

Valley Business

# FRONT

FOR THE UP AND COMING  
AND ALREADY ARRIVED

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Tiny Tea, Anyone?  
Or Lemonade?

Young Pros  
And Elder Laws

BIG Food  
Pantry

e-Cigs

# Fighting for Business

*FRONTList 2013*

Jimmy Buck,  
James Buck Plumbing & Heating

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# WELCOME to the FRONT

Mark Twain is attributed with saying, "It's not the size of the dog in the fight, it's the size of the fight in the dog." And that's why we love rooting for the little guy, cheering for the underdog, placing our bets on David over Goliath, and gravitating to our rags to riches stories.

This edition of FRONT celebrates the size of the fight. The brave hearts and just good old fashioned hard working men and women who step into the ring and give it all they got. To manage business, to run a business, to support a family, to develop a vocation, to earn a living.

It can be tough out there. Sometimes you have to "put 'em up." It might be the only way you're going to win.



**Tom Field**

“ ”

As important as things like the art museum and the greenway are, income trumps quality of life...

— Page 46

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putting  
up the

Good Fight  
for business

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Art direction and cover photography  
of James Buck by Tom Field.

# Valley Business FRONT

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# NOVEMBER



Cathy Cooper



Chris Dodd



Michael Miller



Anne Piedmont



Randolph Walker



Alison Weaver

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



Kathleen Harshberger



Janeson Keeley



Gene Marrano



Maya Rioux



Samantha Steidle



Kathy Surace



Nicholas Vaassen



A quick five minutes, however, is all you need when the adrenaline is raised...

— Page 44



Color and movement scuttle across the clean concrete floor like a dropped bag of Skittles...

— Page 36

## 2013 Members

**Nancy Agee** Carilion (Wellness)  
**Laura Bradford** Claire V (Retail)  
**Nicholas C. Conte** Woods Rogers (Legal)  
**Warner Dalhouse** Retired (Seniors)  
**John Garland** Spectrum (Development)  
**James Glass** JG Co. (Development)  
**Nancy Gray** Hollins University (Education)  
**Ellis Gutshall** Valley Bank (Finance)  
**Nanci Hardwick** Aeroprobe (Tech/Industry)  
**George Kegley** Retired (Seniors)  
**John D. Long** Salem Museum (Culture)  
**Nancy May** LewisGale Regional Health System (Wellness)  
**Stuart Mease** Virginia Tech (Education)  
**Mary Miller** IDD (Tech/Industry)  
**Ed Walker** Regeneration Partners (Development)

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

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# putting up the Good Fight for business

**FRONTList 2013  
Executive of the Year  
James Buck**



all photos: Tom Field

**Jimmy Buck and his truck: "Treat people like you want to be treated."**

## FRONTList 2013 >

**Executive Summary:**  
*It's that time again: time for our annual compilation of the best happenings for business throughout our region in 2013.*

**By Tom Field and  
FRONTContributors**

There's a common thread in this year's FRONTList. Call it the working man/woman edition. Somehow, our compilation for 2013 kept turning up scrappers. Good, solid, hard-working, salt-of-the-earth types. A recognition for the hands-on, get 'er done crowd.

Fighters.

And it all begins with our executive of the year.

## Executive of the Year

"I'm more a lover than a fighter," says James "Jimmy" Buck of James Buck Plumbing and Heating Inc, as we take his photograph for our FRONTcover.

# COVER STORY

He's probably right about that—based on everyone we talked to. Jimmy Buck is very well-liked and highly respected by the contractors we contacted.

But there's no question one has to be tough to survive (much less thrive) in this economy and construction market. Buck says there isn't a major contractor

that reputation is everything. That's what makes the difference between plumbers who stay and plumbers who come and go.

"A reputation follows you. I feel so honored to be a member of the Better Business Bureau with no complaints. I believe if you treat people fair, like you



## FRONTlist 2013 Business of the Year Advance Auto Parts

**Advance Auto Parts headquarters in Roanoke**

he hasn't worked for. He attributes his success to "my clients." And indeed, his specialized certification in medical gasses has paid off, as both LewisGale and Carilion are major accounts.

James Buck Plumbing employs nine people and will hit 40 years in business come January.

"I'm proud of my family, my people," Buck says. "Two of them have been with me for 37 years."

Frequent in his comments is the phrase, "no one can say they've been cheated out of a dime," and Buck makes it clear

want to be treated, you're going to be ok."

Buck isn't terribly happy with the lower emphasis on vocational training in the high schools ("I'm one of the oldest card carrying contractors in the business," he says); but he does see some possibility of improvement in the 2014 construction market.

James Buck is 71, married (55 years); with two sons, four grandchildren.

## Business of the Year

**Advance Auto Parts** is the Roanoke Region's only Fortune 500 company. But the announcement of its

acquisition of General Parts (including the most notable Carquest brand) is what solidified the automotive aftermarket retailer's position at the top of FRONTList for 2013. The deal (expected to close as early as the end of 2013) came at a \$2.04 billion price tag, but catapults Advance into the number one auto parts company in North

even through friendly design. Take a walk into the lobby and you wonder: "Where is the counter? Where are the lines?"

The interior feels more like an art museum, the staff stands at kiosk type modules and greet you as a "guest" and there's even a relaxing sitting area with



## FRONTList 2013 Customer Friendly Company SalemVA Credit Union

The lobby of SalemVA Credit Union at its Main Street, Salem location.

America, resulting in an additional 2,664 stores and locations to Advance's 4,015 stores. The company says its headquarters will remain in Roanoke, overseeing more than \$9.2 billion of sales and over 70,000 employees.

That's a hard won fight. And a good win for our FRONTregion.

### FinancialFRONT

Speaking of winning, SalemVA Credit Union is exemplary in its fight to win customers through friendly service and

fireplace and television, should you wish to sit a spell. This isn't your grandma's bank; this credit union makes FRONTList for its progressive approach and the good feeling you get just stepping inside. Refreshing, really.

### Economic Impact

Much like the Advance announcement, the planned investment of \$93.5 million and about 100 new jobs from Ardagh Group is most welcome news for Roanoke County. The metal packaging manufacturer (from Luxembourg) is a

global supplier in the food and beverage container industry. Reportedly, Ardagh represents the largest single manufacturing investment in the County's history.

Immediately in conjunction with Ardagh's news, we hear the promise of 25 associated jobs from **Canline**

## FRONTlist 2013 Economic Impact Announcement Ardagh Group



**Ardagh's metal packaging manufacturing operations will occupy this former 525,000 square foot distribution center in Roanoke County's Hollins area, once retrofitted.**

**Systems**, an international supplier of conveyor systems for, you guessed it, the packaging industry.

**Zeyuan Flooring** (100 new jobs, Danville) and **Korona SA** (candle company, 170 jobs, Pulaski) add to our total picture of positive economic news for the near future.

## TechnologyFRONT

We heard about the latest **Aeroprobe Corporation** expansion in 2012, but this is the year we see the results in front of

our face. The air data measurement equipment R&D manufacturer serves aerospace, automotive, machinery industries, and it is in the process of completing its new 20,000 square foot building in Montgomery County.

Aeroprobe is hiring more engineers and experienced record growth in 2013.

## FRONTlist 2013 Technology Sector Award Aeroprobe



Aeroprobe's new facility under construction in Christiansburg.

## DevelopmentFRONT

Developer Smith/Packett's **South Peak** project is our most visible example of development in 2013. The brick, the block, the building, the bustle... it's all happening on the hillside at Roanoke's south entrance at the Tanglewood Mall area.

This year alone, the "great wall" is nearly finished, the condos on top are selling, and the construction of the Hilton Garden Inn hotel has begun.

But wait—that's not all. South Peak will include an additional building for

condominiums, about two dozen residential homes (a handful reserved already), and commercial / retail offices.

As if to dramatize the energy even more, the huge water tower was demolished to make more room. A big footprint; one you can't miss.

recently known as Crystal Tower) demonstrates the response to young professionals and others attracted to downtown living.

## 'Now Hear This' Award

A random classification for our

### FRONTList 2013 Development Sector Award South Peak



Front hillside view of South Peak at US 220 / Rt 419 interchange (south entrance to Roanoke).

In Roanoke City's riverside area (along South Jefferson Street near Carilion), **The Bridges** is another promising mixed use development. Developer Jason Vickers-Smith shows plans for the 22-acre site, including residential housing, commercial offices, and a restaurant.

