

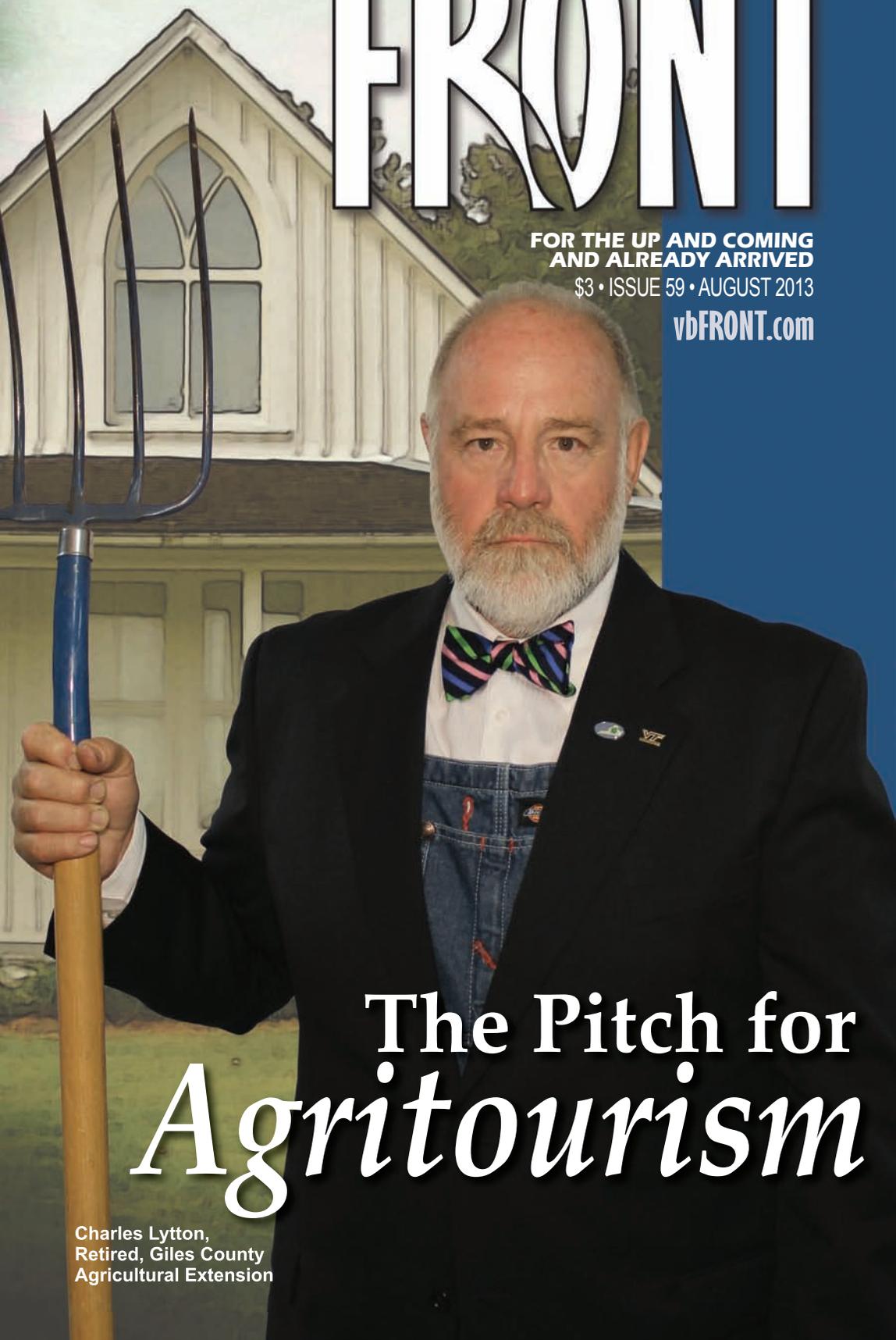
Valley Business

FRONT

FOR THE UP AND COMING
AND ALREADY ARRIVED

\$3 • ISSUE 59 • AUGUST 2013

vbFRONT.com



The Pitch for *Agritourism*

Charles Lytton,
Retired, Giles County
Agricultural Extension

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Agri-tourism is a rather new buzz word for most people, but it is hardly a new concept. Capitalizing on the harvest outside of one's own family or community or fiefdom has been in vogue ever since the first humans managed their own produce and livestock. Reports of great mob-attracting festivals date back 3,000 years and more. And it's probably not a stretch to imagine some cave man inviting the neighboring clan to come over and take a look at the lineup of whatever he "hunted" or "gathered" in order to celebrate the spoils. Those paintings on the walls? They might have been from the face painters, practicing for all the children attending the Neanderthal 200,000 B.C. Festival, for all we know.

What is relatively new is the emphasis on southwestern Virginia's growth and prominence as an agri-tourism venue. What it comes down to, is suitability. The Blue Ridge Mountains. The wineries. The orchards. The farms. The animals. And the very hills and valleys open up and whisper (we're not shouting yet) to visitors from all over the globe: Come and see. Celebrate our beauty and bounty.

It's well worth the visit.



Tom Field

“
One of my forebears...
figured out it was easier to bring
five gallons of whiskey to customers
than 20 bushels of apples

— Page 13



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Art direction and cover photography
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AUGUST



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Cathy Cooper



Laura Catherine Koss



Gene Marrano



Kathy Surace



Nicholas Vaassen

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

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.

The board will be given the task of helping FRONT understand the issues and develop coverage. "We're journalists," says Editor Dan Smith, "and not business experts. This group of distinguished business professionals—whose range in age, experience, level and specialty is impressive—will give us a solid handle on how business runs and what the primary issues and key players are in this region. My guess is that our coverage of business will be especially useful because of this group of people."

CONTRIBUTORS



Tom Field



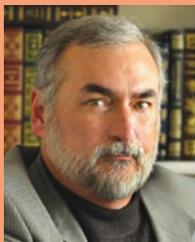
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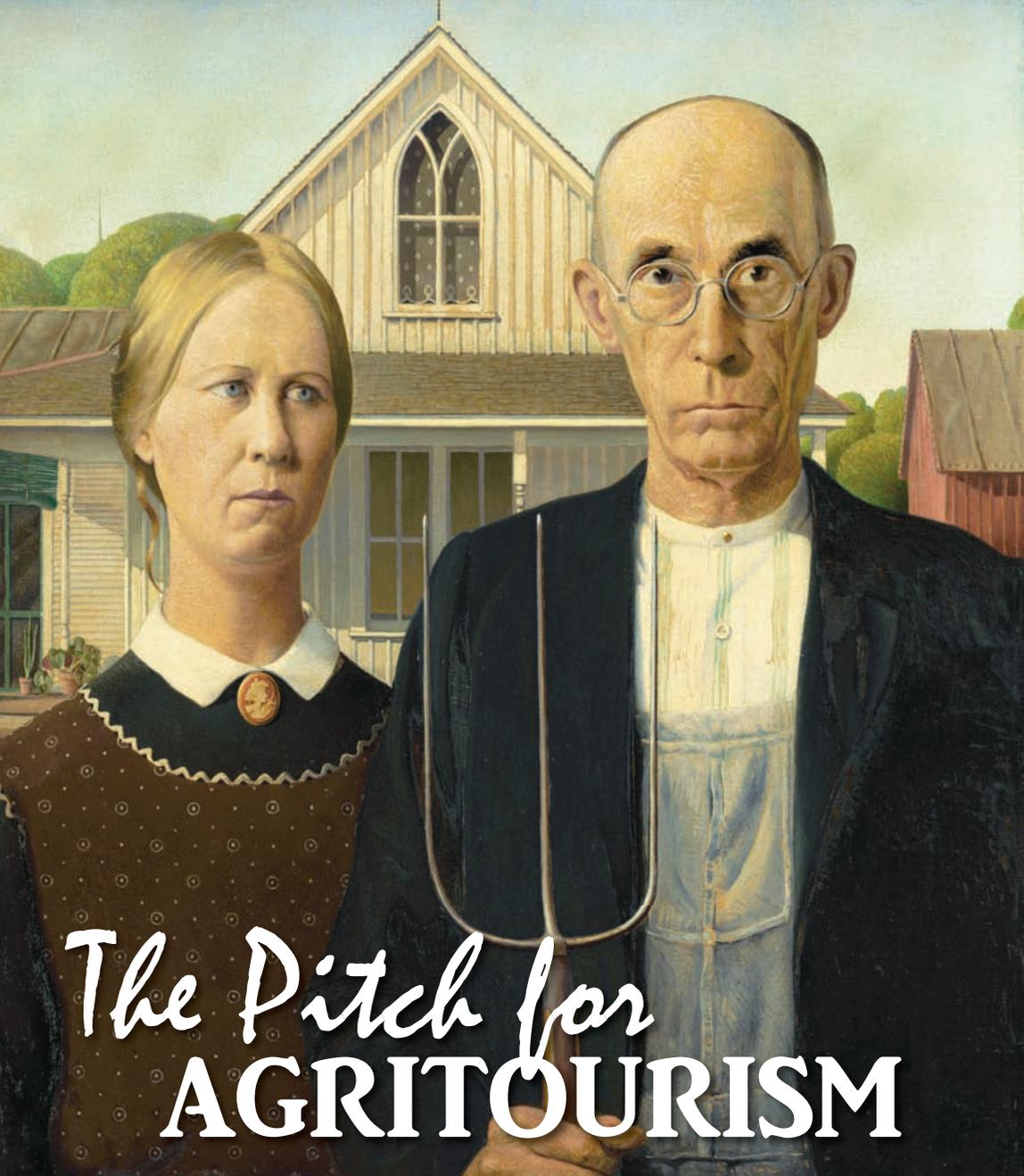
You will note that the Board is comprised of experts in many different business / industry "fronts." This is intentional, as we are reporting on all the areas that affect our regional economy and are important to you. In keeping with our policy of being "the voice of business in the valleys" we ask each 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.

“We can fund virtually any part of the charitable spectrum

— Page 45

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The Pitch for AGRITOURISM

Agritourism... A Growing Business >

Executive Summary:
*Planning a vacation?
Think outside the box, or
maybe, the packing crate.*

By Rachael Garrity

Once upon a time, we called it “farm stays,” a chance to spend a weekend, a week, or even longer as part of – in most cases – a small agricultural enterprise. The industry that has evolved from that simple idea, beginning as *agriturismo* in Italy (and still far stronger there than in the US), now includes not only overnight visits in cottages, lodges, or more elegant bed and breakfast facilities, but tours for school children, corn mazes, festivals to celebrate local culture, pick-your-own operations, and wineries. Indeed, the list seems to be limited only by the amount of imagination the farmer commits to his or her business.

According to a US Department of Agriculture 2007 report (the latest available), agritourism farms account for only about 10 percent of U. S. farmland, and typically each generate in the neighborhood of \$16 thousand in gross income, but that does not include the income from sales



Tom Field

of farm products to tourists, which is at least half again as much. Plus, it could be argued that when these statistics are updated using data currently being gathered for the 2012 report, the dramatic growth in wineries, in states like Virginia, will boost both the acreage involved and the revenue total significantly.

Just as they have in the nation as a whole, agricultural operations in Virginia have steadily declined in the last decade, and yet agriculture remains the number one industry. According to the National Agriculture Statistics Service, in 1997, there were 49,366 farms in Virginia, and by 2011 that number had dipped to 46,400.

Moving starkly in the other direction is the wine industry. In 1979, there were a mere six Virginia wineries. In 2007, the number topped 130 and this year that's increased to 228. Also on the upswing is the tourism industry. The 2005 count of 1 million tourists had become 1.6 million by 2010.

Statistics like these and the kind of evidence scientists sometimes tend to dismiss, calling it "anecdotal," together make the argument that agritourism is a force to be reckoned with in the Commonwealth. That "anecdotal" evidence is in actuality based on stories of hard work, long hours, indomitability, and a sense of community that – happily – provides revenues for the owners, tax income for the Commonwealth, employment for local citizens, and memorable experiences for visitors with cameras and curiosity. The cases that follow, representing four different counties and individual operations, have in common a sense of purpose that extends well beyond, as the song goes, "stayin' alive."

JOE'S TREES

Sue Bostic is as authentic a farmer as one can find. A Craig County native, she moved away only once. Deeply saddened by her father's death and looking for a change, she became a Roanoke City police officer in 1990, and stayed on the force for three years, until her mother asked if she would be interested in co-ownership of the farm.

Charles Lytton, our FRONTcover model, played the stoic farmer from the famous "American Gothic" painting by Grant Wood. But it didn't come naturally. People of Appalachia know Charles as anything but stonefaced. The grab-your-paw-and-give-you-a-firm-handshake-good-ol-boy from up-the-holla' is eager to pitch in and help farmers. Oh, and he's written a few books about life 'round these here parts: *New River Bonnets*, *Apple Butter and Moonshine: The Raising of a Fat Little Boy*, *The Cool Side of the Pillow*, and *The View from White Rock*.



"It all started," she remembers, "in 1962, before I was born, when my oldest siblings participated in a 4-H project. To help them, daddy planted 500 trees. At that time, he also had beef cattle, but before long he'd planted more than 100,000 trees. When I describe the history of the farm to school children, I point out that I basically knew how to identify the different kinds of trees before I knew my ABCs."

When she moved back to the farm, Joe's Trees' sales were at around 200 trees a year. Current sales are 1,400 and counting, but just as important to Sue is the fact that this is quite literally a dream come true. "My daddy, Joe Subtlett, thought the real answer was to get the customers to come to us rather than the other way around. That's the way it works today."

Sue keeps it working by following a host of business-building practices straight out of the training manuals for agritourism:

- **Expand your offerings.**

Joe's Trees now sells wreaths and garlands as well as trees. Plus, Sue has added a pumpkin patch, a corn maze, hayrides (both just for riding and to go find the tree you want), day camps, and school tours.

- **Focus on customer service.**

When Sue started a farm festival which takes place each year in October, she decided to keep the costs for attendees at an absolute minimum, as in zero. No entry charge, no charge for parking. Tree sales are "choose and cut". Participating vendors pay only \$25 per day or \$40 for a weekend, and represent a full range of skills: beekeeping, blacksmithing, chair-caning, and apple-butter making, to name a few.

