiras have been named to the Virginia Tech Board of Visitors.



Vidmar

Tony Vidmar has been appointed the assistant vice president of development for university programs at Virginia Tech.



Congleton

Pete Congleton has been appointed director of gift planning at Virginia Tech.



Tarrant



Kiwus



McCov

Carole Tarrant has been named coordinator of development at Virginia Western Community College. Chris Kiwus has joined as associate vice president and chief facilities officer and Heidi McCov has joined as deputy chief facilities officer at Facilities Services at Virginia Tech.

Dr. Alice Kassens of Roanoke College, has been appointed to the Virginia Joint Advisory Board of Economists.



Richard Law, professor of geosciences in the College of Science at Virginia Tech, has been selected as a Fellow in the Geological Society of America.



Foust

Kevin Foust has been named chief of police and director of campus security at Virginia Tech.

Cathy Kropff has been named director



Kropff

of Hokie Wellness in the HR department at Virginia Tech.



Gervais

Shavne Gervais has been named university registrar at Virginia Tech.



Ekkad

Srinath Ekkad has been appointed associate vice president for research programs at Virginia Tech.

CULTURE FRONT

Jeanne Bollendorf has been hired as director of community

Read the FRONT online vbFRONT.com

Also get more stories and pictures at morefront.blogspot.com

development for The Ronald McDonald House of Southwest Virginia.

Aubrey Wiley has been appointed authorin-residence for the Virginia Museum of Transportation.

OTHER FRONTS

Children's Trust Roanoke Valley has announced its 2014-15 board: Melissa Almond: Christen Church; Ruth Terry Dickerson; Amanda Ellinger: Christina Hatch; Julie Holt;

Linda Johnson: Kristen Johnstone: Don Kees: Shelia Lambert: Dana Martin: Pam Perez: Keith Rickoff; Leah Russell: Matt Wade: Dan Callaghan; Cris Flippen.



Kelley

Beth Kelley has joined Foundation for Roanoke Valley as Accounting Director.

Scott Bradford has been promoted to marketing operations manager at ETS Dental, Vision, Tech-Ops, and Therapy.



Agee

Nancy Agee, Carilion Clinic CEO, has been appointed by Governor Terry McAuliffe to the Governor's Advisory Council on Revenue Estimates.



Martin

Billy Martin, Sr. has been elected President of the Virginia Association of Planning District Commissions.

Barbara Dameron has been appointed financial director for the city of Roanoke.

Compiled by Tom Field



FRONT Notes



Friendship Health & Rehabilitation Center South

Friendship grows

Friendship Retirement Community is expanding with a \$13 million. 120-bed, 73,000 square foot health and rehab center on Starkev Road in Roanoke County, expected to be completed by the fall of 2015.

Drive on

The Virginia Tech Transportation Institute was awarded two federal contracts worth a combined potential \$55 million to further study safety efforts for commercial truck drivers and innovation

in automated vehicles.

Furnishing jobs

Vanguard Furniture is investing \$550,000 in a household furniture upholstery production operation in Carroll County which will create more than 200 new jobs.

Mining cleanup

Four coal mines owned by James C. Justice Cos have been issued civil penalties for property reclamation, and a federal appeals court affirmed the company is liable. The

company maintains some sites are operating and those that are not are not detrimental to the environment.

NS 2Q up

Norfolk Southern railroad has reported a 21 percent increase from the previous year in its second quarter net income at \$562 million.

Stuff it

Mail America in Bedford County is hiring 65 full time, part time, and seasonal employees.

Bottle up

The Coca-Cola bottling company in Roanoke has announced its intention to hire 50 new part time positions.

PH ISO restaurateur

First & Sixth Restaurant and the Penny Deux Lounge is not renewing its contract at The Patrick Henry in Roanoke.

Bookings

Paperback Phoenix bookstore has opened on Williamson Road in the same location as

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FRONTLINES

Paperback Exchange after being purchased by two former employees. for Virginia Tech Corporate Research Center in Blacksburg.

Fountain reflowing

The Ponce de Leon apartment complex in downtown Roanoke has opened with its first move-in residents and initial retail leases after extensive renovation and construction on the historic building.

R&D space

Frank Martin and Jim Deyerle of Hall Associates have been selected as property marketing representatives

First ranking

First Bancorp was ranked 23rd among top performing mid-sized banks (total assets between \$1 billion and \$10 billion) in the U.S. by Capital Performance Group.

Orthopedical

Virginia Tech Carilion School of Medicine has created a department of orthopedic surgery which will also share physician expertise from Carilion

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

Clinic's newly expanded orthopedic practice.

Drone on

The FAA has announced that the Mid-Atlantic Aviation Partnership's Unmanned Aircraft Systems test site program is operational and "ready to conduct research vital to integrate unmanned

aircraft into the nation's airspace."