In a survey, many FRONTcontributors cited the general increased activity in "recycled old vacant buildings" particularly in downtown areas as worthy of recognition. Loft apartments and condos, such as the historical preservation and renovation of the **Ponce deLeon Hotel** in Roanoke (most

FRONTList to be sure, but as this magazine is also in the business of "communicating" we have to cite two great examples.

First is **Roanoke Blacksburg Technology Council (RBTC)** and its most excellent "Get Plugged In" email newsletter. This is one of the very best examples of excellent content, formatting, application. It's as perfect as any we get.

Kudos also to **Roanoke Valley SPCA** for a creative invitation with a simply perrrrrrfect message: a "Herding Cats Bar Crawl." Oh my.

## RetailFRONT

That's a big pie.

Ok, so the huge 28-inch pizza is not exactly brand new in our area; it's still new to a lot of folks; and more pizza joints are carrying it. According to the restaurants and pizza parlors, the trend is real enough.

**Benny Marano's** in Blacksburg, **Benny Marconi's** in Roanoke, **Benny Nicola's** in Radford, **Lucky's** in Salem, and **Mickey G's** in Floyd all carry the super size pizza and say it's becoming a popular requested item.

You might need to wear a bib just to manage your slice. And the delivery guys and gals? Bigger muscles.

## OMG, More Development

We could call this classification our "Thank God" award (no sacrilege or disrespect intended).

Although new housing sales are beginning to finally trend a bit upward in our region, the residential construction market is still relatively flat.

Such is not the case, however, with churches. New churches are being built, but the biggest impact in our region is coming from **church expansions and renovations**.

Whether churches hire general contractors or self-manage the project, it's not uncommon to see construction equipment and materials at many churches throughout our region. Not a lot of hammering allowed on Sunday, perhaps... but still.

## EducationFRONT

Guess who's a senior and about to graduate? The **VTC School of Medicine** will graduate its charter class in Spring 2014. Founded in 2008, the school now enrolls about 120, with an expected graduating class of about 40.



**Jordan Wolf of Benny Marzano's in Blacksburg, holding 28-inch pizza: "Yes, they're very popular."**

## FRONTList 2013 Retail/Service Trend "The Big Pizza"

## WellnessFRONT

An "incoming" and "outgoing" designation from our two hospitals: The appointment of **Jon Bartlett**, as CEO of LewisGale is significant, as the group now includes four hospitals, two regional cancer centers, six outpatient centers and more than 3,000 employees. Inducted into the Junior Achievement of Southwest Virginia Business Hall of Fame is **Don Lorton**, who retired as Carilion's CFO.

## Of Export Note

Floyd winery **Chateau Morisette** exporting its wine to China wins our new exporting development recognition. Brokered in part by Virginia Governor Bob McDonnell, the popular vineyard on the Blue Ridge

## FRONTList 2013 Development Trend Church Construction



One example of church construction: Windsor Hills UMC (church and preschool in Roanoke).

Parkway is exporting wine to Tianjin, China. Reportedly, 1,150 cases were sent on the inaugural shipment.

## Big Factory Impact

Of the 50 largest manufacturers in FRONTregion, only three employ more than 1,000. **Volvo Trucks** in Dublin, **Ply Gem** in Rocky Mount, and **Mead-Westvaco** in Covington serve as major employment pipelines. No more important than the others, but they're cited for the undeniable way in which they can attract other large companies.

## Serious Recreation

"This bike? It's \$3,300."

### FRONTList 2013 Culture Trend Outdoor Recreation

That statement alone should be enough to make the



**Scott, a service manager at Bike Barn in Blacksburg holds a Specialized Epic Comp 29; as shown, valued at \$3,300.**

point: outdoor recreation is a big deal in the Roanoke Region, New River Valley, and Southwest Virginia.

And the business is only getting bigger.

On top of the increasing recreational activities from biking to kayaking to hiking to marathons, camping, "glamping" and more...our FRONTregion has already earned its spot as a top destination choice for outdoor enthusiasts all over.

The enhanced branding of "Virginia's Blue Ridge" by the Roanoke Valley

Convention & Visitors Bureau (and the recent influx of funding it received for tourism development) certainly helps with the mission as well.

But we also have to credit the more than \$12 million in funding the **Roanoke River Greenway** received to complete a 21-mile construction.

Anyone who appreciates the arts, particularly the performing arts, is just salivating at the chance to grab a ticket and step into the new building. Various components of the new center have been granted names of donars/philanthropists; but with a \$10 million gift, regional (Waynesboro) artist P. Buckley

## FRONTList 2013 Culture Sector Award VT Center for the Arts



**Center for the Arts at Virginia Tech celebrates its 2013/14 Inaugural Season.**

The natural environment here, with mountains, trails, rivers and lakes—coupled with a good mix of all four seasons...these are the amenities presented on corporate materials when showcasing “quality of life” for recruiting purposes.

### CultureFRONT

The (estimated) \$100 million **Center for the Arts at Virginia Tech** is open. October 28 marked “Opening Week” and a promising lineup has already been published for the 2013–2014 inaugural season.

Moss will have the honor of namesake for the whole Center.

There can be little dispute that this opening on the campus of Virginia Tech gets our top recognition for cultural impact on the FRONTList for 2013.

### Love your Farmer

We’re happy to report that there is even more interest in **local farmers markets** in our region in 2013.

More vendors and more consumers are attending the markets, such as the ones in **Catawba, West End, Roanoke City Market, Salem, Blacksburg, and at Daleville Town Center.**

It’s a culture trend; but it’s also a wellness trend when you think about it. On a smaller scale, it’s a bit of an economic trend as well. Our version of Green Acres.

### Most PromisingFRONT

We have several ideas in mind when we think of our most promising or forward thinking

developments in upcoming years in our region. FRONTcontributors have suggested everything from people (a new governor, a new president at Virginia Tech) to movements (better employment figures, new construction, new businesses).

But the single, most specific “promise”

Whether the train arrives in 2016 or 2017 (as has been projected by some) will have to be proven. We'll be right there to 'woot woot' for it when it happens, whatever year that is, on a FRONTList that's published sooner than later we hope. (If you didn't know, Roanoke was THE rail road town...it's rather ridiculous we can't ride one here.)



## FRONTList 2013 Most Promising News “Passenger Rail Service”

mentioned (and one we can't help but get all gushy over) is the arrival of passenger train service to the Roanoke corridor.

For the first time in years, some of the necessities to make such a thing happen are actually getting called out. Platforms, tracks and track improvements, and most notably, a \$600,000 investment for technical services are entering some planning stages. On top of those activities, dates are being tossed about, like ticket chads blowing off a conductor's sleeve.

### Our own FRONTwards

As promised—and in keeping with our annual tradition—we present the following two Readers' Choice recognitions as determined by the results of our survey. You spoke loudly and clearly. And yet no one was harmed in the fight for the winners... despite the theme of this year's FRONTList.

For now, this is as real as it gets. The news of Amtrak in Roanoke is exciting—but no one knows when...or if, really. Here's a model from Rail Yard Hobby Shop on Williamson Road. Jim Molinary says “sometimes we're surprised when things happen. I hope it happens in my lifetime.”

The dozen issues in Volume V (October 2012—September 2013) were eligible for our votes.

### FRONTList 2013 Contributor of the Year

**Randolph Walker** gets our top contributor award. Very often, a writer who delivers a killer cover story gets this designation, and Randy really delivered on the “Talking Politics” cover for September (a ton of response on that one). But it’s his consistent and excellent performance on the 34 assignments that made the icing on the cake for the choice. That’s right: 34 articles over the year—really good articles—on every topic imaginable. Randy’s voice is perfect for FRONT, right in that zone we want. He reports with clarity, but is never dry. His stories are engaging, and he’ll never waste your time. In short, a professional.

### FRONTList 2013 Cover of the Year

We received a lot of kind remarks about our covers for Volume V. You’ve made it very clear FRONT covers are one of the things you like best about our operation. Even though we’re a business journal in our soul, you allow some liberty and indulge our creativity on our covers and approach to design and formatting. You respect our refusal to be stuffy, and as proof of that (once again, just like our last four annual surveys) you’ve selected one of our most dramatic covers over the past year. The **May 2013** edition on Real Estate, featuring commercial agent Bill Poe as a **Gold Prospector** gets the most votes. You liked our old-timey 1849 sepia treatment on the inside as well.

Thanks, readers, for participating in and engaging the FRONT. Along with us, we hope you’ll continue to keep up the good fight. 