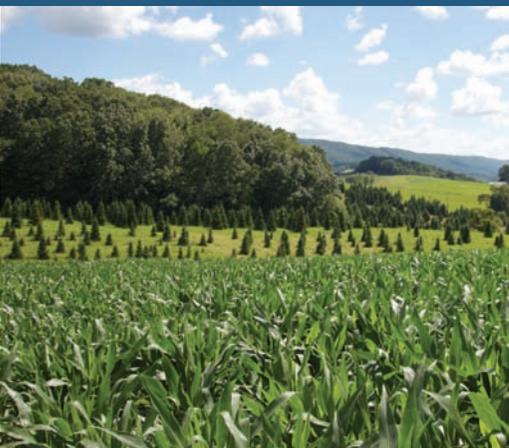
- **Build impact by collaborating with local businesses.**

Food at the festival includes ice cream from Homestead Creamery, beef and bison from farms in Craig County.

- **Take advantage of all kinds of marketing**

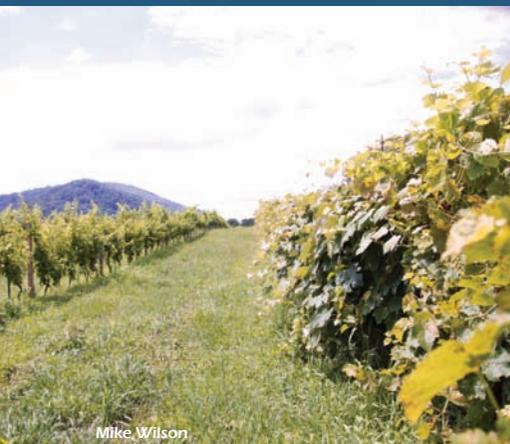
Printed ads and handouts, once the mainstay of Joe's trees, are neither gone nor forgotten, but they are joined by a professionally designed website and Facebook page. Personal attention generates word-of-mouth promotion. Sue admits that she is personally involved with almost every school group that visits. "My thing is education," she insists. "I go to the field with them, kneel down, show how the pumpkin pollinates, that sort of stuff. One time, the teacher said they were studying Native Americans, so I put an arrowhead in my pocket, and wove that into the story. I am oh so aware that these kids are my future."

COVER STORY



Mike Wilson

Joe's Trees (Craig County)



Mike Wilson

Johnson's Orchards (Bedford County)

While there is no doubt that Joe's Trees revolves around the magnetism and energy of Sue Bostic, she is quick to point out that she is surrounded by rich sources of support. Her husband, Jamie, works for Verizon, and when they were married warned that he was no farmer. "Still, he's right in there when we're mid-season, helping with the trees, driving trucks, doing whatever he can," she insists. "It takes a special man, and he's my rock."

Sue Huffman, whom Sue sees as much as a friend/mentor/second mother as an employee, is the designer of the wreaths. Local high school students, along with students from Virginia Tech form a willing workforce, especially in the fall and winter. The pumpkin patch welcomes visitors every weekend beginning the middle of September until the end of October. School groups are usually in evidence every weekday. Christmas tree sales begin November 12.

Then there is Sue the mom, driving a luggage truck for summer 4-H camp, helping her two children as they groom sheep for competition, working to assure they learn not only to execute the tasks involved with farming, but love it just as her father did and as she does – every day. And this year, in addition to their traditional beef and bison, Joe's will be offering lamb—Sue and Jamie's son's lamb. "Yet another 4-H project that just might grow into a full-time business like the tree project did 50 years ago," smiles Sue.

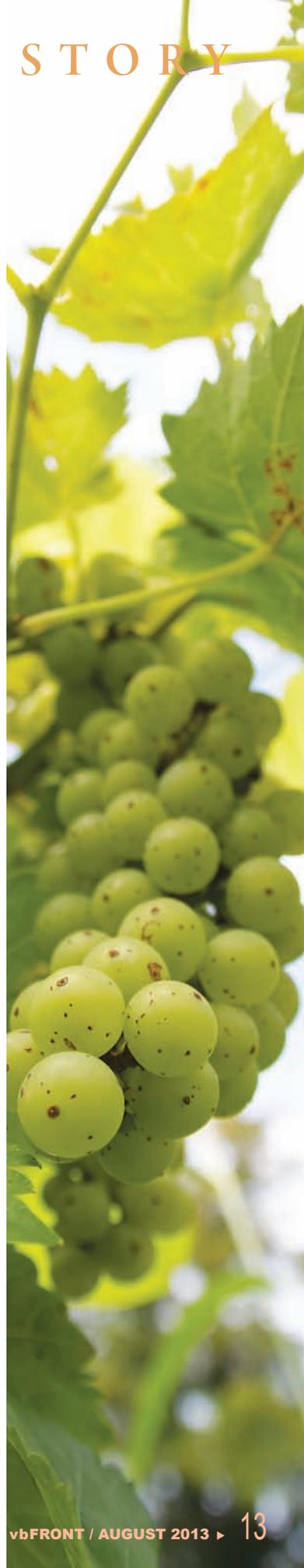
JOHNSON'S ORCHARDS

"First off, I am a farmer," says Danny Johnson, his tone suggesting right away that he also is a veteran storyteller, and there's a good bit of story to tell. "My wife, Nancy, has all the good ideas about building the business."

Noting that his family originally settled in Bedford County in the 1750s and "raised fruit at the top of the Peaks of Otter," Danny explains that his grandfather had "been in tomatoes," but his father wanted to "do apples, because you don't have to bend over to pick 'em." The first apple tree was planted in 1919.

Apparently, the urge to find a better way to operate is inherited. Danny chuckles when he explains: "The lake up here is fed by Stillhouse Creek, which is named after the operation of one of my forebears who figured out it was easier to bring five gallons of whiskey to customers than 20 bushels of apples."

More recently, the Johnsons were commercial fruit growers, shipping all over the world from 350 acres of fruit. Then, having determined it would take 1 million



bushels of apples to supply what the buyers wanted, they moved away from packing in the 1970s and began to supply fruit packers in several states.

Still, the family “find-a-way” urge prevailed. In 1984, “the dangedest hailstorm I’ve ever seen” damaged the orchards. “What do you do with hail-picked apples? Well, I painted a piece of board and hung it on the back of the truck. It said ‘Dimpled Darlings.’ And once the retail operation started, we just sorta never stopped.”

Every now and again, he admits, he still has people asking if he plans to “plant Dimpled Darlings” again.

Then, in the late 1980s, Nancy noted she was beginning to see signs for wineries along major highways, and suggested that if they could get people to come and buy wine, those people might also buy apples. By the mid 1990s, the Johnsons had opened Peaks of Otter, Bedford County’s first winery, and the first all-fruit winery in Virginia.

When Danny’s parents passed away, and the family homestead was vacant, Nancy mentioned the possibility of vacation rental. “We started remodeling the next day,” Danny points out. “Truth is, on a farm you have to be ready to change. If you start thinking everything is going okay, it’s time to look around.”

According to the website, which reads a good bit like Danny talks – “Everything is furnished but the food and you”. Families who choose to stay in Elmo’s Rest, named after Danny’s father, can enjoy 250 acres of orchards, woods, and pastures on which there are “cattle, horses, burros, dogs, cats, pigs, goats, sheep, chickens, rabbits, turkeys and other assorted types.”

If they happen to choose the second weekend in July any given year, they can also attend the Horse and Hound Festival.

“In some ways, it’s pretty much like any other wine festival,” Danny admits. “There are local craftspeople, good food, wine, the normal stuff. But then we add the horses and dogs. We feature a patriotic opening done on horseback, a “kiddie korral”, muskrat race, things like that. And the idea is to support three local charities.”

Now in its ninth year, the Festival has attracted 50 plus vendors. Do visitors meet and talk with the Johnsons?

“I start the day parking cars,” Danny chuckles.

It’s not difficult to imagine that whether it’s school children on field trips, vacationers at Elmo’s Rest, wine-tasters or history buffs, there is something for anyone who is lucky enough to find Johnson’s Orchards, and the Johnson family.



Mike Wilson

Blue Ridge Vineyard

BLUE RIDGE VINEYARDS

It's a Saturday night in June. The old barn straddles a knoll. Children tumble in the grass; picnickers arrange folding canvas chairs around coolers, careful to take advantage of the view of the meadows beyond. Smoke rises from the large brick oven, with a tower of pizza boxes waiting on the table nearby. A black Labrador sits quietly on a blanket near his owner, who, wine glass in hand, taps his toe to the music. Inside the barn, that same music fills the dance floor, surrounded by a motley array of tables and chairs, full of casually dressed couples and backed by a bustling tasting room. Stone Cellar, the band, is clearly a local favorite.

"A good part of what we do is give people serenity, a chance to breathe the country air," says Barbara Kolb, owner with her husband, Jim Holaday, of Blue Ridge Vineyard near Eagle Rock in Botetourt County. The music and tasting events have become so popular that they're planned for Saturdays and Sundays from April through October. The Roanoke Astronomical Society occasionally schedules star-gazing parties to take advantage of the lack of light pollution.

Kolb is a molecular biologist, and Holaday is a geologist, both are originally from Texas. They planted their first acre



of grapes in 1985, at a time when there was only one other winery west of the Blue Ridge, and opened the winery six years ago.

"In the beginning, we had grapes and goats," she remembers, "and my thinking was that here was a crop that couldn't be mechanized, which meant a way to raise children with a true sense of responsibility."

Today, they produce and bottle 24,000 bottles per year, with Gewurztraminer, Reisling, Traminette, Cabernet Franc and Pinot Noir vines gracing a good part of their 300 acres. Their three daughters, now adults, remain involved in the operation, which Barbara describes with her trademark candor as a "hilarious adventure."

Fun, though, clearly does not mean without effort. "This is a far cry from being a bench chemist," she elaborates. "I've spent a lot of time climbing into tanks, and for 22 years we've been to every session offered for area grape growers."

For 15 of those years, she has taught viticulture at Virginia Western University, and while she holds advanced degrees in molecular genetics, her enthusiasm is as much about the quality of life the vineyard operation engenders as about the business at hand. Jim, a former pilot, has taught both earth science and physics at Lord Botetourt High School, and together the couple has been involved in a host of regional charitable events.

Barbara chuckles, "People who come here will say, 'Can we trade lives?' If truth be told, even the work is fun."

THISTLE COVE FARM

When Sandra Bennett and her husband, Dave Bricker, moved into the house on Thistle Cove Farm in January 1996, in a remote, no-cell-phone-service-still area of Tazewell County, it was 35° below zero. Built in 1900 to 1902, the house had fallen into disrepair. Sandra remembers shoveling snow from the inside to the outside before they could begin renovation, and walking through the house each morning beating a cookpot with a wooden spoon to roust the animals who had come in seeking shelter.

The couple had left Richmond to buy the smallest farm in the valley, just a bit over 27 acres. Both had roots in Appalachia, with Sandra's paternal ancestors having moved there in the late 1600s. Within a matter of months, they began accumulating farm animals, principally sheep. Then they added American curly horses, chosen because people who are allergic to horses can generally tolerate them and also because

COVER STORY



Mike Wilson

Blue Ridge Vineyard (Botetourt County)



Mike Wilson



Thistle Cove Farm (Tazewell County)

the hair on the horses can be spun into yarn, making it compatible with the fiber operation generated from sheeps' wool.

It was not long before Sandra's zeal for all things Appalachian gave birth to farm tours and festivals that highlight the distinctive culture. Fiber artists, dulcimer makers, beekeepers, basket makers and farriers joined Civil War re-enactors to provide the kind of experiential learning that lasts. In every case, and in a departure from the practices of many event planners, Sandra paid the artisans \$50 each. As she explains, "I told them the Good Book says a workman is worth his or her hire, so I'm not asking for a freebie. If I'm making money, you're making money."

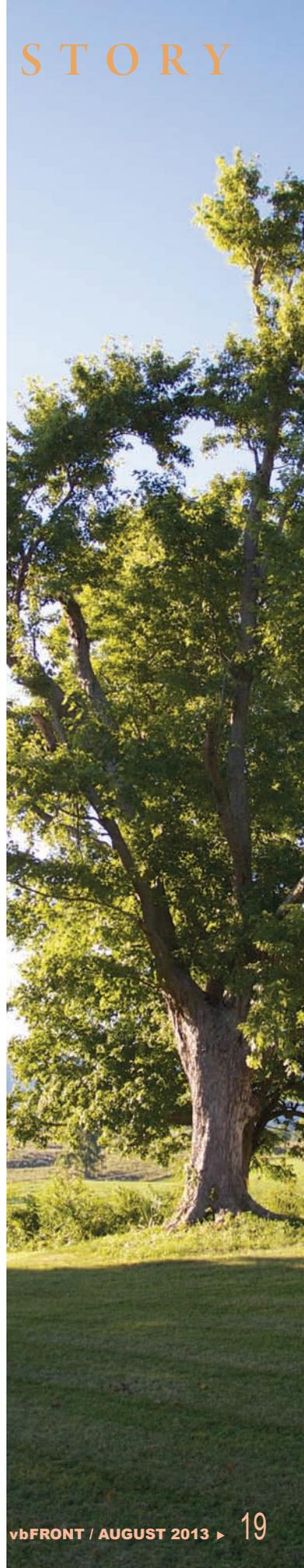
In 2000, the first Appalachian Festival she staged drew 1,000 people from seven different states. There, too, she charged vendors a minimum amount. Thistle Cove hosted the festival for two additional years after that, with a smaller crowd, but no less enthusiastic reviews.

The operation brought the small farm and its owners to the attention of a man from Bluefield who wanted to bring individuals from the former Soviet Republic to see how agritourism can work. And, before long, Sandra had been asked to travel to their home countries and teach them how small businesses, not-for-profit organizations, local governments and farmers could work together.

She was working under the auspices of the U.S. State Department, but officialdom failed to daunt her spirit. At one point, eager to emphasize how crucial it is that they recognize the richness of their heritage, she grabbed a scarf, tied it around her head, and used the image of the familiar Russian babushka as an example. Some of her listeners vehemently resisted, she remembers, but then the mayor of the town, a woman, gave an impassioned speech.

"She spoke in Russian, of course," Sandra recalls, "and I wasn't at all sure that the translation I received was accurate. But at the end she – and I believe, we – received hearty applause."

Sandra's husband, Dave, responsible for what Sandra calls the "technological and numbers" side of their operation traveled with her to Russia, at his own expense. Over the years, Thistle Cove grew to more than 50 sheep and 8 horses. Sandra does most of the farm labor, including trimming horses' hooves, but insists on professionals for sheep-shearing, using either a neighbor or a young man from Floyd, and a local vet tech for de-worming the animals.