Meridium's infusion

GE's Measurement & Control division has made a 26 percent equity investment in Roanoke-based Meridium. The collaboration strengthens the company's software product offering for plant

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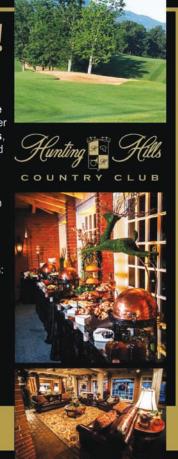
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FRONT Notes



Virginia Tech Dining

operations, efficiency and monitoring.

Gobble up

Virginia Tech ranked in the top 50 colleges and 25 best public colleges in Money Magazine; and in the top 25 public colleges by FORBES. The university also made headlines with its number one ranking in Princeton Review's Best Campus Food rankings for 2015.

New neighbor in Bedford

Villas at Oakwood, a 100+ patio home community with pool in Bedford kicked off its groundbreaking by Lyons Team Realtors.

Rebate check

The "80/20 rule" provision of the Affordable Care Act has dictated the refund of nearly \$9 million to approximately 105,000

Virginians. The law affects 12 insurance companies, with refunds averaging \$148 per family.

Gobble geek

Virginia Tech has a new computational modeling and data analytics major starting in spring 2015. The SCHE has also approved microbiology and nanoscience degrees.

Broad questions

In the latest development from a proposal by Roanoke Valley Broadband Authority, area municipalities still have not established a consolidated agreement on the development of a comprehensive openaccess fiber optic cable network that some have estimated to cost \$10 million. Private companies such as Verizon and Cox have a stake in the initiative as well from

existing infrastructure.
Proponents for
improvement have called
the Roanoke Region a
"donut hole" citing a report
that only eight percent of
the population has access
to fiber and businesses
are underserved.

Civic Center branded

Berglund Automotive Group has purchased the naming rights for the Roanoke Civic Center for \$1.75 million (plus a free car perk per year). The contract term is ten years, and the facility will be branded the Berglund Center.

HomeTurf

HomeTown Bank and the newly arrived HomeTrust Bank companies are battling out local market service operations, as the former is claiming brand infringement on news of its competitor's expansion. HomeTown's position is the similar name presents a conflict and hurts sales and business.

All aboard (again)

The vintage railroad depot building (that also served the transportation museum, 1963 until the flood of 1985) located in Roanoke's Wasena Park has been purchased from Roanoke City by ad agency principal John Anstey, along with an agreement for extensive renovation.

Tuning in

Roanoke's Wheeler Broadcasting racked up top positions in the Spring 2014 Nielsen/Arbitron ratings for radio in the Roanoke-Lynchburg Metro market. Based on listenership, #1 Star Country (WSLC) at 13.5 share; #2 ViBE (WVBE) 7.7 share; #3 Q99 (WSLQ) 7.1 share; #4 (WROV); #5 K92 (WXLK); #6 (WYYD); #7 (WJJS); #8 (WSSF); #9 (WSNV); #10 (WFIR).

Cheers

In a July posting on TravelChannel, Virginia made the list of Top Seven Beer Destinations, due to the state's "more than 40 breweries, a 25% increase in the past 2 years alone."

Thrifty

The Treasure Trove, a resident-operated thrift store, has opened at Warm Hearth Village in Blacksburg.

Jeers

Donna Jesse Tucker, an investment advisor who worked in Roanoke, pleaded guilty on wire fraud and tax evasion charges from an SEC investigation, reportedly involving her elderly clients. She faces a \$1 million restitution order.

Wired well

Carilion Clinic has been recognized as one of the nation's most wired health systems by Hospital & Health Networks magazine.

Steel news

Sams Brothers of Dublin, a residential and commercial construction and remodeling company, has been awarded the Southwest Virginia dealership for Armstrong Steel building systems.

Let's just talk

A study by Virginia Tech shows "the mere presence of a mobile device during a faceto-face conversation" diminishes the quality of social interaction.
Assistant professor
Shalini Misra published her "iPhone Effect" study in VT's National Capital Region journal.

Lawyering

Richmond-founded, Virginia based LeClairRyan is adding 18 attorneys from its merger with Hays, McConn, Rice & Pickering of Houston.

Markets here and there

US Department of Agriculture named Virginia in the top ten states for the number of farmers markets. The report listed 249 markets in the state.

Pale green light for rideshare

App-based rideshare services Uber and Lyft have been granted a temporary agreement to operate in Virginia upon broker licensing with the DMV and compliance with established terms.

Technical consolidation

Roanoke Blacksburg
Technology Council
(RBTC) and closelyrelated Roanoke
Blacksburg Innovation
Network are aligning
operations; due possibly
in part to the appointment
of Jonathan Whitt as
executive director of
both organizations.

LC bequeathed

Lynchburg College received "at least" \$5 million from the estate of alumnus Walter W. Ridway, Jr.; the college's largest individual bequest.

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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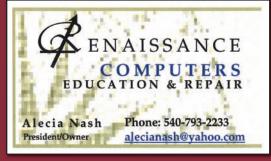
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The night was memorable. — Page 45

When in company, put not your hands to any part of the body not usually discovered. — Page 23

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