Randolph Walker



May 2013 FRONT cover



## Business Dress

By Kathy Surace

### Executive Summary:

*The holiday party season is still a while away, but it's not too early to get your wardrobe ready.*

## What to Wear... >

Throughout the year we all receive invitations to social or business-related events that leave us wondering what we should wear. If the invitation is unclear, we risk feeling under-dressed or overdressed throughout the event – and wondering if we've damaged our professional image.

The following definitions for menswear clarify some common attire suggestions on invitations.

- Black Tie – a black tuxedo with a white shirt and black bow tie
- Formal - the same as black tie
- Semiformal – a dark suit and a tie
- Black Tie Optional – means that some men will wear tuxedos, but others will opt for a dark suit, white shirt, and a tie or bowtie.
- White Tie – this most formal attire dictates that men wear a black tailcoat, black pants, a white vest, or waistcoat, and a white bow tie.
- Creative Black Tie - allows men to wear their formal or semiformal clothing, but add unique personal accessories or a casual jacket or pants to the outfit. This is the time to wear the standard tux with an unusual cummerbund and bowtie, or add a fashion-forward jacket to the tuxedo pants.
- Texas Black Tie – a tuxedo is worn, but replace the tie with a bolero tie, or replace the tuxedo pants and black dress shoes with jeans and cowboy boots.

At more casual events the following attire is expected:

- Business Attire – used when an event immediately follows work. A blazer, dress pants, and a collared shirt would be correct.
- Elegant casual – allows for a more stylish look; a blazer over a fine Italian knit shirt or a turtleneck and dress slacks, with a dressier shoe.
- Smart Casual – comfortable, yet professional. Wear a textured sport coat over a casual collared shirt and twill pants, plus Italian or penny loafers.
- Casual – depends on the event. If the invitation says 'Casual' and it's a picnic at the lake, then jeans or shorts with sneakers are appropriate. If it's a cocktail party in an elegant venue, then a blazer, silk shirt and dress pants with a dressier shoe works.

When issuing invitations, the host determines the attire expected of guests. If you're unsure what the suggested attire means, call the host to inquire. Dressing correctly for the event shows respect for the host and other guests – and impeccable manners! 

## Protocol – does it really matter? >

I have several certifications from The Protocol School of Washington (PSOW)® including one as a Protocol Officer. I am often asked what a Protocol Officer is, and why such a person is important these days. According to the PSOW® "... Protocol Officers are trusted advisors and recognized leaders in planning and orchestrating V.I.P. visits, ceremonies, meetings, and special events...using correct protocol ... Protocol Officers know U.S. and foreign precedence, titles and forms of address, flag etiquette, and international protocols."

Some think this sort of thing is totally irrelevant today. They believe that, in an equal society, giving people rank, fussing over proper seating for diplomats, or making sure the military are addressed properly, is a bunch of well, you fill it in word! Many simply don't "get" that it is crucial for those in military, diplomatic, and official life to be accorded their rank. They need to know what to do, when to do it, when to stand up, when to sit, who is introduced first, the list is endless. Knowing demonstrates good manners, eliminates confusion, and guarantees that an occasion will go seamlessly.

Think of Presidential inaugurations you've witnessed, or state funerals of former Presidents. How do they proceed so flawlessly? You can bet that there is more than one protocol officer behind the scenes directing the whole scenario. And by the way, rehearsals for these events have taken place for months, even years.

In the business world you might not have to deal with precedence. However, if you are in charge of a business dinner, better be aware that many high powered executives have large egos. Seat them at different tables, and in that way no egos are bruised. Assign a host to each table, and place the most important woman and man to the right and left of the host. This treats them as guests of honor. Remember the most important person sits at the right of the host (ess).

It is up to the host(ess) to introduce himself or herself and the guests of honor, and set the tone for the evening. The host who doesn't do that sets the wrong mood for the occasion. Instead of lively, engaging conversation, the atmosphere can become stiff and uncomfortable. Remember, the contract might not be signed at the dinner table, but you can be sure that decisions very often are made there.

Protocol does matter – even in these casual times. You just might find that you need it more often than you think! 



## Etiquette & Protocol

**By Kathleen Harvey Harshberger**

**Executive Summary:**  
*Think protocol has no place in your business or entertaining life? It's time to think again.*



## Small Business

By Samantha Steidle

### Executive Summary:

*Social media can be a tool for building your business....if you use it wisely and well.*

## So you have a LinkedIn account. So what? >

This column is only for those who want to make more money. If you aren't interested in growing your business, turn the page now. If you think social media is only for playing games, back away from this message. You won't like it.

Do I have your attention? Great. Here's how LinkedIn, the social media site for professional networking, can help you.

### A powerful marketing tool

Many people see LinkedIn as merely an online resume. "It doesn't do anything," they say. Well, it takes a bit of effort to make social media work for you. Here are some things you need to know, from the beginner to advanced level.

**Beginner** - Fill out your profile completely! This advice is so basic you might be tempted to say, "Duh." But you would be surprised at how many people don't do it. LinkedIn will prompt you to complete each section. It can take a few days to finish, since you will have to get three recommendations.

You're going to feel great when you complete your profile. Search engines are going to be all over it, too. Customize your profile with a headline that tells the people looking for you exactly what they need to know in a short phrase or sentence.

**Intermediate** - Build your network strategically! The beauty of LinkedIn is you can craft the audience you want for your messages. Let's say the professionals at Roanoke/Richmond contracting firm, MB Contractors, wanted to connect with project managers. They would do an advanced search on that title within a geographical radius.

Voila! A list of potential contacts appears. Invite the ones you want by sending a personalized message. Always remember to create value for them in the message so they will see the advantages of connecting with you.

**Advanced** - Work your network! You can do a lot of things on LinkedIn to drive people to your website. Blacksburg company, Polymer Solutions, was highlighted during a recent RBTC LinkedIn event as a model for best practices. Their marketing director, Caitlyn Scaggs, suggests the use of hyperlinks in your LinkedIn content to drive traffic back to your website. Sharing articles, blog posts, photos, and videos will help to brand you as an industry expert. You can also load presentations to SlideShare and share them on your profile.

Join relevant groups on LinkedIn. You may want to join a few professional associations to interact with people in your field. What you really want to join, though, are groups where your

customers are. Go to those groups and share helpful information.

Avoid pushing your products in groups or on your LinkedIn profile. It's off-putting. Instead, try to solve problems for people. Participate on LinkedIn Answers, sharing your expertise.

## The key to success

Psychologists talk about something called the law of reciprocity. Human beings tend to help those who have helped them. It's not a cynical thing. It may even be tied to an innate desire to ensure mutual survival.

Surrender to the idea of helping others. You may not know how doing so will help you, exactly. But you do know that helping others can never hurt you. Make it your personal mission to bring more value to others, through social media and other opportunities, and you will see a great return on your investment. 📱

*Samantha Steidle is a consultant building entrepreneurial ecosystems and coworking spaces. Visit [BusinessLoungeDevelopment.com](http://BusinessLoungeDevelopment.com) to learn more about promoting entrepreneurship in your area.*



Psychologists talk about something called the law of reciprocity. Human beings tend to help those who have helped them.

## Tamara Futrell

- *Associate Dean of Students at Washington & Lee University*
- *Graduate of VCU (BS), Longwood College (MS), & PHD Student at Va Tech*
- *President of Beta Chi Omega Chapter of Alpha Kappa Alpha Sorority, Inc.*

## Vibe Radio Listener

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# VIBE 97.7 FM





Gene Marrano

Wayne Firebaugh

## Use your head, not just your heart, when investing locally >

### Executive Summary:

*Just because you love a company or its products does not mean an investment in their stock is a good idea.*

### By Gene Maranno

Investing in locally or regionally based businesses, or in publicly traded companies that have a major presence in your hometown sounds like a noble idea. Keep the dollars local, put more people to work, pump money back in to the community. Use your head as well as your heart however, when considering "locavesting," as part of a portfolio.

Wayne Firebaugh, a CPA and Certified

Financial Planner, takes a cautious approach to local investing. Firebaugh, the host of a daily radio show called "Cultivate Your Financial Health," (5-6pm weekdays on 910am) also advises people to avoid individual stocks, local or not. "In terms of risk its probably not optimal for most people."

Even many mutual funds that might feature a local stock but spread the risk around "don't outpace the [S&P 500] index," cautions Firebaugh. "How in the world is an individual investor going to outpace the index?" Its fine to own local stock for sentimental or even community support reasons says Firebaugh – just don't let it become an "outsized risk."