It was a thriving operation with a comfortable division of labor. Then, in November 2011, Dave died. The grief, and the continued responsibility for so many animals, each of which she cherishes, led Sandra to a difficult decision. She is in the process of selling the farm, but keeping the name and opening a similar, but less complex, operation in the area of Amelia, VA. There she will have a fresh start with a new potential audience to celebrate Appalachian culture and the rich returns of hard work and hearty enterprise.

THE WINNING COMBINATION

One distinctive feature of agritourism is its dependency on a rich collaboration between owners, the local community, and all levels of government – local, state and national. At the nexus of that collaborative in many cases is the County Agricultural Extension Agent, whose business it is to know or find someone who knows not only the technical/agricultural side of operations as diverse as raising sheep and pruning grapevines, but to work with 4-H groups, aspiring entrepreneurs, educators, and even the (one hopes) occasional disgruntled individual who has run afoul of one or another regulation or legislative issue.

Charles Lytton, who recently retired as Giles County Agricultural Extension Agent, explains:

“On the economic side, this is money that stays local, builds employment, creates success that feeds us. The value of land – and yes, the taxes – go up when you plant a vineyard, and even with one or two acres, you start employing people. On the education side, this is a prime way to teach people what food is, how hard it is to grow a grape or make apple butter or fruit jelly. A whole lot of people don’t know that there are more living organisms in a handful of soil than there are people in North America. What better way to let them smell hay – and manure – and get some of that dirt under their fingernails.”

Retired, perhaps, but anything but retiring, Charles spends part of his time at Glen Alton, a 304-acre property in Giles County that was until the 1980s a working farm, and is now owned by the US Forest Service. There, he ran a recent workshop on raised-bed planting “so kids can sit on the beds and watch the vegetables grow.” He’s also helping with a local start-up venture funded by monies from Virginia Governor Bob McDonnell’s Agriculture & Forestry Industries Development Fund (AFID), shared by Giles, Montgomery and Pulaski Counties and designed to both build new and sustain existing agritourism operations, giving the area’s young people a rich incentive to stay “down on the farm.” 



Charles Lytton (Giles County)

Tom Field



Basse Couture & Formal Fridays >

When discussing fashion, most of us recognize the term "haute couture". It means "high fashion" and refers to designer fashion composed of the finest materials, using meticulous construction and having a correspondingly sky-high price tag.

In France, the term "haute couture" is protected by law and a commission determines which fashion houses qualify to label themselves "haute couture".

Lately a new term has been floating around – basse couture. According to the Urban Dictionary, "basse couture" is the opposite of "haute couture", meaning "the glorification of the common and cheap, instead of the rare and expensive."

Well, at least now we have a term for the spread of cheap and flimsy clothing, sold globally and embraced by millions. Its not that we can't afford to buy better clothing. No, whole groups prefer "basse couture" and wear it as a sign of progressiveness.

Hipsters, IT specialists, and hip-hop artists are a few groups well-known for their rejection of mainstream fashion, preferring t-shirts, jeans and sneakers for their daily wardrobe. For them it's akin to a badge of honor.

In fact "basse couture" has become so widespread that it has become a cliché itself. How ironic! A group sets out to show their uniqueness and ends up blending in with all the others rebelling in the same way.

So now how do the rebels set themselves apart from the crowd? Establish a special day to dress formally!

The Wall Street Journal reported recently that Formal Fridays are becoming a way for employees at companies with a casual dress code or no dress code to break the monotony of their workplace. Some companies create a dress-up day to challenge their employees to "keep things fresh".

Indeed, even trailblazer Facebook established "Corporate Friday" several years ago, giving employees the opportunity to dress up several notches and surprise others in the workplace.

Smaller companies, too, are establishing special days to dress formally. JobFig, a software company that predicts a job candidate's potential compatibility with a certain company, believes that Formal Fridays gives their informal office some cohesiveness and fosters productivity.

Every generation breaks new ground and establishes their signature image. GenY rejected the traditional formal workplace attire of previous generations, fighting for casual workplace attire. However, the popularity of Formal Friday events shows they want opportunities to showcase their best professional image – and that's great news! 

Business Dress

By Kathy Surace

Executive Summary:
As "casual Friday" reaches epidemic proportions, a new trend is taking hold.

Some (Unfortunately) Forgotten Rules >

Did you know that the first book of etiquette was written in Egypt around 2000BC? It was written on papyrus by a man called Ptahhotep. Along with the plow and the twelve month calendar, the Egyptians gave us the first known written rules of etiquette. The astonishing thing about this is that this papyrus is still preserved in the Bibliotheque Nationale in Paris, and is called the Prisse Papyrus. It is interesting to reflect that, over the eons, people have tried to codify the rules of proper behavior. Considering what is going on in the world today, we're not doing too great a job of it, but still we try!

Etiquette used to be considered the glue that bound society together. It helped family, friends, neighbors and colleagues to interact without causing offense, and hence, bad feelings. Many of these rules are disappearing in a world where such things are considered archaic and unnecessary. Here are some of them though that might assist you, especially the professional you, to negotiate your way in society today.

- Never borrow or discuss money, or brag about your possessions and their cost.
- Do not name drop, "When I was having dinner with Lady Spensalot..."
- Use discretion on the street – don't do anything to call attention to yourself.
- Do arrive on time – really, there's no such thing as "fashionably late."
- Do leave on time – not too early, not too late, and not too tipsy!!!
- Never leave before the guest of honor leaves.
- The previous rule is almost completely ignored today, but at least be aware of it. Take as your model the bride and groom, the governor, the President of the United States!
- Never ask for gifts. Oh, yes, I do include the gift registry here! That "option" is synonymous to asking for gifts.
- Don't forget your "thank you" note! Teach the children to write them, too.

And finally, a little lecture...

In days gone by, a man would always open a door for a woman. My son, (a career military officer) always opens car doors for his mother, his wife and his little daughter, and we love it! Some business women can take offense by this gesture. My advice to women in this situation is not to confuse good manners with chauvinism. Allow the door to be opened if offered, and enjoy the moment! 



Etiquette & Protocol

By Kathleen Harvey Harshberger

Executive Summary:
Etiquette and good taste never go out of style.

Tackling Tech Problems >

Small Business

By Samantha Steidle

Executive Summary:

Your computer, like your car, requires a certain amount of preventative maintenance.

Every small business owner knows the feeling when technology goes wrong: Panic! Thankfully, help is at hand. Paul Wellons, CEO and senior technician of AesirTech Consulting in Roanoke, Va., spoke with me recently about how to solve the most common technology problems.

Top 3 service calls

Wellons says there are three types of calls small business owners are likely to make about technology. Those calls are:

1. "Something came up on my screen, and I don't know what it is."
2. "My computer is slow."
3. "I can't turn my computer on."

Everyone can relate to these situations. Wellons advises people not to click on anything that pops up, if it's unfamiliar. If the pop-up begins to look as if it's "scanning" your computer, take action immediately. "The longer it runs the more damage it does," says Wellons. Try ALT F4, the Windows hotkey combination to close the active window.. If that works, run your anti-virus program. If it doesn't work, shut the computer down immediately and call your IT person.

You may have to push a button to be able to shut down.

To avoid having a slow computer, routine maintenance is important. You need to clean out temporary files and clear the cache frequently. Look for a free, well-rated product online to do this for you. CCleaner is a good one.

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It's important regularly to run programs for disk defragmentation, windows updates, and anti-virus scans. "You wouldn't not change your oil," says Wellons. You need to keep your computer running cleanly as well.

Be particular about solutions

Wellons advises small business owners to be particular about the anti-virus software solutions they choose. Two names in the industry are well known and trusted: Norton, also known as Symantec, and McAfee. Each runs up to 12 processes in the background on your computer.

Wellons recommends AVG anti-virus software, which can be purchased for network and single use. It has a free home version. While the other three programs have become "bloated" over the years, AVG is leaner, says Wellons. "Even so, no anti-virus is 100%, you can still get viruses," says Wellons.

As for those who can't turn on their computers, Wellons says it may be due to a variety of things. Sometimes, the solution is simple: Switch on your power strip or make sure the cord is firmly plugged in.

To keep your hard drive running for a long time, follow the tips above and learn how to avoid malicious sites and downloads. Some harmful websites, for example, are based on a misspelling of the site you were trying to reach. Some video content online can likewise harm your computer. Beware of anything sensational.

And remember, when technology problems arise that you can't solve, help is available. 

Samantha Steidle is a professor and consultant building entrepreneurial ecosystems and coworking spaces. Visit BusinessLoungeDevelopment.com to learn more about promoting entrepreneurship in your area.



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MEMBER FDIC



MemberOne volunteers from the Westlake branch



Among the activities, volunteers served area charities and picked up trash

Incorporating volunteerism in your company >

Executive Summary:

Member One recognizes that employee volunteerism benefits the community, the organization, and the employee's health.

By Laura Catherine Koss

Volunteer efforts do more than fulfill a social responsibility. Studies show that individuals who serve experience both mental and physical health benefits as well. When incorporated within the culture of a company, volunteerism holds the promise of inspiring employees, supporting the community, and dissolving separations among employees, individuals, and members of the public to promote a lasting sense of unified health, wealth, and goodness throughout the community. The organic growth of collective employee identity within the company's culture ignites a powerful competitive business advantage that even the most well-aimed corporate coercions cannot achieve.

Volunteering, as the team at Member One Federal Credit Union understands, is a significant part of the larger social responsibility businesses of today share. With an aggressive goal of logging 500 volunteer hours within a seven day period, a group of ambitious individuals within the not-for-profit organization distributed a simple e-mail challenge among members to "do something that makes a positive impact" in our community. And thus, Member One's "Week of Heroes" was born.

Expressed with a kind of infectious enthusiasm, Daniel Bliley, a sharp-minded marketing executive explains that with close to 200 employees, he wanted to really "stretch and sacrifice and see if we could go after something really special". Stretch and sacrifice they did, accumulating 641 volunteer hours within the allotted week of service. While any act of service or kindness is admirable, only those volunteer campaigns that allow individual autonomy tend to be as wildly successful as that of the Member One "Week of Heroes".

By incorporating volunteerism, companies provide employees an effective way to serve the very place in which they live and work. The benefits accrue to the employee and the organization, but most importantly, to the community. 



Heman A. Marshall III

Obamacare: There are no instant experts >

Executive Summary:

Even seasoned health care attorneys are working to understand the provisions and the penalties.

By Gene Marrano

There's already a cottage industry springing up around federal health care reform; witness the arrival of books like the *ObamaCare Survival Guide* by Nick Tate. Some of the 2700-page Affordable Health Care Act changes requiring businesses to offer health care coverage – or face a penalty – have been pushed back to 2015, allowing more time for a smoother transition.

Heman A. Marshall III, an attorney and principal with Woods Rogers in Roanoke, has spent more

than 30 years providing legal advice on health care issues to hospital systems, physicians, long-term care facilities and other providers in the region. Marshall has served as chair of the firm's Health Law Practice group since its inception and was the initial chairman of the Virginia Bar Association Health Law Section. He makes sure clients adhere to regulations regarding Medicare, Medicaid, HIPAA (privacy), fraud and abuse, etc.

So what does Obamacare mean for health care providers and businesses that will have to offer coverage to some of the 30 million uninsured? Marshall is still digesting the law and says some of the final outcomes for providers, health care plans, individuals and employers – unintended or not – may not be evident for a few years, perhaps until the final phase-in slated for 2016. "Fascinating," is how he puts it.

Delay of the so-called pay or play aspect of health care reform was "somewhat surprising... an interesting development," for Marshall, who has received a Governor's Award for his work

In Brief

- Name:** Heman Marshall III
- Business:** Attorney/principal with Woods Rogers in Roanoke. For more than a decade, Marshall has been listed by Best Lawyers in America for his expertise on health care issues. His early focus at Woods Rogers was on antitrust issues.
- Background:** University of Virginia graduate (1972) and a UVA law school alum (1975). Marshall has been a board member for the Taubman Museum of Art and the Roanoke Regional Chamber of Commerce.



Gene Marrano

with the Bradley Free [health care] Clinic capital campaign. Some components (i.e. insuring children up to age 26; compression of waiting periods) are already in place.

Employers with a certain number of full time workers (an average of 30 or more workers monthly, working more than 29 hours per week) who do not provide health care insurance will be subject to an excise tax, with collection monitored by the IRS. That aspect of health care reform has been delayed to 2015 so that reporting mechanisms and other requirements can be worked out. Marshall says the Internal Revenue Service was one of the first entities to ask for a delay in full-scale implementation.

"It sounds like a simple test," says Marshall of the criteria for determining what full time is – but employers immediately had a myriad of questions regarding scenarios that may or may not constitute full time employment. Workers who have to seek health care coverage elsewhere (from an exchange for example) will be eligible for a federal tax credit and other assistance.

"You either provide coverage as an employer or you pay this excise tax," says Marshall. A separate mandate on individuals requires them to keep coverage – or they will have to pay an excise tax as a penalty. His clients want to know how the Affordable Health Care Act will affect the business of health care delivery and how they will be impacted as employers themselves. "It's going to affect everybody. There's just so many moving parts right now." In any case Marshall is sure the industry will look "very different," in 5-7 years.

The latest round of health care reform, adds Marshall, is built on trends that began with the Clinton administration's attempt in the '90's to craft a national plan; provider consolidation and a more competitive environment resulted from that failure.

Clients like the idea of grabbing a share of the newly insured, notes Marshall – but also worry that there won't be enough physicians to go around. Insurance will be available from exchanges administered by states - or by the federal government if the states refuse to set up those pools.

Marshall is sure that the Affordable Health Care Act will change the delivery system. "If I could tell you how I'd retire tomorrow," he adds with a chuckle, "[but] all of the details are in the regulations." (*see cms.gov for more details on health care reform*) 



all photos: Tom Field

Eileen Lepro, CEO of New Horizons

Healthcare on the homefront >

Executive Summary:

For the ranks of uninsured there is hope on the Horizon.

By Jeanne Chitty

Imagine not being able to go to a doctor because you have no health insurance, despite the fact you may have a serious condition that needs immediate treatment.

Think about being unemployed for an extended period of time and having to forego getting your prescriptions filled due to astronomical costs of your medications.

What if you had just immigrated to the

US and you had to take your children to see a pediatrician without being able to speak English very well?

These distressing scenarios probably sound too familiar nowadays. Trembling on the cusp of Obamacare, Americans are facing a major healthcare crisis. The statistics paint a frightening picture: approximately 44 million people in our country are without health insurance and around 38 million are underinsured. There are about 72 million baby boomers about to enter their golden years who will face the issues of declining health within the next 10 years. The ranks of the 50 million Medicare and 67 million Medicaid recipients will swell significantly due to the aging of the population. The tsunami of concern about healthcare looms closer every day for patients and practitioners, made worse by the shadow of uncertainty that surrounds the regulations and timing of the incipient programs.

Despite these bewildering issues, people who lack health insurance and

have low incomes in the Roanoke area need not worry about getting the care that they need. Located on Melrose Avenue, New Horizons Healthcare is a community-based center for health services, education, and pharmacy products. New Horizons provides affordable and excellent healthcare that covers a broad spectrum of family medical services for people of diverse cultural backgrounds in the Roanoke community. New Horizons accepts most insurance plans, including Medicare, Medicaid, and FAMIS. For patients who meet the Federal Poverty Level guidelines the company has a sliding scale payment plan based upon income. New Horizons has its own lab, pharmacy, and an assistance program to aid patients in lowering the costs of their medications.

By organizing its services in a central setting, this “medical home,” as New Horizons has been called, offers ways to afford high-quality healthcare and avoid the necessity of emergency room visits. True to its roots in caring for the community, New Horizons focuses on preventive and holistic care for people of all ages, financial situations,

and ethnicities. Its staff respects the integral parts that spirituality, faith, tradition, and emotions play in the pathways to healing and wellness. New Horizons also provides patient education and partners with numerous community organizations to extend the range of healthcare services and options.

With a federal grant from the Department of Health and Human Services, the original New Horizons was incorporated in 1999 as the Kuumba Community Health and Wellness Center to improve the health conditions of the residents of northwest Roanoke. The Rev. Dr. William L. Lee, who led the facility’s first steering committee, chose the name “Kuumba,” a Swahili word meaning creativity, to embody New Horizons’ ingenuity in finding solutions to the community’s healthcare needs. The Loudon Avenue Christian Church, where Dr. Lee preached for 32 years, was the site of New Horizons initially. A year later the facility moved to another building on Melrose Avenue and began accepting patients officially for the first time in December 2000.





Seven years and thousands of patients later, New Horizons found a new home at Valley View Medical Center, thanks to the generosity of HCA LewisGale Medical Center. In 2010 a \$10.7 million Affordable Care Act grant was awarded to New Horizons, and construction began on it new, cutting-edge facility located at 3716 Melrose Avenue, on the very site of the original Kuumba Community Health and Wellness Center. Eileen Lepro, CEO of New Horizons, states, "We've made a full circle, coming back to our roots in the community that we are proud to serve."

The 32,000 square-foot two-story building features recycled building materials, automatic lighting sensors, solar panels, high efficiency windows, and a roof membrane that reduces heating and cooling costs. The interior space is designed with wide corridors, good signage, comfortable seating, and a cheerful mural in the children's waiting area. There is a large parking area at the rear of the building, bike racks to encourage exercise, and a bus stop right in front of the building.

At New Horizons patients can find doctors in the fields of internal medicine, family practice, and pediatrics, as well as a behavioral health practitioner and counselors. Parents find relief in being able to bring their entire family, including infants, young children, adolescents, and elders to the center for immunizations, checkups, sports and camp physicals, and treatments for chronic disease management. Several nurses speak Spanish and Vietnamese to make their patients'

experience easier and more comfortable. In addition, Commonwealth Catholic Charities assists New Horizons by offering translation services by phone.

Ms. Lepro remembers, "We started out with just two providers in the beginning, with a very small staff and no pharmacy. Now we have four physicians, four nurse practitioners, one physicians' assistant, and a pediatric physicians' assistant. Our staff has expanded to 30, and our pharmacy program has helped an increasing number of new patients with their medication costs." Electronic record-keeping has streamlined the information process for the medical staff, as well as for patients, who now have an online portal by which they can retrieve their test results and communicate with their clinic team. The New Horizons website and Facebook page feature all the latest healthcare updates.

One of the exciting programs that New Horizons has recently created with grants from Carilion and the United Way is called "Happy Healthy Cooks." Available now in five schools and the Head Start program, this series of one-hour cooking classes teaches children culinary skills using a plant-based curriculum centered on specific countries and enhanced by music from those countries. As the health of a nation starts with its youth, New Horizons and its partners are committed to teaching our children the correct way to eat.

Keeping their teeth in shape is another

priority at New Horizons. A complete, state-of-the-art dental clinic has been built within the new building, which will accommodate three dentists in eight operatories. Funding for the dental staff is currently underway, as well as for the expansion of the medical and pharmacy teams. Eileen Lepro mentions, "Other plans for developing the new building include using the community rooms for meetings and for a teaching kitchen, where educational events can be held."

The new facility is a fitting tribute to all of

the people who have worked so tirelessly for so many years to bring affordable, exceptional, and inclusive health services to the people of Roanoke and the surrounding areas. As a center for the community to find its needs satisfied in ways that hospitals cannot, New Horizons strengthens its ties to each individual and each family regardless of their economic status, insurance coverage, age, or cultural background. By broadening the services, programs, and products that it offers, New Horizons hopes to become a central focus from which health and wellness will unfold in each patient's life. 





Michael Miller

Tech Scoop

Somebody's Watching Me >

Executive Summary:

How much do you know about protecting your privacy? Probably less than you think.

By Michael Miller

Perhaps you remember this 2004 pop hit by Rockwell:

"I'm just an average man, with an average life. I work from nine to five; hey, I pay the price. All I want is to be left alone in my average home; But why do I always feel like I'm in the Twilight Zone, and I always feel like somebody's watching me. And I have no privacy."

Recently an obscure employee of a government

contractor decided to take the shortcut to fame and fortune by walking off with some classified information and then leaking it to the press. While the details of the intelligence gathering program he hacked and the impact on personal privacy are still not clear, I think it's important to discuss how the line between our private and public lives is continuing to be blurred by our voracious appetite for technology.

Did you know that you don't own your own image? It's true....sometimes. If you walk in a public place, I can take your photograph and I own that image, with or without your permission. I can make any journalistic use of it that I please, whether you like it or not. You surrendered any presumption of privacy when you placed yourself in a public venue.

Furthermore, if a crime is committed and the authorities believe that I have an image that may provide clues to solving the crime, my images are subject to subpoena. We recently saw an example of this when security cameras were used to identify suspects in the Boston Marathon bombing.

These instances of surveillance may seem perfectly reasonable, but what about your use of the phone and the internet?

In the old days of analog circuits and land lines, telephone conversations pretty much had to be physically tapped at the local level. The use of microwave towers made it possible to monitor large numbers of conversations at one time, and now digitization of the signals brings a new level of accessibility. As voice and data are increasingly treated equally and transmitted through mobile circuits, phone and internet signals are becoming indistinguishable.

Did you ever stop to think how that mapping program on your phone knows where you are? Or did you wonder why your cell phone conversations don't drop when you move from one cell tower to another?

It's because the technology has to know your location at all times. It's a built-in function not just of your smart phone, but of the entire communication network.

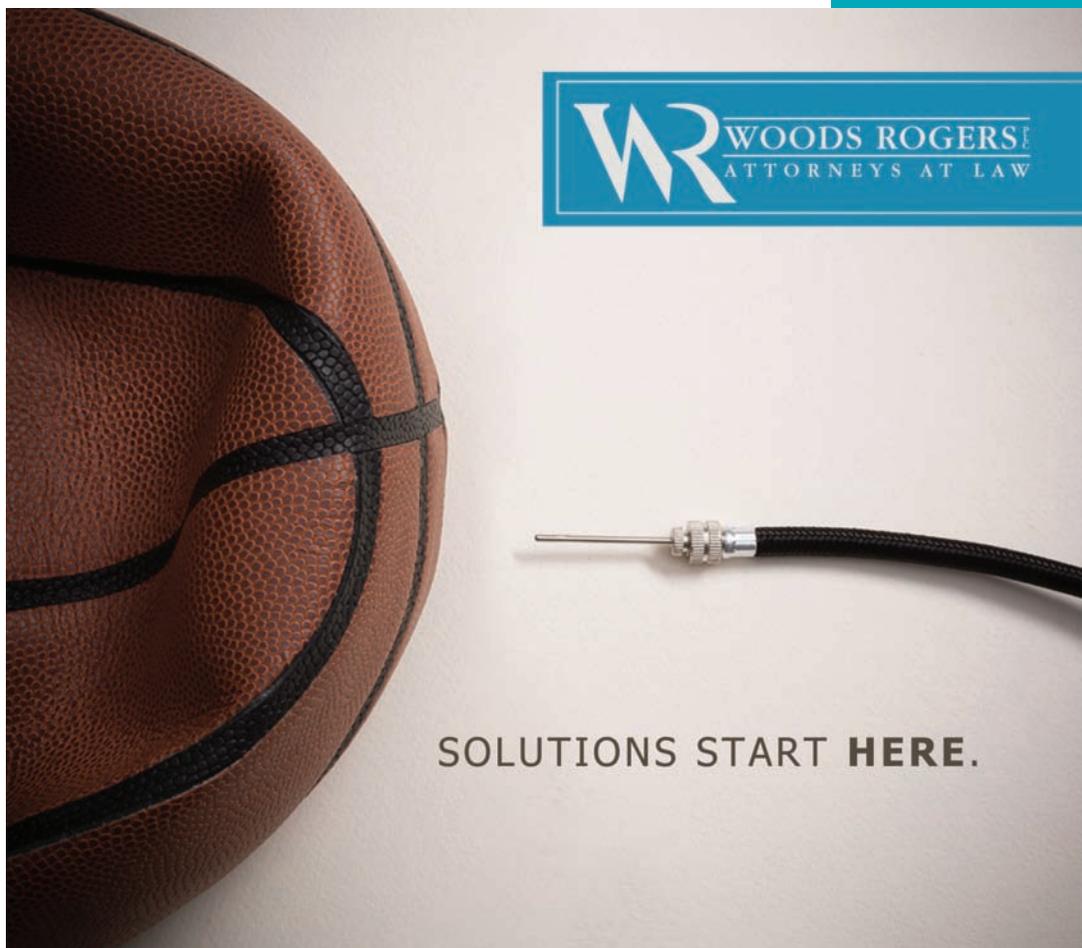
When you use your computer to access the public internet, and when you use that cell phone, you are in essence walking out in public. No matter what your provider says about maintaining the privacy of your data, the fact is you are voluntarily accessing public airwaves and if you are smart, you realize that you have placed your privacy at risk.

The government has been recording and monitoring telephone conversations for decades. They specifically look for certain keywords or patterns that might represent threatening behavior. Originally,

they were just monitoring international calls, under the assumption that the threat was coming from outside the borders. But today, it is impossible to localize the transmissions that way. Your data is broken up into tiny packets and sent out through servers all over the world before being reassembled on the other end of the line. So what exactly is internal and what is external?

I won't debate the rightness/wrongness or constitutionality of the government collecting data. But I will point out that when we use our technology, we give up some privacy, and there's nothing you can do about that.

Except maybe, to just put down the phone. 



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SOLUTIONS START **HERE.**



Randy Walker

John Nielsen (left) and Barry Ward on the Jefferson Street bridge, one of “The Bridges” in the redevelopment project along South Jefferson Street.

Barry Ward carries on the family trade >

Executive Summary:

Learning a business from the ground up is good experience, but so is learning at the knee of a family mentor.

By Randy Walker

Barry L. Ward Jr. learned the real estate trade the way a shoemaker or blacksmith learned his trade hundreds of years ago—from his father.

His business education started around age 13. “I was fortunate with my father

because he would bring me into meetings, and I would ride along in the car,” recalls Ward. “It’s what we talked about at the dinner table. I saw how it was worked and how you made a living and put deals together and got paid. I knew early on what I wanted to do. It was something my father and I could share with some enthusiasm, and I could take advantage of his wealth of knowledge.”

He met local “titans of real estate” like Elbert Waldron and Maury Strauss, and sat in on a meeting with Cabell Brand.

“Because of doing that since an early age, it was like I was predisposed to do it. It gave me the confidence to go talk to people and go do what I do.”

Ward’s father, Barry Ward Sr., died in 1999,

but Ward Jr. carries on the family's work. Previously with MKB (then known as Mastin, Kirkland, Bolling) and Poe & Cronk, Ward joined Cushman & Wakefield/Thalhimer as a vice president earlier this year.

John Nielsen, acting managing broker for Thalhimer's Roanoke office, says he hired Ward for his energy, enthusiasm, and "the amount of local contacts he's able to bring to the table."

For his part, Ward says that moving to Thalhimer, the state's leading commercial real estate firm, puts him in "a bigger fish pond."

Bob Coptly founded Coptly Commercial Real Estate in 1991. In 2009 he sold the business to Thalhimer, but remains with the company as a senior vice president. The Richmond-based real estate firm was founded a century ago by Morton G. Thalhimer.

In 2002, Thalhimer became a member of the Cushman & Wakefield Alliance. C&W is a privately-held commercial real estate services firm. Thalhimer remains privately held; employees own over 70 percent of the company under an employee stock ownership plan, according to Paula English, director of marketing and communications for C&W/Thalhimer.

In addition to its Richmond and Roanoke offices, Thalhimer has locations in Lynchburg, Virginia Beach, Newport News, Fredericksburg, and the Carolinas. Says Ward: "If one of my

clients needs something in North Carolina, I know there's a professional person on the other end that can handle that need."

Ward is willing to name some of the projects he has worked on in his career, such as the expansion of Corned Beef & Co., and the exit of Staples (now in Tanglewood Mall) from its former location on 419, but seems a little reluctant to blow his own horn.

"I work a little bit quieter. My job is simple in that I'm putting a buyer and a seller together. It's up to them to let the market know what's happened. I'm paid to match needs—we let the other parties talk about it."

Roger Neel, owner of Corned Beef & Co., is happy to talk. "Barry is very positive," he says. "If Barry's having a bad day, the world's having a bad day."

Neel employed Ward, then a college student, at Corned Beef's original location in the City Market Building. Now he looks to Ward for real estate advice. "That's the person I'm going to go to."

Except for four years at the University of Richmond and a few years in Richmond following college, Ward is a lifelong Roanoker. He graduated from Northside High School in 1985. He and his wife, Susan, an Anthem employee, live in Edgehill Estates, near Townside Festival Shopping Center. As to whether any of their three children will take up the family trade, he says, "the jury is still out on that." 