A company that produces a good product may not be a good stock investment he also warns. Sometimes the people that can least afford the risk may put the largest percentage of their funds in local stocks.

Local/regional companies that are traded

publicly (or larger firms with a major presence in the Roanoke area) include Advance Auto, Optical Cable, Anthem/Wellpoint, Roanoke Electric Steel, RGC Resources (Roanoke Gas), Hometown Bank, StellarOne, Valley Financial (ValleyBank), Norfolk Southern, Wells Fargo and Western Sizzlin.

Amy Cortese wrote a book several years ago called *Locavesting: the Revolution In Local Investing and How to Profit from It*. Local investments tend to keep more money in the local economy, wrote Cortese: "these businesses make community decisions as a stakeholder, not as a distant company solely focused on maximizing profit. The investment returns may be more modest, but some have good revenue models and growth prospects."

Michael Shuman also wrote about the same topic in *Local Dollars, Local Sense* (with a forward by Peter Buffett) about pulling dollars away from Wall Street heavy hitters and gearing it more towards local and regional companies. Investing clubs like LION (Local Investing Opportunities Network) in the Pacific Northwest endeavor to support local businesses as a way to grow the economy.

Brian Bowen, a Financial Advisor for Integrity Financial Planning in downtown Roanoke, says emotions get entwined with common sense some times, when it comes to investing in local companies "that you can touch, see and feel. That's how a lot of investors



**Brian Bowen**

get in trouble." Check out the fundamentals and invest in firms that may be part of a mutual fund to help ease the risk factor.

"Every investment has risks," says Bowen; sometimes it's a matter of how much market roiling a person can withstand. Avoid having too much stock in any one company – even if you work for that firm and love it, don't have 70 percent of a portfolio tied up in their shares. "You feel safe because you show up at the office and they have the big fancy building," says Bowen, "who would think that the

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Whitney Brown

Dan Smith

stock would go down?" (see: Enron, etc.)

C. Whitney Brown, a Chartered Financial Analyst for Dixon Hubbard Finehour, notes that local investing "is a little limited here in Roanoke," due to the few publicly traded corporations headquartered in the Star City. Leave unquestioning sentiment out of it says Brown, who cites a Warren Buffett rule: Invest in things that you understand. There are some pros to investing locally adds Brown, but make sure it's a good move. "There's a tangibility to owning stock in something you use or are familiar with. But make sure it's a good, solid company and that the fundamentals line up with the investment potential."

The key word is caution: "when you get too sentimental about [investing] you make bad decisions," cautions Wayne Firebaugh. "Just because you know a company and like the product, it doesn't mean...it's a good stock." 

## Dr. Guy Sims

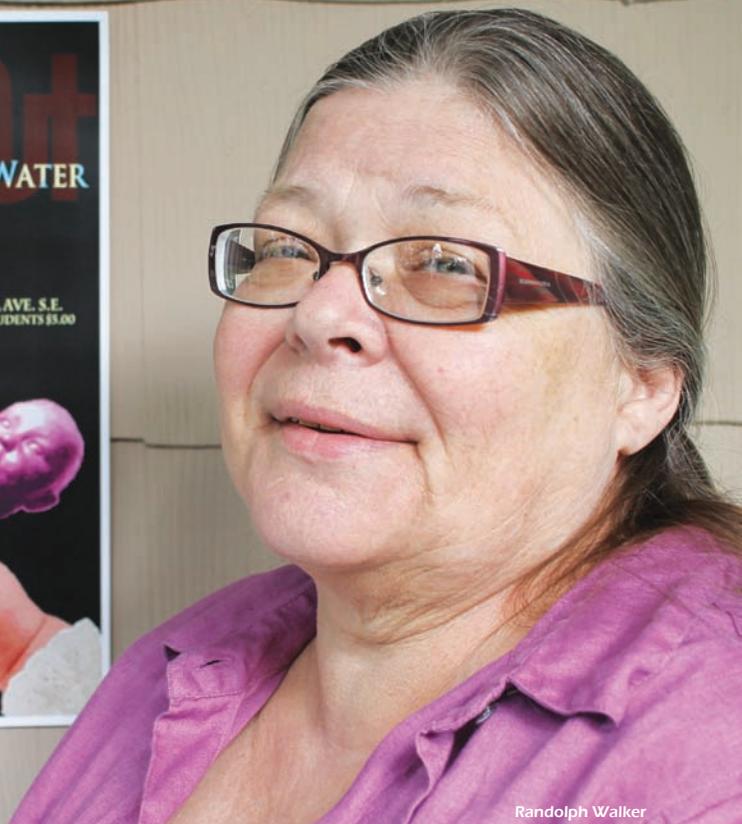
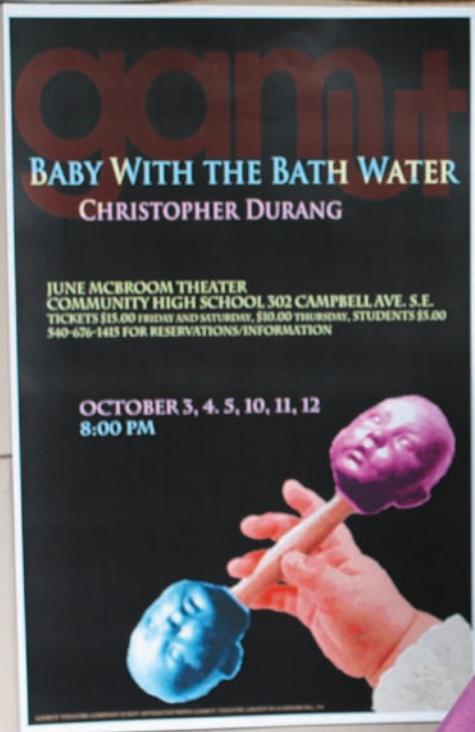


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Randolph Walker

**Kathy Guy of Off The Rails, formerly Gamut Theatre**

## The name is the thing... >

### Executive Summary:

*Shakespeare may have been wrong on the subject of names, at least for businesses.*

### By Randolph Walker

What's in a name? According to Shakespeare, not much. "A rose, by any other name would smell as sweet," says Juliet.

In fact, a name can raise quite a stink, as a Roanoke's Gamut Theatre learned to its chagrin.

Gamut—standing for Gypsies and Misfits Unknown Theatre—was unveiled by creative partners Miriam Frazier and Kathy Guy in the early 2000s, went on hiatus, then revived

in 2008 as a 501(c)3 non-profit. There are no paid employees. The annual budget is around \$10,000.

All was well until 2010, when Gamut received an unfriendly letter from Gamut Theatre Group in Pennsylvania, claiming it had the name first. Although there is no geographic overlap, the Pennsylvania troupe was concerned about confusion resulting from internet searches. It trademarked the name in 2012.

Frazier and Guy considered their options, going as far as consulting an attorney to the tune of \$1,300, before conceding defeat. Their last show under the Gamut name, "Baby with the Bathwater," was produced at Community High School in October.

Although they're having to throw out the old name, they're not throwing out the greasepaint. Armed with a new and well-researched name—Off The Rails Theatre—Frazier and Guy plan to present their first



**Christen Church of Gentry  
Locke: Do your due diligence**

show under the new moniker in February.

In the meantime Guy is going through a long and tedious list of name-changing chores involving the SCC, the IRS, the bank, the website, the Facebook page, insurers, and vendors who keep tax-exemption lists.

"The cost [of the change] is about the cost of a show for us, two to three thousand [dollars] depending on the sets," says Guy, and that doesn't include her time.

If a future playwright pens a drama based on the Gamut story, the moral would be: business start-ups should investigate thoroughly before settling on a name.

It's important to search each state's database as well as United States Patent and Trademark Office lists, says Christen Church, an attorney in the general commercial practice group of Gentry Locke Rakes & Moore ([www.gentrylocke.com](http://www.gentrylocke.com)). In addition: "Do a search of URLs and try to do your due diligence so you don't have to come back and visit it again."

It is not necessary to federally register a trademark (for goods) or service mark (for services) to gain protection. "You always have rights in your name through use," says Michael Hertz, an attorney at Woods Rogers ([www.woodsrogers.com](http://www.woodsrogers.com)) whose practice includes intellectual property. "It's not like a patent, you have a trademark just by using it."

However, registering a trademark confers certain advantages if a lawsuit becomes necessary, and puts other companies on notice that a name has been claimed. Registering a trademark with the USPTO costs \$275, not counting lawyer fees, Hertz says.