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Rachael Garrity

Kathy Jordan

They're on a roll.... a Barrel roll >

Executive Summary:

One local couple have put their experience and their passion to work in a whole new way.

By Rachael Garrity

There are lots of ways to retire, and for some of the New River Valley's citizens the preferred one is NOT to. Meet Bill Zuti

and Kathy Jordan, owners, operators and peripatetic purveyors of Barrel Cave Wines LLC. In business for slightly more than a year, the couple has found a way to indulge their interest in and enthusiasm for fine wine and at the same time capitalize on their professional experiences – his in exercise physiology for both large corporations and on the Radford University faculty, hers also at Radford in career services and experiential learning, as well as in human resources for large corporate entities, and now in consulting.

It all began some 15 years ago when Kathy met Nic DeWet, a South African vintner (the sixth generation in his family) and

wine distributor at a local Rotary Club wine tasting. Fascinated – years in career consulting already honing her curiosity – by how he had found his way to Southwest Virginia, she learned he had moved to Bluefield, WV, having met and married a local woman.

Fast forward to last year and a trip the couple took to Tuscany to enjoy the wine and cuisine for which that area of Italy has become so famous. Back home they received a call from DeWitt, whose success in distributing wines for the Kentucky Derby had lead him to decide to spin off the retail online distribution side of his business: would they like to take it over?

“We could never see ourselves choosing a life that doesn’t include something productive we can do each day,” Kathy explains. With Bill set to retire in the spring of this year from RU and her consulting work pleasantly brisk but not totally overwhelming, the time was right.

Last summer was devoted to getting the appropriate licenses, no simple procedure in Virginia when it comes to wine distribution. “A steep learning curve, you bet,” admits Bill, “beginning with a thick manual from the ABC that included such requirements as a defined site for inventory and shipping. Our home office wasn’t enough.”

Up and running by September, they headed into a brisk Christmas season with a business model that would make any promoter

of local business leap with joy.

- To control temperature variations that can spoil wine in transit, they opted for Styrofoam packaging provided by Radford’s RADVA Corporation.
- To build a competitive website (currently being updated to include YouTube tastings) they found young techies, locally based and eager to come on board.
- To jump start branding and marketing, they collaborated with bright, talented, eager professionals, also in the area.

The result? Current plans call for a wine and gourmet food store within the next six months, an answer, in part, to the enthusiastic responses of local customers. Regulations forbid the couple to sell wine without shipping it, so that’s how even Blacksburg, Radford, Christiansburg, and Pulaski customers get their wine.

The future? “There’s been a 31 percent growth in the wine business in the US in the last 10 years,” Zuti emphasizes. “The market is there, and just like any other business, the way you capture it is by working with good people who can build a solid sense of trust among current and potential customers. We *know* how fortunate we are to live here and have just that kind of employment base to pull from.” 

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Tom Field

Steve and Charlotte Pendleton

Caught in the collecting web >

Executive Summary:

If finding a milking bucket just like the one granddad had is on your bucket list, this is the place for you.

By Cathy Cooper

For many, retirement means packing the suitcases or the motor home and heading out for extended sightseeing trips, visits with relatives or checking some things off the bucket list. For others, it may be the search for the perfect bucket. More than a few local retirees are spending their long-awaited free time going to auctions, estate sales and other sales in search of additions to their personal collections or items to offer for resale in an antique mall or flea market.

Downtown Salem is home to one of the increasingly popular shopping locations

that are a combination of antiques, primitive furnishings, household items and sometimes, the “what the heck is that?” Charlotte’s Web on East Main Street is owned by Steve and Charlotte Pendleton (yes, there really is a Charlotte).

Steve retired after 25 years with the Roanoke City Police Department. Charlotte had worked at the venerated furniture store, Stephenson & Aldridge in Roanoke before leaving her job as a dispatcher with the Salem Police Department. They had long been collectors and started with a rented booth in another mall near their present location. When the owner of that mall moved on to another location Steve and Charlotte took over operation of the mall and two years later moved to the present location in the original Salem Kroger store building. In June they celebrated 10 years at that location.

Steve and Charlotte are often asked to determine the value of an item for a vendor or for someone who just wonders what mom’s bowl might be worth. They sometimes purchase the entire contents of an estate, or even whatever is left after the family has taken what they treasure. Some of the items

will find their way into Charlotte's Web while other items not suitable for the store are sold to other dealers.

In addition to renting spaces to 40 other vendors Steve and Charlotte have a large inventory of items they have collected for sale in several areas of the mall. Steve even has a booth filled with "guy stuff", think iron, heavy, industrial looking items.

The Pendletons and their tenant vendors offer a wide array of merchandise. Vintage clothing, jewelry, coins, and household items as well as fine antiques and beautiful clocks are available for purchase. The outdoor space offers garden and yard items such as swings, bird baths, and items that could be used as planters. Also outside is a covered area with more primitive items or items in need of repair or restoration. It's a wonderland for those whose passion is re-purposing vintage items.

Steve says shopper traffic has steadily increased over the years. He believes the sign they pay to have on I-81 is a magnet for tourists and antique dealers. "I think we draw a lot of business into downtown

Salem. People come here to shop and wind up going out to eat and shop in other stores in the area." Shopper demographics are all over the map. College students looking for vintage clothing, homeowners in need of just the right cabinet or table for their house, collectors hoping to add a found treasure, and often, browsers who come not looking for anything in particular but find something they just can't live without.

On a recent weekend a young couple who are planning their wedding came to the store searching for old windows and other rustic items they plan to use to decorate their outdoor venue. A young woman found just the right style and size table for her bedside. And soon, Roanoke College students and parents will be coming in to shop for desks, tables, chairs or lamps for the dorm room or apartment where the student will spend the school year.

So, whether you are searching for antiques, vintage accessories for a theme party outfit or that perfect old milking bucket, you're very likely to find it, and so much more at Charlotte's Web. 



Tom Field



Becky Hepler

Kevin Boyle

A new degree program in real estate >

Executive Summary:

Keeping education current and relevant is an ongoing project. To meet the challenge, Virginia Tech is offering its first interdisciplinary degree program.

By Becky Hepler

Sometimes the solution is reorganizing what you already have to meet newer needs. The best example of this upcycling is the new degree program in real estate at Virginia Tech, approved just this spring by the State Council of Higher Education for Virginia (SCHEV).

Combining courses from six different colleges, adding practicums and internships and calling on professionals in all the fields that encompass real estate development to act as visiting lecturers, the new degree will be one of Tech's first interdisciplinary programs and will give graduates the skills to help plan, execute and manage large-scale multi-use real estate development projects, among other things. The proposal to create the program submitted to SCHEV points out two major challenges facing the real estate industry - public confidence in the wake of the collapse of the real estate market and a

growing need for sustainable living and work spaces. "By 2050, we will have a projected 42 percent growth in population in the United States," says Kevin Boyle, formerly head of Tech's Agriculture and Applied Economics Department, now heading up the new real estate degree program. "Most of that growth will be in the mid-Atlantic area and our graduates will be ready to provide the spaces for them."

The colleges participating in this venture include the College of Agriculture and Life Sciences, College of Architecture and Urban Studies, Pamplin College of Business, College of Engineering, College of Liberal Arts and Human Sciences and the College of Natural Resources and Environment. "We took our model for this degree from Cornell University's graduate degree in real estate," says Boyle. "They draw from seven different colleges on their campus to create the degree."

Students will take an Introduction to Real Estate in their first year, which will outline the comprehensive nature of what they're studying. In subsequent years, the students will take courses from the six different colleges, such as finance and marketing from Business, architecture styles and history from Architecture, building construction classes from Engineering, environmental impacts from the College of Natural Resources and Environment. In their fourth year, students will work

collaboratively on a studio project, taking a design from conception through to sale, or studying a current project for the issues presented. "Team building and collaboration are so important because so much of the world works like that," said Boyle. "It's important our students have opportunities to learn those kinds of skills."

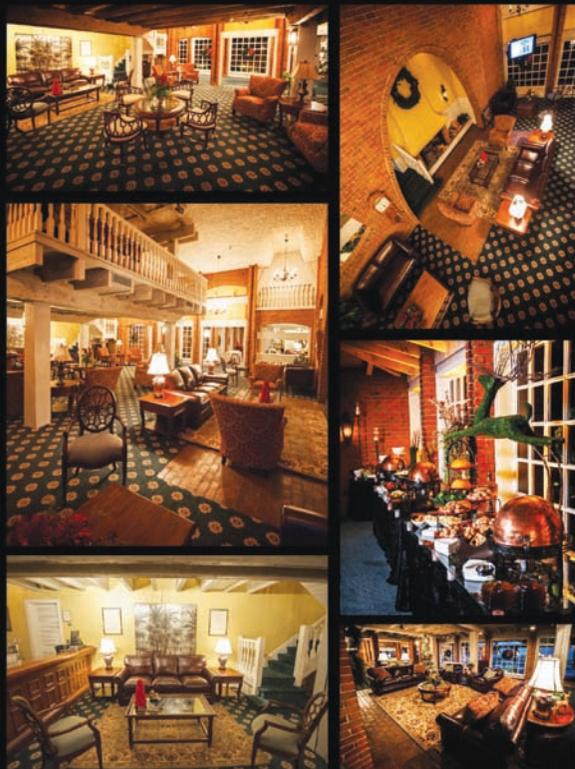
According to Boyle, tomorrow's real estate professionals will need to have a broad understanding of many fields, including environmental, financial, legal and social, in order to do the work and it is the intent of the program to supply that background. Boyle sees the most value coming to students doing a double major - real estate and something like civil engineering, building construction, finance or GIS (Geographical Information Services). For 80 percent of the students interested in the program, it is in its value as a double major in addition

to their original course of study.

In fact, the industry itself recognized the lack of trained workers and lobbied the school to create the program. "For an industry that is so widespread, the skilled candidates we needed just weren't out there," says PK Kamath, senior vice president at the Charlottesville office of CBRE, a nationwide real estate services company. "The new real estate program at Virginia Tech will save firms like mine time and money, while providing us with 'pre-qualified' candidates."

Boyle says that for a program only approved in May, there is already a great deal of interest. Twenty students who are majoring in another field have signed up to do a double major and already four freshman have joined the program. "It could easily grow to 200 graduates in a few years," he said. 

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Randy Walker

Executive director Alan Ronk and Foundation for Roanoke Valley have climbed a long way. From \$139 (dollars, not millions) in 1989, the foundation's assets have grown to over \$50 million.

Doing good, locally >

Executive Summary:

Western Virginia residents can start a charitable fund with as little as \$10,000, with the assistance of Foundation for Roanoke Valley.

By Randy Walker

To be a philanthropist in the Roanoke Valley, one needn't necessarily be wealthy or prominent.

Ben and Suzanne Bazak are schoolteachers who quietly put books into the homes of low-income families. Ben's passion for books started early. "That was a gift that our parents gave us. There were books in the home," he says. Later, as a math teacher at Patrick Henry High School and tutor at the West End Center, he realized that not all children were equally blessed.

When Bazak's father died, "we thought that would be a great way to honor him. We had invested in some stock and I just thought, why don't I cash that in and start a foundation."

A lawyer friend steered them to Foundation for Roanoke Valley, which helped them

start the Henry and Ethel Bazak Children's Book Fund in 1997.

The foundation hooked them up with the Child Health Investment Partnership of Roanoke Valley. Books selected by the Bazaks are delivered by CHIP counselors to low-income families with children age zero to two.

Not only do the books promote literacy, they facilitate bonding. "You can't read a book to an infant without cuddling them in your lap," he says.

The Bazak Fund is one of more than 200 funds administered by the foundation, which has gone about its good work for 25 years, matching donors with organizations and individuals that need help.

Community foundations began in 1914 and are publicly-supported, 501(c)(3) philanthropic organizations. Roanoke's foundation (www.foundationforroanokevalley.org) started in 1988. Melinda Chitwood of Brown Edwards is chair of the board of governors. Alan Ronk is executive director.

"Our focus is work with families and individuals to put in place perpetual funds that will benefit the community for generations to come," says Ronk. "We can fund virtually any part of the charitable spectrum, health and human

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Randy Walker

Roanoke Children's Theatre director Amanda Mansfield (right, with the cast of "Stuart Little") says about Foundation for Roanoke Valley: "They've done wonders for RCT."

services as well as arts and the environment."

The foundation has granted out probably close to \$27 million, and has \$70 million in estate commitments. In an average year, \$3 million is awarded, with scholarships accounting for 10 percent. Almost 1,000 grants and scholarships were awarded in fiscal 2012.

Why work through a foundation rather than starting your own charitable fund? "Community foundations offer significantly better tax benefits than private funds," says Ronk. "Community foundations do all the administrative work for the donor, and the individual has ongoing professional staff after their death to carry out the purpose of their fund." Funds can be endowed or non-endowed.

From unsung heroes like the Bazaks to names like Fralin, Boxley, Goodlatte, Agee, Fintel, Goode, Davidson and Krisch, the foundation offers a venue for citizens to serve and to give. When you look around the valley, it's not hard

to find evidence of their benevolent touch.

After the 2008 season, the Vinton Municipal Pool was in danger of closing. The foundation's Community Catalyst fund enabled the pool to hire interns. Along with support from several Vinton churches, the foundation was "really good for two years to help the pool get back on its feet," says Mary Beth Layman, Vinton's special programs director. "The public responded well and attendance went up significantly. It kept the pool open."

Another beneficiary of the foundation is the Roanoke Children's Theatre. The foundation supports RCT4TEENS, a program that presents dramas on topics relevant to adolescents such as cyberbullying, alcohol abuse, and teen depression. "They were able to match us up with a fund that helped underwrite student matinee attendance for Roanoke city and county public schools," says Amanda Mansfield, RCT director of development. "I can't really say enough about the foundation and its staff." 

Does health care reform allow people to keep their current health coverage?

Yes. Nothing in the new law requires individuals to terminate coverage that they had on the date the law was passed. However, due to new coverage requirements, the coverage provided under an individual's plan may change. Also, employers are not required to offer the same coverage in future years. If an employer's health plan existed on March 23, 2010, and the employer has not made certain changes to the plan, the plan may have grandfathered status. Grandfathered plans are subject to many, but not all, of the health care reform law's requirements.

Who is exempt from the individual mandate?

Certain individuals are exempt from the individual mandate. For example, you may be exempt from the penalty for not maintaining health coverage if you:

- Cannot afford coverage (that is, the required contribution for coverage would cost more than 8 percent of your household income)
- Have income below the federal income tax filing threshold
- Are not a citizen, national or lawfully present in the United States

Does the law affect health flexible spending accounts (FSAs), health reimbursement arrangements (HRAs) and health savings accounts (HSAs)?

As of Jan. 1, 2011, the costs of over-the-counter medications can be reimbursed under a health FSA, HRA or HSA only if the medications are purchased with a

doctor's prescription. This restriction does not apply to the purchase of insulin. Effective for 2013, there is an annual cap of \$2,500 on employee pre-tax contributions to health FSAs. (The health care reform law does not change the limit on dependent care accounts, which remains capped at \$5,000.) Also, if you are under age 65 and you withdraw money from your HSA for a purpose other than a qualified medical expense, you will be subject to an additional excise tax of 20 percent (up from 10 percent).

Can I get coverage for my pre-existing condition?

Health plans cannot deny benefits or limit coverage for a child under the age of 19 because the child has a pre-existing condition (that is, a health problem that developed before the child applied to join the plan). Effective for plan years beginning on and after Jan. 1, 2014, health plans cannot impose pre-existing condition exclusions on any enrollees. This applies to all non-grandfathered and grandfathered plans.

Prior to 2014, is there a special coverage option for individuals with pre-existing conditions?

The health care reform law created a federal pre-existing condition insurance plan (PCIP) for individuals with pre-existing conditions who had been uninsured for at least six months. This was a temporary program and, due to funding limitations, it stopped accepting new enrollment applications as of Feb. 16, 2013. However, beginning in 2014, health plans will not be able to impose pre-existing condition exclusions on any enrollees.

Are my health benefits subject to lifetime or annual limits?

The health care reform law prohibits

health plans from placing lifetime limits on most benefits. A lifetime limit is the dollar amount on what the plan would spend for your covered benefits during the entire time you were enrolled in the plan.

The law restricts the annual dollar limits that health plans can put on most covered benefits. For plan years starting on or after Sept. 23, 2012, but before Jan. 1, 2014, the restricted annual limit is \$2 million. Effective for plan years beginning on or after Jan. 1, 2014, no annual limits are allowed on most covered benefits.

Can my health plan or insurance company terminate my coverage if I get sick?

Health plans and insurance companies are prohibited from retroactively dropping, or rescinding, your coverage when you get sick. Also, your coverage cannot be retroactively canceled solely because you or your employer made an honest mistake on your insurance application. Rescissions of coverage are allowed only in cases of fraud or material misrepresentation. This rule applies to all non-grandfathered plans.

Does the health care reform law make insurance companies more accountable for how they spend premium dollars?

Health insurers must annually report on what percentage of premium dollars they spend on medical care, as opposed to profits, marketing and administrative expenses. You can see that information online and may be entitled to a rebate if your plan spent too much on overhead and profits. Health insurers must also post information about some rate increases along with a justification for them.

This information is available at: www.healthcare.gov.



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Soul Business >

Nobody talks about souls. Well, maybe in church the idea is brought up—in some denominations more than others. But the notion of souls in everyday conversation? Not so much. And to speak of souls in a business context—well that's just nonsensical. Unless you're in a head shop or stocking up on supplies for your commune, you're better off avoiding any wacko who crosses that line of your personal space and tries to engage you in anything beyond the practical transaction at hand.

Can you imagine a bank teller pausing as she's preparing your receipt so she can tell you she senses your anxiety is high, and is therefore concerned for your well-being? "Mind your own business," you might reply.

That's not what usually happens.

In our nation of the all too easily offended we don't need more touchy-feely. But a little attention and empathy for others goes a long way. A tad more compassion and do unto others as you'd have them do unto you makes a world of difference.

Watch what happens when that happens.

A technician fixes some uncooperative feature on your mobile phone. Even though he's dealt with far more serious issues all day long, he acknowledges how frustrating this hardship must have been for you.

You discover you're going to need glasses or an increase in the strength of your prescription. Instead of scribbling off the prescription and sending you on your way, the doctor understands that to you, this is a big deal. He reassures you and give your helpful tips on how best to handle the adjustment, even though his patient right before you has descended to a state of legally blind.

Can you imagine such responses?

I've seen a clerk behind a counter who was genuinely concerned for a customer. I've seen a professional set aside his call of duty and matter-of-factness to spend a little more time with a needy client. And I've seen a minimum wage server diffuse an angry or unforgiving patron.

All of this outreach in moments where such a demonstration might be the very last thing one wants to do.

It's a refreshing sight.

More importantly, it uplifts the soul. 

On Tap from the Pub

By Tom Field

Executive Summary:
Rethinking that whole 'it's nothing personal—it's just business' line

The Unfairness of Showrooming >

The current environment where on-line retailers are not collecting state sales tax is hurting our localities. The Market Place Fairness Act is legislation that will correct the problem and help to grow our economy. Currently, brick and mortar retailers are at a competitive disadvantage, individual states and localities are being denied tax revenue and consumers are being taxed in other ways in order to make up for lost revenues.

Our government needs to pass the legislation in order to level the playing field between out of state on-line retailers, and traditional brick and mortar merchants. On-line retailers are selling the same products to consumers with an automatic discount by not collecting sales tax and returning the revenue to individual states. In Virginia that discount is almost 6%.

I get frustrated when I hear or read articles from opponents of the legislation referring to the Market Place Fairness Act legislation as creating a new tax or taxing the internet. This is simply not the case. This is not a new tax, it is revenue that up to this point has simply not been collected. This legislation allows for the collection of the sales tax at the point of sale.

Currently, it is the responsibility of the purchaser to calculate and pay the sales tax to the state and purchasers are supposed to be sending in the payments, which more often than not isn't the case. The Commonwealth of Virginia lost \$207 million dollars in uncollected sales tax revenue in 2012. This uncollected tax revenue is essential to fund improvements in transportation and education.

I understand that if this tax revenue continues to go uncollected and the Market Place Fairness Act is not passed, The Commonwealth of Virginia will see increases in the gasoline tax. When the Market Place Fairness Act is passed some states even report that they will use the opportunity to reduce the personal income tax rates.

Merchants have long been comfortable with healthy competition. They have continued to relocate, advertise and offer special services in an effort to attract customers. Local stores are best for the economy, they add to the vitality of our communities, provide stronger customer service, and you can discuss your purchase with an informed salesperson.

Brick and mortar stores give you the ability to actually touch the product, they pay rent, they pay real estate taxes, they hire workers. When on-line retailers do not collect state sales tax, it encourages purchasers to browse a store, ask questions and then go home and order the product online. This shopping pattern has given rise to a new industry term called "showrooming". Purchasers are browsing the aisles,



Randy Walker

Barry Ward

Guest Commentary

By Barry Ward

Executive Summary:

Do you shop in stores then order online? It's time to rethink that purchasing method.

asking questions, and then taking their smartphones out and snapping a picture of the barcode. Instantly, they find a retailer selling the same product without collecting the sales tax. I can only imagine the frustration a merchant feels when they watch that customer complete their purchase...in the parking lot.

Author B. Laffer is an American economist who gained attention while working as a member of Ronald Reagan's Economic

Policy Board and has studied the issue. He has written that allowing states to collect sales taxes on on-line purchases will produce over 1.5 million new jobs and a \$563 billion boost in GDP.

The Marketplace Fairness act is important legislation that needs to be passed in order to improve our economy. This issue affects everyone. I encourage anyone with an interest in this issue to read information posted at www.21stcenturyretail.org. 

“ ”

...at least now we have a term for the spread of cheap and flimsy clothing

— Page 22

So much more.

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- > Virginia Tech President Steger Resigns
- > Lorton Retires from Carilion; Halliwill New CFO
- > Dual Winners in VTK Tech Transfer Challenge
- > Advance Auto Shuffles, Eliminates Executive Chairs
- > Interactive Achievement Gets Cash Infusion
- > Ground Broken for West End Center Project
- > Startup Business Workshop in Roanoke March 29
- > Red Sun Farms Bringing Jobs to Pulaski
- > Locking Down the Cell in Roanoke
- > Virginia Tech Climbing the Rankings Ladder

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- > A Broadband Step Forward for Roanoke Valley
- > Carilion Rolls Out (Stair) Wellness Campaign
- > New Dentists Office Features Green Technology
- > Girl Scouts Head New CEO of RVSPCA
- > David Bandy New President at Spectrum

and much more (of course; hence, the name)

Letters

Interesting Area

This is a great place to find local business and interesting articles in the Roanoke Valley and surrounding areas. It is the number one source for issues involving business and the people who run them. I highly recommend Valley Business FRONT.

RR

Facebook posting

Lean In

Nice article in Valley Business FRONT (Small Business column; July 2013) on Lean startups, Samantha Steidle!

LC

Facebook posting

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

““

It gave me the confidence to go talk to people and go do what I do

— Page 36

““

Volunteerism holds the promise of inspiring employees

— Page 27

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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 150-word 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



In Defense of Our Liberties

For those fully committed to the defense of our fundamental liberties, or those who are just casual observers of the debate, I urge you to read, *Disarming America: The Effort to Redefine the Second Amendment*. Lenden Eakin's e-book provides the constitutional basis for the right to own an AR-15. I was informed and found the presentation of the arguments to be very readable.

Some think of the debate over the meaning and intent of the 2nd Amendment to the US Constitution as an issue of core individual rights. Others have difficulty understanding the relevance of the words of our founders in today's society.

Mr. Eakin, a firearms law attorney and firearms expert, presents a factual exploration of how efforts to ban certain firearms contradict our Constitutional protections. Readers will gain insight into the case law that reinforces our right to bear arms, and what that means.

In summary, *Disarming America*, will provide with you with facts, an historical understanding of firearm laws and how this debate touches on what it means to be an American.

—Jim DiVirgilio

Tonight's Special: Snapper

Do you like snarky, snappy, salty with a good dash of sinister? Then you'll love what's on this little Dutch menu from Herman Koch's *The Dinner* (Hogarth; 2012 translated

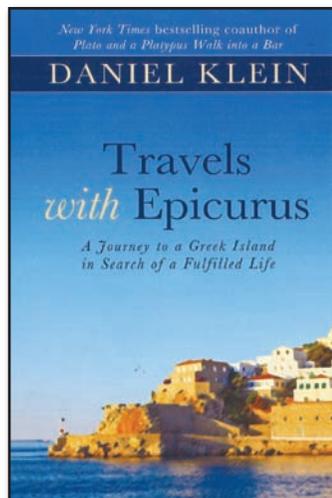
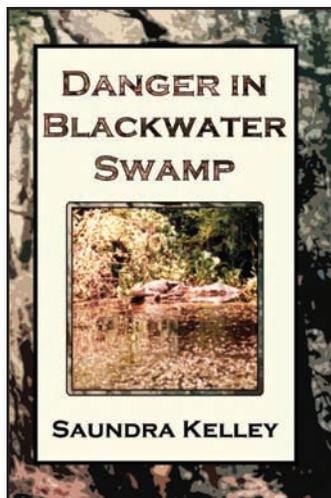
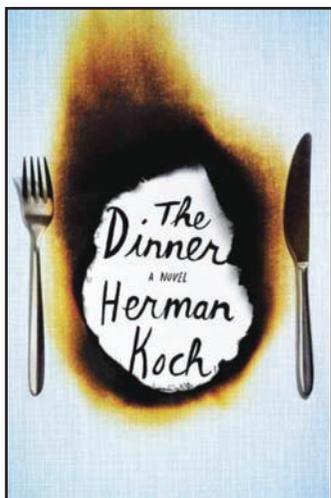
version). As mesmerizing an internal dialogue as you'll find anywhere, the first person narrator reels you in from the beginning as you laugh along with his sarcastic observations as he, his wife, brother and sister-in-law meet for dinner at a swanky restaurant in Amsterdam. After your apertif though, the light quickly fades to dark, and suddenly you realize your evening is not so much fun anymore, and it's not likely to get any better. Your dinner turns into more of an inquisition, and you've got to deal with your teenage kids and a very real life-altering threat. *Dinner* is a single perspective; you're in Paul's mind (one with a serious mental disorder it turns out), and even with just one point of view, you're not sure how "you" will react. In a sense, the reader has been set up. Are the build-ups of anger and violent outbursts completely real—or just imagined?

An overwhelming theme in this book can only be described as animal behavior. How far will you go to protect your own? From your apertif to digestif, this meal doesn't end on a sweet note as your first animalistic response to being threatened is to snap back. A rather brilliant study of mental processing, I especially liked Koch's ability to internalize and absorb.

—Tom Field

As Scary as the Black Lagoon

People who grow up around mountains in Appalachia understand strong attachment to place. They may be surprised to know that some Floridians are equally passionate about swamps. Many scenes in *Danger in*



Blackwater Swamp (Southern Yellow Pine Publishing) are set in beastly hot snake and alligator infested landscapes, but author Sandra Kelley's love for the locale shines through. Mosquitoes be damned. Kelley is a north Floridian with a several-generation pedigree, and for her there is only beauty as golden light shifts on marsh grasses, and streams darken and disappear under tunneled canopies formed by water tupelo, black gum and water willow.

All of this provides the backdrop for a tale of love and revenge as anthropologist BJ Hathaway inherits an old house on the St. Mark's River and an ecological restoration project. Two men from her past resurface, one with murderous intent. Hathaway's stubbornness puts her in harm's way, but she never completely loses her wits. Her presence of mind comes in handy when she faces a confinement that would have challenged Houdini. Kelley is a poet and storyteller whose first book (nonfiction) focused on Appalachian storytellers. A storyteller herself now based in the tale-telling countryside of East Tennessee, Kelley knows how to paint a villain and produce a page-turner.

—Andrea Brunais

An Alternate Pursuit

In a nutshell, Daniel Klein tells us Greek philosopher Epicurus believes "the happiest life is free from self-imposed demands of commerce and politics." Appreciate the here and now, celebrate beauty, strive for nothing, enjoy simple pleasures, have companions,

bathe yourself in happiness—guilt free.