Duplicate names aren't necessarily problematic if the products differ, says

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Randolph Walker

**Michael Hertz of Woods Rogers: Registering a trademark has advantages**

Hertz, citing Delta Air Lines and Delta Faucet.

While it's possible for same-named companies to exist in non-overlapping service areas, the rise of the internet has made this more difficult, as the Gamut example shows. "It's much less common to find a company that just has an isolated regional presence," Church says. "Most companies have some sort of interstate reach which hasn't always been the case in the past."

Should a company seek legal advice and

federal registration when coining a name? It's a balance between the up-front costs and the potentially large losses that could result if a name change were required.

"If it would be more than an inconvenience, [such as] having to change the letterhead, it's worth looking at getting that name trademarked," Church says.

Whether or not they seek legal help, businesses launching a new product or service should do their homework. In the case of business names, says Church, "an ounce of prevention is worth a pound of cure." 

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Tom Field

## E-cigarettes: Making the switch >

### Executive Summary:

*Trying to quit smoking? Now you have a high tech option.*

**By Janeson Keeley**

According to the Center for Disease Control, in 1964 42.4% of adults in the United States smoked cigarettes. By 2011, that number had dropped to 18.9%. As the effects of smoking became more widely known, smoking became less socially acceptable, more expensive, and limited by law in public places.

At the same time, smoking cessation aids such as nicotine gum, lozenges, patches, and inhalers were developed. Available only by prescription beginning in the 1980s, most are now available over

the counter in many drug, grocery, and variety stores.

So, if smoking is so expensive, socially unacceptable, and unhealthy, and smoking cessation aids are available, why hasn't everyone quit smoking?

Smoking has been proven to be highly addictive. In 2011, Caryn Lerman, Ph.D., director of the Tobacco Use Research Center at the University of Pennsylvania in Philadelphia, found that smokers whose PET scans showed a higher number of "mu-opioid" receptors enjoyed nicotine more and had a more difficult time quitting than those smokers with fewer receptors. Lerman concluded that, "For some people, genetic variations may make it more difficult to quit than for someone else who smokes the same amount for the same amount of time."

So what are those people with lots of mu-opioid receptors to do if they want to give up smoking when going cold turkey is not a viable solution?

The first option is a multi-modal smoking cessation treatment program. In some cases this may involve the use of medications such as Chantix. For those who cannot use Chantix – for instance, anyone with a history of depression – support groups may be helpful.

The second option is the long-term use of smoking cessation products: nicotine gum, lozenges, or patches. The FDA monitors these because they are marketed as “smoking cessation” aids. Their correct use is proscribed by a time limit after which the user is to be weaned completely off nicotine, but for some people long-term use of these serves to provide the nicotine without the tobacco. However, for those who don’t like to chew gum, don’t like the taste of lozenges, or develop allergies to the adhesive on nicotine patches, there’s

another option: electronic cigarettes.

Chinese pharmacist Hon Lik patented the first nicotine-based electronic cigarette in 2003. In 2004 he manufactured and sold them in China, and they were soon sold internationally. They are not regulated by the FDA because they are marketed for smoking replacement rather than smoking cessation. Electronic cigarettes, also called e-cigarettes or “e-cigs”, are now manufactured by many companies and are available in drug stores, tobacco stores, and on-line.

An electronic cigarette is made up of a chamber that contains liquid nicotine that is vaporized by an atomizer powered by a lithium battery. The vapor that is inhaled consists of water with a trace of nicotine. Exhaled is a smoke-looking odorless vapor.



SOLUTIONS START **HERE.**





Tom Field

**Three e-cigarette brands at Tobacco City store in Salem. Owner Ayman Lafee says the product now accounts for "almost twenty percent" of his customers.**

Disposable e-cigarettes are available, but more expensive than purchasing batteries and using prefilled or refillable cartridges. Batteries are available in a different of sizes, voltages, and colors. The cartridges (also called "cartomizers") and liquid nicotine used for refills are available in a variety of flavors and strengths – including juice containing no nicotine for those who can give it up but still want the physical activity associated with smoking.

The long-term effect of using e-cigarettes isn't yet known. The exact formula used in the nicotine juice varies by company, but none of them contain tar or formaldehyde, as tobacco cigarettes do.

Aside from freedom from the stigma of smoking and the decrease in the likelihood of smoking-related health problems, e-cigarettes don't have the offensive odor associated with real cigarettes, and because there is no flame involved, there's no danger of burning a hole in anything or starting a fire. And, at least for now, they are legal to use in public places that otherwise restrict smoking. People use e-cigarettes in stores, restaurants, and other public places, rarely being questioned about it.

Linda Thompson, a nurse with a local health care concern and e-cigarette user says, "It's excellent. It cuts the craving for a cigarette when you just can't go out to smoke. Then I noticed that I was using it less and less and eventually I was able to quit smoking entirely."

However, for all their advantages, e-cigarettes do have some disadvantages. Former smokers have to know how long the battery in their brand lasts since e-cigarettes are not as readily available as tobacco making it necessary to plan ahead. E-cigarettes also require some maintenance. Brands requiring refilling the cartomizers can be tricky. Using them is not as easy as lighting a cigarette, but for anyone truly trying to reduce or quit smoking it can be well worth it.

E-cigarettes require re-charging, and not all of them offer the convenience of using the power port in your car or plugging into your computer. Power outages are stressful enough without having no way to recharge your cigarettes, so be sure to consider power options when making your selection. 

## Healthcare Reform: What We Know Today About Marketplace Exchanges in the State of Virginia

Let's break this down into market segments: INDIVIDUAL and SMALL BUSINESS INDIVIDUAL COVERAGE. This month, we'll address INDIVIDUAL.

- The Marketplace Exchanges open on October 1, 2013 and continue till April 1, 2014. Coverage cannot be made effective till Jan 1, 2014.
- There will no longer be waiting periods for pre-existing conditions and no medical underwriting.
- All individuals will have to have health insurance by Jan 1, 2014 or pay a penalty. The first year the penalty for an individual will be \$95.00 or 1% of their income whichever is greater and \$47.50 for each child (up to \$285 for families)
- Carriers that are participating in the MARKETPLACE (at least what we have been told so far and also depending on where you live in Virginia) are AETNA, ANTHEM, COVENTRY, and OPTIMA. You may see other carriers in other parts of the State but these are your larger players in the marketplace.
- Anyone can apply for coverage. NONE of the coverage is FREE. Everyone will be asked to pay SOMETHING towards the coverage.

Some individuals will be eligible for a "subsidy" which would assist them in lowering the cost of their coverage (funded by the federal government). In order to qualify for a subsidy you must make less than 400% of poverty level (approximately \$44,000) and NOT be eligible for coverage through your employer or spouse's employer. One exception would be that your employer may not be offering affordable coverage...meaning that the employer cannot ask you to pay more than 9.5% of your income for your health insurance.

Your Marketplace Application check list—items that you should have ready as you talk to your broker:

1. Social Security Numbers
2. Employer and income information for every member of your household who needs coverage
3. Policy numbers for any current health insurance plans covering members of your household
4. A completed worksheet called an Employer Coverage Tool-for every job based plan you or someone in your household is eligible for.

- We do know now that products to be offered within the MARKETPLACE will be HMO products only.... no PPO products will be available. What does this mean to you? This means that you may experience a smaller network of doctors and hospitals from which to choose but you will still have a choice of adequate benefit designs. There may be financial penalties if you try to go out of state for treatment.
- Prices and benefit designs will vary. Plans will be called Gold, Silver, Bronze and Platinum. This will differentiate the different types of deductible, co-insurance, and copays available to you.
- You may see products that will offer a "tiered" hospital approach...meaning that you will have higher levels of benefits paid if you go to a certain hospital but still be able to access other local hospitals but with less coverage.
- Individuals will not HAVE to purchase coverage thru the MARKETPLACE EXCHANGE (you may hear this also referred to as THE PUBLIC EXCHANGE). Private insurance still exists...we refer to this as THE PRIVATE EXCHANGE...and you will still be able to call and get coverage much like you do in today's marketplace.

The process to apply for individual coverage will be:

- Step 1: You must first fill out a lengthy form that asks questions about financial status, covered dependents, access to group coverage, household income, etc.
- Step 2: The Government will then qualify you to see if you can get a subsidy, eligible for Medicaid, or other assistance.
- Step 3: You can then see rates and benefit designs.
- Step 4: Apply for coverage.