If you're inspired by business success books, motivational seminars, expert advice on professional and personal empowerment, Klein's *Travels with Epicurus* (Penguin Book; 2013) will leave you scratching your head. Heck, if you harbor any admiration for Protestant work ethic, the book could assault your sense of a proper worldview. Where is the productivity, responsibility, obligation, service and contribution to society, community, your fellow man? However, I hear Klein's voice differently. If his notion of good living irritates you to the extreme, you may be wound a little too tightly. Fulfillment requires balance (a point made in the book), and I'm convinced our "travel guide's" observations prove you can't really sustain the Epicurean model for an entire life. In fact, the man couldn't even be on this Greek Isle, relaxing and waxing philosophic had he not worked and earned the spot, at least to some degree.

In essence, the irony is, *Travels* is for people who have earned it (though I'm pretty certain Klein would say everybody deserves it). I think it's probably about the most beautifully written story for the retired soul who sees little value in working yourself to death until the day you die.

—Tom Field

(**The reviewers:** Jim DiVirgilio is retired from a career in health care financing and resides in Salem; Andrea Brunais, author of the novel *Night of the Litani*, lives in Blacksburg; Tom Field is publisher of FRONT)



Bride's Side >

The **NRV Bridals & Events** networking group met at Smithfield Plantation (on the Virginia Tech campus) July 8. The group supports businesses that serve weddings and special events, and also sponsors "Make A Wedding Wish Come True" as in this reception, which recognized its contributed production for a July 21 wedding.



Look & Listen >

Salem's annual **Art & Jazz** was held July 20 at Longwood Park. The event featured a long lineup of area musicians, an art exhibit and, according to organizers, record attendance.



Building Body >

The **Blue Ridge Fitness Festival** was held July 20 at Tanglewood Mall in Roanoke. Vendors and services from massage therapists to chiropractors to nutritional supplements to fitness centers and workout gear were on display, along with exercise demonstrations and bodybuilding shows.



HOG Heaven >

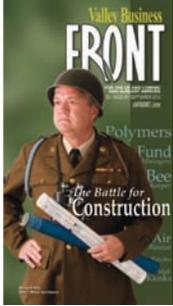
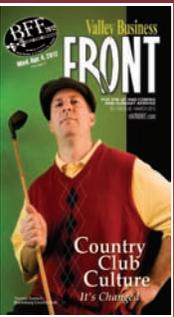
The **Virginia State Rally of the Harley Owners Group** for motorcycle enthusiasts was held at Holiday Inn Roanoke - Valley View, June 27–29. Rally coordinator Jo Ann Emmons said the annual rally was the busiest ever, with people still calling during the event, trying to get in. In addition to rides, shows and activities, vendors packed around the hotel, including **Chris Strickland**, representing Bling Rider of Titusville, FL.

Biking in Botetourt >

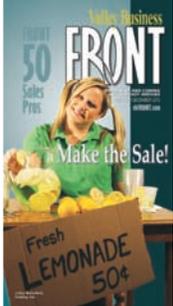
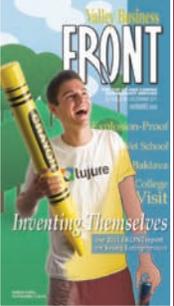
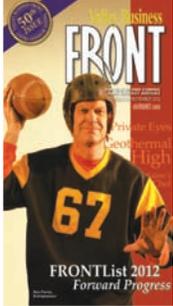
The annual bicycling adventure tour **Bike Virginia 2013** passed through Botetourt County, June 24–26. This year's route featured the corridor between Buena Vista, Lexington, Botetourt, and Roanoke. The six day event offered routes ranging from 1–10 in difficulty for both first time and experienced riders.



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Our Rich Quilt of Immigrants >

By Anne Piedmont

They may be our neighbors, our co-workers, our professors, our friends. They are foreign-born residents of the Roanoke and New River Valleys, and they make up a 3.9 percent of our total population. The percentage (4.5%) is

higher in the Blacksburg Metropolitan Statistical Area, home to two large universities, than in the Roanoke MSA (3.6%).

Reflecting national trends, the greatest numbers of foreign-born immigrants in the region come from Asia and the Americas. The majority in the New River Valley was born in Asia, while the largest percentage in the Roanoke Valley, from the Americas. Less than one percent was born in the Oceania region (Australia and New Zealand).

	Blacksburg MSA		Roanoke MSA		Combined Region	
Total Foreign Born	7,235		11,213		18,448	
Europe	1,391	19.2%	2,393	21.3%	3,784	20.5%
Asia	3,908	54.0%	3,569	31.8%	7,477	40.5%
Africa	686	9.5%	669	5.9%	1,355	7.4%
Americas	1,230	17.0%	4,493	40.1%	5,723	31.0%

Within the broad continental categories, the numbers of foreign born immigrants likely tell the stories of people seeking education, economic opportunity and refuge from war. The Roanoke MSA is home to large numbers residents born in Bosnia and Herzegovina, Viet Nam and Haiti.

	Blacksburg MSA		Roanoke MSA		Combined Region	
		% of Eur.		% of Eur.		% of Eur.
Germany	319	22.9%	506	21.1%	825	21.8%
United Kingdom	149	10.7%	466	19.5%	615	16.3%
Bosnia	16	1.2%	468	19.6%	484	12.8%
		% of Asia		% of Asia		% of Asia
China	1,211	30.9%	604	16.9%	1,815	24.3%
India	560	14.3%	645	18.1%	1,205	16.1%
Korea	565	14.5%	344	9.6%	909	12.2%
Viet Nam	129	3.3%	673	18.8%	802	10.7%
		% of Africa		% of Africa		% of Africa
Egypt	269	39.2%	157	23.5%	426	31.4%
South Africa	26	3.8%	145	21.6%	171	12.6%
		% of Amer.		% of Amer.		% of Amer.
Mexico	360	29.3%	1,297	28.8%	1,657	28.9%
Haiti	0	0.0%	565	12.6%	565	9.8%
Canada	139	11.3%	377	8.4%	516	9.0%

Is it any wonder why Local Colors is one of the region's most popular events?



Julie Wheeler: "It's been a great position."

the foundation for customer service.

Personal Background

Mrs. Wheeler grew up in Charleston, WV before moving to Lynchburg at the age of 11. A graduate of E.C. Glass High School, Julie stayed close to home, attending Lynchburg College to earn her degree in accounting before becoming a CPA.

For the next 15 years, Julie worked in both the public and private accounting fields, working for businesses such as MW Windows out of Rocky Mount and Babcock & Wilcox in both Dallas and Lynchburg.

Service with a Smile >

Executive Summary:

Better Business Bureau's Julie Wheeler ensures consumer trust in the marketplace.

By Whitney Puckett

You might expect Julie Wheeler to be the stereotypical, all business, no nonsense, tough-as-nails executive. This, after all, is a woman who is in charge of a corporation that serves more than 2,000 clients, fields approximately 3,300 consumer complaints each year, and maintains a dynamic web presence through their website and multiple social media outlets.

But the first thing one notices is her warm smile and welcoming handshake. Framed pre-school artwork by her children decorates her office walls.

You're very much at ease with the CEO and President of the Western Virginia Better Business Bureau. But it's her unique talent for hardline business management coupled with a passion for business ethics that provides

It wasn't until she was on maternity leave with her first child that Julie had the opportunity to apply for the BBB Presidency. The former president of the WVBBB was retiring, and Julie's husband, a board member at the time, encouraged her to submit her resume for consideration.

"And I just looked at him and said, 'They are not going to hire a 'bean-counter' for this job!'" she chuckles.

However, after under-going what she describes as the "toughest interview I had ever had in my career," the search committee, made up of seven past board presidents, decided to take a chance on the seasoned accountant and young mother.

"And the rest," she says, "is history."

The search committee's bet paid off, and for the last fifteen years, Julie has successfully led the Western Virginia Better Business Bureau as their CEO and President, with the number of BBB members doubling to over 2,000 businesses in that time.

A Day in the Life of a CEO

Just like any other successful business executive, Julie's time is largely devoted

to being the public face of this private institution. When asked what a typical day is like for her, she responded, "That's the great thing about this position, there is no typical day here."

Despite the packed schedule of interviews, speeches, meetings, and press releases that comes with the job, Julie still manages to have a life outside of the office. This former president and active member of the Jr. League is also involved in the American Institute of Certified Public Accountants.

Additionally, her passion for business ethics and reliability is shared only with her passion for her husband and two children. When asked what she does with her free time, she describes her life outside of work as driven largely by sporting events and homework.

"Keeping up with the two teenagers is pretty much a fulltime job!" she declares with a smile. However, she does enjoy reading and cooking when the opportunity presents itself.

The Secret to Success

In the past, nothing at the BBB was automated; nothing was online. One of the biggest changes that have happened to the company as a result of Mrs. Wheeler's stewardship is the incorporating of technology in all facets of the BBB's business plan.

"Technology has been the biggest shift and change that we've seen...Customers can do so much homework. That's why it is so important that you maintain your reputation and take care of your customers," she advises.

The move made towards a paperless system and significant web presence not only saves in customer service time but also provides a greater value for BBB members who rely on their BBB rating and referrals to drive customer leads. The average consumer can easily use the BBB website to research top-rated local and national businesses, read reviews, and even visit pages that the BBB hosts for small businesses who do not yet have a web presence of their own. Additionally, the use of social media allows the BBB and their members a broader exposure to potential customers who are increasingly looking for more reliability.

"Our goal is to be here for potential customers

In Brief

Name:	Julie Wheeler
Age:	50
Business:	BBB of Western Virginia
Location:	Roanoke
Family:	Husband and Two Children – 15 daughter; 14 son
Background:	EC Glass High School; Lynchburg College – Degree in Accounting; CPA. 15 years with the BBB. Public accounting 2 years; industry MW Windows 11 ½; Babcock & Wilcox - 3 years

to call or check our website and look at businesses. They can find out what our rating is. They can find out whether they are accredited or not. So there's an extra level of trust...and in this day and time, we all want to make sure that our money is spent well."

Taking Stock

Fifteen years ago, this self-described "bean counter" couldn't imagine herself as the Chief Executive Officer for the WVBBB. However, whatever doubts she previously had about her suitability for the job have been wiped away in that time.

"It's been a great position because I have grown personally...using different skill sets that I didn't know that I had and developing them, as well as having the opportunity to work for this great organization and to grow it in my time here."

With customer complaints increasing nearly 15% in a year and consumer confidence in businesses continuing to drop, being able to trust the contractor, mechanic, or car dealer you've hired is not just important anymore; it's essential.

The BBB and Julie Wheeler are here to ensure that fairness and ethical dealings are the business standard throughout Western Virginia. For Julie, it all comes down to a simple commitment. "We are here to make the marketplace fair and equitable for everybody." And, of course, she does it all with a smile. 

Career FRONT

FINANCIAL FRONT

Daniel Bliley has been promoted to vice president of marketing and member strategy for Member One Federal Credit Union. The organization also announced the following promotions:

Tara Lilly Slusser, marketing supervisor; **Letitia Nodes**, member segmentation analyst; and **Amber Bulson**, assistant vice president of accounting.

Shenandoah Life Insurance Co. has named **Paul Mistretta** president and chief executive officer of the company. Mr. Mistretta will also serve as president of Shenandoah Life's parent company, Prosperity Life Insurance Group, LLC.

Freedom First Credit Union has named **Michael Horan** as vice president of commercial lending.

Jennifer Kirschenman has been promoted to vice president of operations at National Bank and will oversee internal operations from the Hethwood office in Blacksburg.

Pamela Sowers has joined First Bank of Virginia in Christiansburg as head teller.

LEGAL FRONT



Osborne

Lee Osborne of Woods Rogers PLC recently was selected Virginia state chair of the American College of Trust and Estate Counsel (ACTEC), a non-profit association of lawyers that recognizes individual attorneys for distinguished contributions to the practice of estate planning, probate and trust law.

The 4th Circuit Court of Appeals has appointed **Paul Black** of Spilman Thomas & Battle as a US Bankruptcy Court judge for the Western District of Virginia.



Thompson

LeClairRyan is pleased to announce **Lori D. Thompson**, a shareholder resident in the firm's Roanoke office, is one of two attorneys named "Local Bar Leader of the Year" by the Virginia State Bar's Conference of Local

Bar Associations.

The Roanoke Bar Association has elected new officers. They are: **Stephen Lemon**, president; **Richard Maxwell**, president-elect; **Thomas Miller**, past president; **Joseph Mott**, secretary/treasurer; and **Heather Ferguson, Powell Leitch, and Patrick Kenney**, directors.

WELLNESS FRONT

Dr. Aubrey Knight has been named associate dean for student affairs at Virginia Tech Carilion School of Medicine. **Dr. Tracey Criss** has been named assistant dean for clinical sciences for the clinical years at the school.

Carilion Clinic Hospice has named **Dr. Linda Beahm** and **Dr. Tina Smusz** as clinical directors.



Thomas

William D. Thomas II, D.O. has been named a Sports Medicine Fellow at the Edward Via College of Osteopathic Medicine – Virginia Campus in Blacksburg.

Dr. Anna Roberts has joined Cook Family Dentistry in Blacksburg.

The Graduate Medical Education Program at LewisGale Hospital in Montgomery County has appointed **William Cox**, D.O. and **Amy Doolan**, D.O. to program directors of the internal medicine residency.

TECH/INDSTRY FRONT

Phillip Molaro has joined SiteVision as senior web developer.



Anbil

CMR Institute, the leading provider of non-brand related education for biopharmaceutical, medical device, diagnostics, and life science professionals, has announced that **Partha Anbil** has been elected to CMR Institute's Board of Directors.

DEVELOPMENT FRONT

McLeod Enterprises, LLP has announced the following appointments; **Mason McLeod** has been named director of



McLeod

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.



Dooley



Kincaid

2012 has assumed the role of president and chief operating officer.

Blair Lawton, Robert Kincaid, and Heather Nipper have joined Long & Foster as agents.



Dehne



Lawton



Nipper

Roger Royal has been appointment general manager at the Salem and Staunton branches of Rish Equipment Company.

Ms. Justiss will be responsible for the strategic leadership of all aspects of Advance's Information Technology (IT) area. The company also announced the promotion of **Jon Dehne** to senior vice president, market availability, inventory management and merchandise operations.

Audra Norris has been hired by Beliveau

land development and **Amanda Dooley** has been named director of financial management of real estate entities.

Harry "Buck" Hunt IV has been appointed chief executive officer

and vice chairman of the HHHunt Corp. **David Hubble** has been promoted to vice president of finance and accounting. **Dan Schmitt**, who joined the company in June,

RETAIL/SERVICE FRONT

Advance Auto Parts, Inc. (NYSE: AAP) has announced the appointment of **Donna Justiss** as senior vice president, chief information officer.