- BEWARE of computer glitches during the month of OCTOBER.
- GET HELP FROM A LICENSED AGENT WHO CAN ANSWER YOUR QUESTIONS. NAVIGATORS do not hold an insurance license, do not have to have criminal background checks, and only have 30 hours of training.

**NEXT MONTH:** *The Small Business*

**FOR ADDITIONAL INFORMATION:** Call Becky Pollard with Business Solutions at 540-444-4000 or email her at [bpollard@businessolutionsinc.net](mailto:bpollard@businessolutionsinc.net)



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## Tech Scoop

### Gut feeling >

#### Executive Summary:

*Illogical thinking may be beyond a person's ability to control.*

#### By Michael Miller

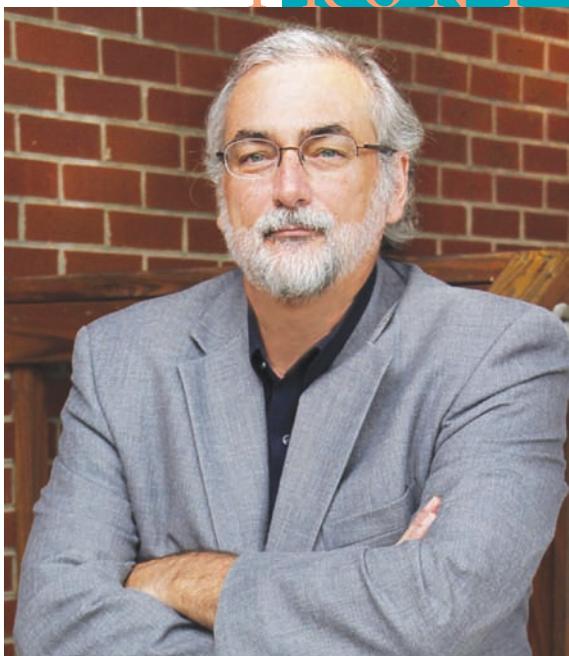
Do you wonder why some people still insist that President Obama was not born in Hawaii, in spite of the fact that every proof legally available has been given by independent third parties, clearly showing he was born there? (OK, don't throw rocks at me – it's just the most relevant example I could come up with ten minutes before the deadline.) It turns out there may be an actual scientific reason for such seemingly illogical behavior.

It's wired into your brain.

According to a recent study by Harvard Law professor Dan Kahan, political passion can interfere with your ability to think clearly. In fact, Kahan's study indicates that people who would normally be able to work a math problem may flunk if the right answer goes against their political beliefs.

To demonstrate, Kahan created a table of numbers showing the effect of a skin cream on reducing rashes, and then used exactly the same table (but relabeled) to show whether or not a law banning citizens from carrying concealed handguns reduced crime. Subjects had no problem correctly interpreting the table when they thought it was about skin cream. But when they thought it was about gun control, if the numbers conflicted with their personal positions on the subject, they couldn't do the math, even though it was exactly the same table.

Most disturbing of all, Kahan discovered that the better the subject was at math,



Michael Miller

the more their political beliefs prevented them from correctly solving the problem.

While there is much speculation as to the reason for this seemingly illogical behavior, it's likely to have something to do with how the human brain works. While most animals have wiring that kicks in for specific situations to function as an automatic response to a threat, for example, humans actually have to organize the sensory inputs, compare them to past history, and formulate a strategy for making a decision. In many cases, there is no obvious way to prioritize or qualify the information, so one decision seems as good as another. In those situations, the brain may make a decision based on emotion, or 'gut-feel'. In general, this keeps us moving forward (so to speak) rather than just sitting under a tree wondering what to do next as the tiger creeps closer and closer. But it also allows that emotional feeling to interfere with normal logical processes.

So on the morning after Election Day, there is no point in thinking that if somebody on your side had just done a better job of explaining the facts, your guy would have won. Unless voters all become Mr. Spock, the guy who is best at tapping into our emotional core is going to take it every time. 



all photos: Tom Field

## Warehouse help >

### Executive Summary:

*The Feeding America Southwest Virginia warehouse in Salem feels more like a community celebration than a distribution facility.*

### By Tom Field

The warehouse is not really full of bananas. At the large Feeding America Southwest Virginia facility banana boxes make the perfect container for workers and volunteers to sort, store, and prepare items for shipment. So that's what you see. Banana boxes everywhere.

On a Friday morning in mid October, the boxes are flying. About 40 kids, most from area colleges, are unpacking and repacking donations from local grocery stores creating a blur of constant movement. This is no dark creepy warehouse full of old scruffy men hunched over forklifts. There is laughter and energy and bright sweatshirts with college logos. Color and movement scuttle across the clean concrete floor like a dropped bag of Skittles, as young people take on their charge, completely focused on the task at hand.

Maybe the energy is a tad higher today, since just outside the walls, Feeding America's President and CEO Pamela Irvine and James E. Pearman, Jr., Board Chairman, have handed ribbon-cutting scissors to Blacksburg resident Linda Smith. Smith donated the huge, spanking new, gleaming white Kenworth truck and sparkling fifty-three foot refrigerated trailer parked outside. It is the largest private donation Feeding America Southwest Virginia has ever received and it will provide the organization a much needed, efficient means of transporting large supplies of food to its Abington location.

But looking at these workers, you get the distinct impression they're oblivious to the commotion caused by the incredible act of generosity outside. They have a job to do.

And watching over them is James Andrews, the quality assurance coordinator. It's a good thing the media is not inside. James, with his huge smile and infectious enthusiasm would have all the cameras and recorders pointed at him.

"I've been here almost ten years," James announces.

"We usually have about 35 kids [volunteering],

and we have a good time. I tell them everybody's job is important. What we're doing is putting food on somebody's table. Last year we had 3,000 volunteers and maybe we'll have 4,000 by this year. Children work and they do a good job. I tell them, 'tell everybody what you're doing! You helped feed somebody!' I'll have kids in here who are 15 years old, and then I'll see them back here when they're in their twenties. They still keep coming back, because we plant that seed of giving."



James Andrews: "Everybody's job is important."

Feeding America Southwest Virginia was founded in 1981. Its most recognizable program is its Food Bank, a mission to secure large quantities of food for the hungry. The organization reports more than \$34 million worth of groceries distributed through 400 partners in the 26-county region.

James says he gets to know some of the people who receive the food.

"I see some on welfare, some retired," James says. "I heard one person say the only thing she had for the last ten years was TV dinners, and she was so thankful. You can see it in their eyes."

That's a story worth stepping over a hundred banana boxes to hear. 🍌





Randolph Walker

Nancy Strachan with necklace

## An invitation to tea >

### Executive Summary:

*Sudden inspiration leads to business success for a Bedford couple.*

### By Randolph Walker

Nancy Strachan's business plan came in a flash. She was in a store in Glasgow, Scotland, when she saw a tiny red crystal teapot. "I said, there's thousands of women in America who'd like to have this." Nancy's husband, Les, was a little skeptical but came around, and business took off.

That little teapot is not for sale—she wears it on a necklace—but Nancy and Les have sold hundreds of thousands of dollars in teapot charms since starting Tiny Teapots in 1990. Sales come from their website, advertising in TeaTime magazine, gift shows, and the Bedford Country Store.

The Strachans were already selling jewelry, and continue to sell books and silver as well as teapots from their home in Bedford.

"It's the flexibility and the freedom and being able to live a less stressful lifestyle that's been a real benefit for me. We commute from upstairs to downstairs," says Nancy, a former librarian.

The Strachans don't design from scratch; typically they tweak other artists' work. The body of each teapot is a faux pearl

or a glass bead, new or vintage, sourced from around the world. The sterling silver spouts, lids and feet are cast in America. The teapots can be hung on bracelets, necklaces or earrings.

Generations of women—sisters, friends, grandmothers and granddaughters—have bonded over steaming cups. "A lot of our business is people who have a family tradition of tea," says Nancy.

Even men who don't normally go for knickknacks or jewelry may be charmed by these adorable little creations. 

*Tiny Teapots, \$13.95 and up, will be available at the Junior League's Stocked Market, Nov. 8-10 at the Roanoke Civic Center. For online orders, go to [www.teapotjewelry.com](http://www.teapotjewelry.com).*

# RETAIL / SERVICE FRONT





Tom Field

Robyn Ellis

## Death and taxes >

### Executive Summary:

*Did you know that Virginia is a "laughing heir" state? Probably not, and there's more that you should know about taking care of your personal legal affairs.*

By Cathy Cooper

Benjamin Franklin said, "The only things certain in life are death and taxes." Both are certain, but they needn't go hand in hand. Properly planning your "end of life"

business is important to your peace of mind, your financial situation, and the distribution of your estate to your designated beneficiaries.

Robyn Ellis ([www.RobynSmithEllis.com](http://www.RobynSmithEllis.com)) is a Salem attorney who focuses her practice on what many call elder law, but nearly half of her clients are young professionals with children. She often must correct misunderstandings or misinformation her clients have of the law before she begins the process of drawing up their wills and other documents.

The most important basic legal documents are wills, powers of attorney, and advanced medical directives.

Most people understand what a will does, but one misunderstanding about them has to do with not having one.

"Some people think that if they die without a will, the state takes their property and money," says Ellis. "But that's not

true. Virginia is a 'laughing heir' state. That means that if you die without a will the law will search out your nearest living relative, even if it goes back to a 4th cousin, twice removed. That person would inherit your estate." Presumably, that person would be surprised and happy...hence "laughing."

Virginia laws governing estate settlement are slow to change, but if your will hasn't been updated in five or ten years or more, it may contain provisions and language that will unnecessarily complicate the settlement of your estate because of changes in the estate tax laws. Ellis suggests you have your wills and associated paperwork reviewed to make sure they still accurately

reflect your wishes. "I've had clients bring in old wills that they haven't looked at since they were drawn up. They are often surprised by what they contain. 'Oh, no, they'll say... I don't want that to happen, or that person to inherit, or that person has died and can't be executor.' Circumstances change, and that's why periodic review is so important.

Another reason to review your will is to look for a "self-proving" provision. A self-proving will is signed by the testator (person making the will) in the presence of at least two witnesses and a notary public. The witnesses sign the self-proving clause, and the notary affixes her seal insuring that the document and all signatures are valid and legal. If your will is witnessed but does not contain the self-proving clause, your executor must try to find the witnesses who must testify to the signatures before the will can be probated (officially recorded in the circuit court in your jurisdiction) and any of the provisions of your will can be carried out. A will with a self-proving clause, however, is generally accepted for probate without any need to locate the witnesses.

## Power of Attorney

Naming someone as your agent under a Power of Attorney gives that person the authority to act on your behalf in financial and legal matters. In the event you are incapacitated he or she will be able to access

your assets to pay bills, authorize stock transactions, etc. Ellis advises that you may want to review your Power of Attorney with your attorney in light of the recently enacted Uniform Power of Attorney Act. Further, Ellis stresses that having a Power of Attorney is very important in protecting yourself in the event of your incapacity. If you become incapacitated with no Power of Attorney in place, it often becomes necessary for someone to petition the court to become your guardian and conservator. A guardianship/conservatorship proceeding is a public process usually involving at least two attorneys in which a judge decides who is in charge of your personal decisions and financial affairs. It can be an expensive process, especially when family members disagree on who should be appointed.

One common misperception about Powers of Attorney is that they allow the named person to make medical decisions for the grantor. "Usually in Virginia the Power of Attorney does not cover medical decisions. You should consider signing an Advanced Medical Directive containing a Medical Power of Attorney and enabling someone to make those decisions for you if you become incapacitated," she says.

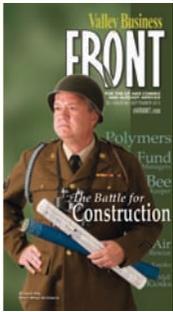
## Advanced Medical Directive and Medical Power of Attorney

Advanced medical directives are the most comprehensive means of expressing your

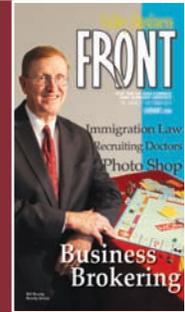
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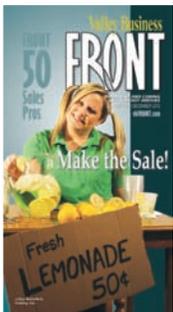
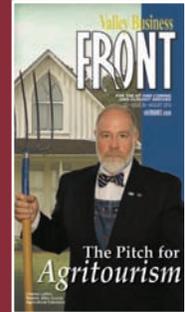
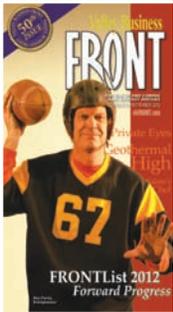


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health care wishes. Many people do not wish to have expensive, complicated procedures performed to extend their life, choosing instead to “let nature take its course” if they are terminally ill or fatally injured. Others may wish any and all treatment options be exhausted. An advanced medical directive sets out your wishes for medical care in the event you are unable to communicate those wishes due to injury or other incapacity and names an agent to make sure those wishes are implemented. Without an advanced medical directive, the law provides a hierarchy of those authorized to act on your behalf. Usually, your closest blood relative will be required to make decisions for you, even if your closest blood relative is a spouse from whom you are separated or an 18 year old child.

## Will or Trust?

A will is appropriate and adequate for most people. Individuals with high net worth or those who want to avoid probate may want to consider establishing a living trust. Establishing a living trust and properly funding your trust can replace a will and therefore avoids the need for probate. If you do not wish your estate assets and beneficiary designations to become public record, a trust is the way to go. A living trust must obviously be established prior to your death and should name a successor trustee. A living trust also allows the avoidance of probate fees, court filing fees, and annual accounting fees associated with wills. Establishing a living trust allows you to continue to control and use your assets during your lifetime but insures that your trustee will know how to distribute or use your assets upon your death. And speaking of high net worth...the federal estate tax exemption recently increased to \$5.25 million per person, meaning a couple could pass along up to \$10.5 million before triggering the estate tax. When a couples' assets, including the death benefit of life insurance, exceed \$5.25 million, it becomes important for them to seek the advice of an attorney.

## Then there's this...and that

Ellis also provided other important advice for anyone thinking of getting their affairs in

order. She says, “Many of my clients come in during a crisis situation like the sudden need for nursing home care for a family member. They are concerned about the preservation of assets.” Medicaid requires a person to spend down their assets before they are eligible for Medicaid assistance. “What they (family members) don't realize is that it's usually too late to do much asset preservation planning when the need for care is imminent. They say, 'Can't we keep mom's house by having her give it to me?' But real estate and other assets must be transferred out of a person's control five years in advance of applying for Medicaid in order to be effective.” More planning opportunities exist for married couples when one spouse is in the nursing home, and one person is living at home. For example, when a spouse is living in the home, the home is usually protected.

Do you have a potential beneficiary who you are afraid to leave a significant sum of money to all at once? Ellis advises the use of something called a “spendthrift trust” which allows you to mete out the inheritance on a predetermined schedule or in the trustee's discretion. “Some clients have adult children who may be alcoholics, drug users, or simply irresponsible spenders, making a lump sum payment unadvisable.”

Are you afraid that the person your beneficiary married is a gold digger? Ellis says, “An inheritance is not considered marital property unless and until you add your spouse's name to the assets you inherited. If you use your inheritance to buy a house and put your spouse's name on the deed, it becomes marital property. If you deposit the inheritance into a joint account, it becomes marital property. Most people don't understand this.”

If you already have a will or other important documents, make sure you have the originals and that someone else, preferably your executor or trustee knows where they are.

Now you know a few important things about estate planning. Got questions? Make an appointment! 



Sam Dean

## Making the Connection >

### Executive Summary:

*Over 500 people attended the C3 Conference, an integrated career development and networking event at Hollins University on October 10.*

**By Maya Rioux**

Six hours of handshakes, smiles, card swaps, and laughs can lead to some

amazing career choices at Hollins University's Career Connection Conference (C3). No matter what year you are at Hollins, the chance to engage in a spirited half-day of meeting with alumnae, in various fields, from various majors, called to those willing to take a leap and spread their wings. Reaching out and really connecting with a few of the almost 100 Hollins alumnae who returned to campus for C3, opened a new world of networking within the many generations of Hollins women.

To start off the whirlwind half-day that is C3, Hollins students gathered in the theatre to listen to keynote speaker Carla Harris. In addition to her current position as vice chair

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for global wealth management, managing director, and senior client advisor at Morgan Stanley, Harris speaks around the world about her extensive industry experience. Harris took center stage to present a few “pearls” of wisdom to the audience. These “pearls” ranged from taking steps to embody your most authentic self in the office to seeking out people in your life to fill roles like mentor, advisor, and sponsor. With an energetic stage presence and a skill with words that expressed equal amounts of importance and humor entwined in her advice, Harris set a powerful tone for the remaining hours of the conference.