Read the FRONT online

vbFRONT.com

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

Career FRONT

Estate Winery as a marketing and public relations associate.

Dorothy Egger, owner of Mad Dog, a clothing, accessories and home décor shop in Blacksburg has announced that the store will remain open for at least another year. Egger had previously planned to close, but reconsidered after hearing from so many of her customers.

Whitley's Peanut Factory has named **Paul Oh** to the position of director of international sales.

EDUCATION FRONT

The Roanoke campus of American National University has named **Ronald Bradbury** as campus director.

HoneyTree Early Learning Centers announced that **Brittany Madonna** has been named Marketing Director



Madonna



Underwood

and **Leanne Underwood** has been promoted to Assistant Director of HoneyTree's Oak Grove and McVitty Centers.



Kennedy

Kimberly Kennedy has been promoted to assistant director of education for

Sylvan Learning Center of Roanoke.

Emory & Henry College announced the following staff additions: **Kamran Tavakol** as the director of the Doctor of Physical Therapy Program; and **Larry Foster** in the Office of Institutional Advancement.

The Virginia Academy of Physician Assistants (VAPA) has chosen **Caroline Pilgrim**, '13, a current student in the JCHS Physician Assistant (PA) Program as its Student of the Year for 2013.

Longtime Virginia Tech employee, **Lawrence Sewell**, has received the Governor's Award for Innovation. Sewell was honored for his work in designing and constructing the core service systems at the Math Emporium

CULTURE FRONT

The Board of Directors of the Blacksburg



Morgan

Museum and Cultural Foundation have announced the appointment of **Rhonda Morgan** as Executive Director.

The National Alumni and Development Association has awarded **Jim and Janet Johnson** the Ruby C. McSwain outstanding philanthropist award

OTHER FRONTS

Balzer and Associates has announced that **Ryan McCarren** has joined the firm as a structural engineer.

Fiberon has hired **William Currie** as a product specialist.



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PROCEEDS BENEFIT



Lindsey Anderson has joined the First Alert weather team at WDBJ, the local CBS affiliate. Also joining the station is **Brad Zahar**, sports reporter, **Cameron May**, sales assistant, and **Samantha Torre**, digital account executive. The station also announced the following changes: **Andy May** has been named account executive and **Kim Sokolik** moved to programming and promotions.

AAF Roanoke advertising organization has announced its new 2013-14 board: **Tom Field**, president; **Matt Brown**, VP and public service; **Chris**

Dodd, VA governor and government relations; **Colleen Dresser**, treasurer; **Stefanie Brown**, communications; **John Cornthwait**, digital media; **Amber Hazelwood**, programs; **Kym Davis**, awards (ADDY); **Jarett Henshaw**, membership; **Jamal Millner**, diversity; **Liz Munn-Lively**, fundraising (Media Auction); **Leigh Anne Kelley**, secretary and club achievement. Club photographer is **Bill Mahone**. The Ad 2 Roanoke board includes: **Caitlin Mitchell**, president; **Hillary Pitts**, VP and communications; **Katie McGuire**, secretary; **Monica Jones**,

programs; **Kirsten Thieman** and **Ashley Anthony**, membership; **Aaron McDowell**, awards (ADDY); **Monica Fritz**, internships.

The Botetourt County Chamber of Commerce announces its officers and directors for 2013-2014. Officers: President – **Scott Winter**, Winter's Mini Storage; First Vice President – **Pete Pearl**, Sands Anderson PC; Second Vice President – **Dan Babish**, Roanoke Cement Company; Past President – **Travis Jones**, New York Life Securities; Secretary/ Treasurer - **Dan Naff**, Botetourt Chamber Executive Director.

Directors: **Anita Arnold**, Lumos Networks; **Dustin Cole**, Lawrence Equipment; **Chris Copenhaver**, Protos Security; **Cassandra Dove**, Greenfield Education & Training Center; **Sam Foster**, Botetourt County Schools; **Stephanie Frost**, WSLC-94.9 Star Country; **Mary Ann Layman**, The Bank of Fincastle; **Pete Peters**, Botetourt County; **Scott Stevens**, Southern States Roanoke Coop; **Shay Stevens**, Bank of Botetourt; **Angie Stroop**, Serenity Counseling Center; **Dan Taylor**, Pepsi Bottling Group and **Pete Wood**, RE/MAX All Stars Realty.

Compiled by Tom Field and Cathy Cooper

So much more.

vbFRONT.com

- > Virginia Tech President Steger Resigns
- > Lorton Retires from Carilion; Halliwill New CFO
- > Dual Winners in VTK Tech Transfer Challenge
- > Advance Auto Shuffles, Eliminates Executive Chairs
- > Interactive Achievement Gets Cash Infusion
- > Ground Broken for West End Center Project
- > Startup Business Workshop in Roanoke March 29
- > Red Sun Farms Bringing Jobs to Pulaski

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So many FRONTreaders just can't get enough in our monthly magazine. "Give us more!" they say. Well, we say, "OK." Read more stories and latebreaking updates on our moreFRONT blog.

- > Locking Down the Cell in Roanoke
 - > Virginia Tech Climbing the Rankings Ladder
 - > Life-Guard 12 To Get New Home in Lexington
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 - > Richfield Cuts a Ribbon on Rehab Center
 - > Roanoke's Luna Sells Secure Computing Group
 - > Norfolk Southern Cuts 140 Roanoke Jobs
 - > South Peak Plans New Hilton Garden Inn
- and much more (of course; hence, the name)**

FRONT Notes



Foundation for Roanoke Valley awards grants

Foundation for Roanoke Valley Awards Grants & Scholarships

Foundation for Roanoke Valley announced it has awarded more than \$47,000 to local nonprofits from the Foundation's Earl D. and Carrie Leigh Doran Fund. The organization also announced the awarding of close to \$100,000 in educational scholarships. The Foundation administers 48 endowed scholarship funds, and it received more than 900 applications for scholarships this year. Recipients were selected on a competitive basis using criteria established by donors at the creation of the scholarship endowment.

WDBJ7 Awarded

WDBJ7, the local CBS affiliate for the

Roanoke/Lynchburg television market received three Regional Emmy awards at the National Capital Chesapeake Bay Chapter's 55th Emmy Awards in Baltimore, Maryland on June 15, 2013. WDBJ7 was honored with the Emmy for Newscast - Daytime for its 5 p.m. (1 p.m. - 8 p.m.) newscast. Its 11 p.m. newscast also won the Emmy for Newscast - Evening (8 p.m. - Midnight). WDBJ7 also received an Emmy for team coverage. The team coverage Emmy was awarded for a deadly crash on Interstate 81 in Botetourt County on February 2, 2012 that backed up traffic for hours.

Freedom First Expands

Freedom First Credit Union has expanded and relocated its Towers

branch within the shopping center's upper level. The larger space was necessary due to significant growth following the credit union's merger with Carilion Federal Credit Union in 2012.

CHP Recognized

With over 5,500 affordable housing units in its portfolio, Community Housing Partners (CHP) has been ranked by The National Affordable Housing Management Association (NAHMA) as one of the 100 largest affordable multifamily property managers in the U.S. The organization has also announced its Energy Solutions Research and Training Center is the recipient of a State & Local Energy Report Residential Efficiency Award in Weatherization for its

pioneering training methods and ongoing commitment to advancing building sciences.

Bigger Lots

Big Lots will open its fourth Roanoke location on August 8. The new store is located in the former Food Lion space on US 220 in Roanoke.

The Mouse Takes Flight

The Flying Mouse Brewery plans to open in late August. Owners Frank and Debbie Moeller and John Garrett say the brewery will offer a tasting room with a bar and hopes to partner with local restaurants to offer food. The brewery is located in the former Architectural Products building off Valley Road in Troutville.

Have an announcement about your business?

Send announcements to news@vbFRONT.com

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

VT Start Up Gains Important Recognition

A Virginia Tech start-up company, Arpeggi (<http://www.arpeggi.com>), has been selected for inclusion in the GE and StartUp Health Academy Entrepreneurship. The company works to provide answers for health-care professionals seeking to better utilize genomics in the clinic. The Academy helps early stage consumer health companies navigate the challenges of building successful companies.

New Furniture Factory for Danville

G-O-K furniture from China is planning to build a factory on land and where several 1700's building foundations and slave graves were located. Archaeologists gave the Danville City Council approval to allow building on the site, finding it "not necessarily significant to the city's history."

COX Increases Internet Speeds in Roanoke

Cox Communications announced it has invested \$4.6 million in its Ultimate High Speed Internet service available in Roanoke and will make the speeds of its other popular tiers of internet service up to three times faster, with speeds as fast as 100Mbps. The new speeds automatically went into effect on July 17, 2013.

High Adventure at Mountain Lake

Mountain Lake Lodge in Pembroke has added a "first of its kind in the area" obstacle and zip line course. The resort completed the course in mid-June. It is open to the general public, but at a slightly higher cost than for resort guests.

Virginia Uranium Opens Office in Chatham

Virginia Uranium, Inc., the company that wants to mine uranium in Pittsylvania County has officially opened an office on Main Street in Chatham. Walter Coles, Sr., president, said the

office is an outreach effort toward the local community. The company needs for the Virginia General Assembly to make changes to the 30-year-old moratorium on uranium mining and hopes to assure residents about the degree of safety they would achieve were they allowed to mine their property in the Coles Hill area.

This Little Piggy Comes Home

A Piggly Wiggly grocery store (once in Roanoke) has opened at a former IGA building on Riverland Road in Southeast Roanoke.

Top Rated Health Care

Centra Health in Lynchburg (ranked #6) and Carilion Roanoke Memorial Hospital (ranked #8) have been ranked among the best in the state. US. News & World Report recently released its national rankings placing both institutions in Virginia's top ten.



Piggly Wiggly in southeast Roanoke

FRONT Notes



Roanoke Market Garage awaits hotel

Hotel Topping Off Market Garage

Plans have been filed by developer Windsor Aughtry for the 123-room Hampton Inn & Suites on top of Roanoke's Market Garage in downtown Roanoke showing a \$10 million project, including overlooking balconies, ground floor reception area, business lounges and exercise facility.

Delta's NY Departure

Roanoke Regional Airport officials announced Delta Airlines may discontinue its weekday nonstop flights to New York by the end of 2013 or beginning of 2014 due to a lack of passenger bookings for its 50-seat aircraft.

First Campbell Square

Poe & Cronk Real Estate Group has been selected

as the leasing and management firm for First Campbell Square property in downtown Roanoke.

Apco Steadies Rates

Appalachian Power filed a request with the Virginia State Corporation Commission to leave the current fuel factor component of rates unchanged.

New Hollins Writing Workshop

Hollins University has launched an online Tinker Mountain Writer's Workshop for poetry, fiction, creative nonfiction, beginning fall 2013.

Voter Registration at DMV

The Virginia State Elections Board has partnered with the Department of Motor Vehicles to allow voters with a valid DMV-issued identification to register online.

100 New Jobs at Rackspace

Global cloud-based company Rackspace announced an upcoming expansion of its Virginia Tech Corporate Research Center development facility in Blacksburg that



DMV in Roanoke at I-581 and Peters Creek Road

is projected to add more than 100 new jobs.

Carilion Kudos

National healthcare marketing organization Professional Research Consultants has named Carilion Roanoke Community Hospital a recipient of its 2013 5-Star Hospital designee for overall care in endoscopy services and ambulatory surgery. The hospital was also named one of the top 10 hospitals in Virginia by U.S. News & World Report.

Blacksburg Steps Into New Website

The Blacksburg Partnership has launched a new community "one stop shop" website: www.stepintoblacksburg.org which debuted in mid-July.

SPCA Rounds Up Locals

The Roanoke Valley SPCA has transferred operation of the Regional Center for Animal Control to the localities that own the center—the city of Roanoke, the counties of Roanoke and Botetourt, and the town of Vinton—completing an arrangement forged last year.

Richfield Rehab Award

Richfield Retirement Community in Salem was awarded the Long Term Care LINK Spirit of Innovation Award for its renovation, construction and modernized decor of a 48 private room rehab center with 2,500-square foot gym.

Fair Weather

Officials with the 2013 Salem Fair reported a six percent higher revenue

from this year's event despite the excessive number of rainy days.

ANU's New IT Programs

American National University in Salem (formerly National College) has added a network administration and cyber security program to its curriculum.

Big Boiler

The Mead Westvaco plant in Covington plans to complete its \$285 million bio-mass boiler construction project by September, which will enable the mill the capability to generate its own energy and lower emissions.

Intermodal Jump Start

A \$200,000 feasibility study is scheduled to

begin in September on the proposed intermodal site in the Elliston area of Montgomery County in an effort to facilitate Norfolk Southern railroad's development upon the report's planned release by April 2014.

Peaks of Otter Back On

The popular Blue Ridge Parkway destination Peaks of Otter Lodge and Restaurant in Bedford has opened under new management after being closed almost a year.

Hotel Floyd Expanding

Hotel Floyd in Floyd has scheduled a 24,800 square foot expansion expected to be completed by Spring 2014.

Compiled by Tom Field and Cathy Cooper

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](http://moreFRONT.com) blog, also available by link at vbFRONT.com.

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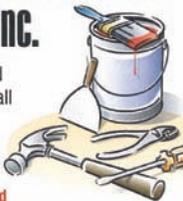


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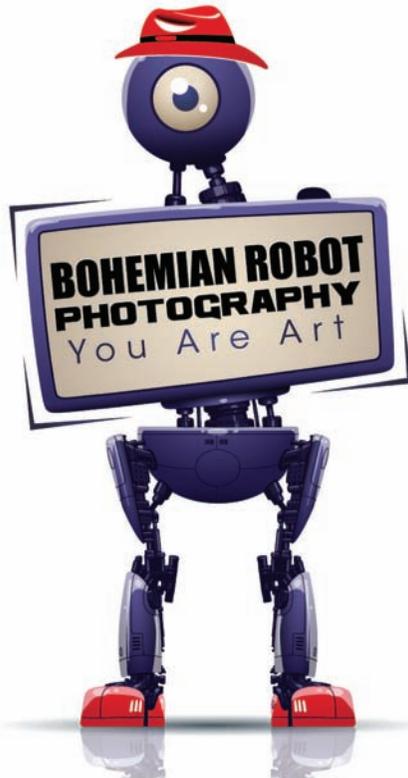
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