Organized in three slots of time, Hollins women could shift from listening to panels of alumnae from various sectors conversing about how they translated their Hollins degrees into fruitful careers to intensive workshops and presentations focused on skills to enhance the job hunt. Current students gained an inside perspective on how a major at Hollins is not a neat box you fit in after graduation, but rather gives pieces of intellectual ability and experience to whatever

career choices you make post-Hollins.

Perhaps the most important highlight of C3 is the “Speed Connection” sessions, fast-paced opportunities for alumnae and current students to network that use a framework similar to a speed-dating event. A quick five minutes, however, is all you need when the adrenaline is raised and you discover the particular alumna you’re talking with could be of service to you (or knows another alumna who could be helpful) in creating that internship, landing that first job out of college, or even finding a residence to stay in for the first span of time in a strange, new city.

C3 concluded with a networking dinner reception that offered a relaxing atmosphere for students to reconnect with alumnae they may have encountered for only a moment earlier in the day. Then, as the sun set on those busy six hours of networking, handshakes, smiles, card swaps, and laughs that evolved into significant opportunities and connections, you realized that through events like C3, Hollins women will always be going places. 



Sam Dean



## YP540 may be Roanoke's rallying cry... >

### **Executive Summary:**

*It may not be an overstatement to say Roanoke's continued vitality is dependent on attracting and keeping young professionals.*

### **By Samantha Steidle**

Think about the best local economies you've ever seen. They could be from any time or place. What do these cities have in common? What made them thrive?

One common factor is certain to be young people. The most vibrant economies get much of their energy and drive from young professionals, who are creating the futures of their communities. Being future-oriented leads people to make the kinds of decisions that are fantastic for a local economy...

starting a business, investing in a house, and having children.

The City of Roanoke has witnessed a decline in the numbers of young professionals over the last decade. In 2007, Virginia Tech published a report that provided a blueprint for attracting and retaining young professionals to the area.

Among the findings of that report is that jobs top the list of desired "amenities" in the area. As important as things like the art museum and the greenway are, income trumps quality of life as a reason young professionals choose Roanoke.

### **A new initiative**

What can we do to get more young professionals to come to Roanoke and stay? To start, several entities including Downtown Roanoke, Inc., the Roanoke Regional Chamber of Commerce, and the Roanoke Regional Partnership have launched a new initiative called "YP540." The name stands for Young



Tom Field

and into the world, forging new friendships, romances, and business partnerships.

## Networking, Millennial-style

Creating a network between young professionals and stakeholder organizations is the first step in building a community. To make it an active community people need to be involved. Some of them might play special roles. For example, when a new person joins YP540, there may be a designated person to welcome newcomers and offer to put them in touch with anyone they'd like to meet.

It's one thing to join a group and put a personal profile on the web page. It's another thing to become engaged in the group. To the extent that we can "Facebook-ize" member profiles, we should. Young people have come to expect that we use the social capabilities of technology. They should be able to share their Facebook and social media profiles with each other easily, if they want to.

A large part of the YP540 initiative will be dedicated to mentoring. New members might be paired with an "ambassador" that matches their interests and can show them around Roanoke. A mentor in the same field would be able to tell the newcomer about local opportunities and the best (or, let's be honest, worst) people and companies to work for.

## Roanoke is ready. Are you?

In the Virginia Tech report, young professionals expressed concern that Roanoke is too conservative and set in its ways. Changing that perception is key to the success of YP540. The three entities behind YP540 will need the participation of local businesses, event organizers, current residents, especially young professionals, and plenty of publicity to replace Roanoke's 1950's industrial image with that of a thriving, exciting, diverse, and highly livable city. A tall order, but it can, and must, be done. 

Professionals 540 (our area code).

The initial webpage for the initiative is [www.roanoke.org/young-professionals](http://www.roanoke.org/young-professionals). Organizers are planning a fall, 2014 summit to bring together young professionals and area stakeholders, including employers. A key message is one of the unique opportunities that Roanoke holds for young professionals.

"You can be a change agent and make a big impact early in your career—like a big fish in a small pond—which not only helps build your career, but prepares you for leadership positions at a younger age than you would being a small fish in a big pond", says Price Gutshall, Vice President of Economic Development with Downtown Roanoke, Inc.

YP540 will focus on promoting career opportunities, enriching community experiences, and promoting events which attract young professionals.

They want fun and celebratory events. They want "cool" events. They want events that get them out of the house



## Hurray for critics! >

It was January 1993. I was on a really good upward climbing ladder, just two steps removed from the VP position of a rapid growth division of a Fortune 50 corporation. I was doing what I loved to do, following my calling. On top of my professional journey, I had just turned 30, and my first child had just turned one. Why, I even had the big picture window office, overlooking the golf course.

But there was a bit of a rumbling undercurrent.

Because it had only been a few short years since our “little company that could” had been acquired, our new parent company had sent in the auditors. We knew something was afoot, and someone somewhere had decided our national operations needed to be absorbed into the existing core—managed three states away. That was the rumor anyway. I saw the writing on the wall.

I told an associate I had been working with that I planned to strike out on my own. We had been working a lot together and had formed a good trust and a friendship. I didn't really need confirmation on my decision, but I wasn't so dumb to expect thumbs up from everybody. After all, I had negotiated nearly a hundred percent raise in salary by securing this position. But at least my friend would provide reassurance. And indeed, his response was just the encouragement I needed:

“Oh, you don't want to do that.”

His exact words. I seriously thought he was just being funny at first. He wasn't.

Looking back, watching my kids, seeing other people at various crossroads, I now have a different perspective on naysayers and their discouragement.

It doesn't hurt to have some moments of negativity.

In fact, it may very well hurt us to have cheerleaders hollering for us one hundred percent of the time. Although my preferred style of leadership and coaching and parenting is to encourage and extend the greatest of expectations, real life—of course—gives us real obstacles.

There will always be people who will advise you to do what you can to avoid challenges and disruptions. It can be a very good thing to hear what they have to say, so they can point you in a direction, and you'll know which way to go.

The other way.

## On Tap from the Pub

By Tom Field

### Executive Summary:

*Listen to advice,  
but use it to your  
advantage*

## No New Ad Taxes >

I love advertising.

I love working in advertising. I love helping clients tell their stories through advertising. I love what advertising does for creative minds. I love that advertising helps drive awareness for worthwhile causes and unknown entrepreneurs and startup businesses.

I love that advertising is, and has been, woven into society and business since at least the beginnings of trade itself with the oldest known written advertisement is a 3000-year-old Babylonian tablet requesting the return of a servant. I love that the Roanoke Valley advertising has a rich history, dating back to the 1920's with sign companies and ad agencies.

My love and passion is under attack.

The government shutdown has concluded, but the Federal budget is still being worked out, cuts continue to be made and everything is being analyzed to increase revenue. Therefore it comes as no surprise that Congress may soon be taking up the first major reform of the U.S. Tax Code in nearly 30 years.

One of the things being considered is the deduction businesses take for the ordinary and necessary expense of advertising costs being reduced significantly as a way to generate more revenues to help pay for tax reform. To lower corporate tax rates, "some suggest looking [for new revenues] at the deduction for advertising [costs], a commonly used business write-off." (Wall Street Journal, August 2, 2013). This would constitute a tax on advertising and increase the cost of advertising for all businesses, as well as the tax liability for major advertisers. Ordinary and necessary costs that may currently be deducted include the salaries of employees, rent for office space, utilities and other costs that a business must pay to keep the doors open and to generate sales.

Advertising is a strong economic factor in Virginia, supporting nearly 540,000 jobs, 14.5% of the total job force, and helps generate \$152 billion, or 18.5%, of the commonwealth's economic activity. Nationally, those figures translate to \$5.6 trillion in total economic activity and supports 22.1 million jobs. A reduction, no matter how modest, that limits the amount a business may deduct from its total advertising expenses could cost the nation 1.6 million jobs and \$419 billion in economic sales activity.

The effect of a tax would be felt by most every business in all industries. Businesses that decrease their advertising could see lower sales and less product movement. Transportation companies have less to ship if fewer products are sold. If



Chris Dodd

## Guest Commentary

By Chris Dodd

### Executive Summary:

*As part of corporate tax reform, one idea postulated is to no longer allow advertising as an ordinary business expense.*

supply increases, then raw materials are not purchased as frequently.

If less advertising is being purchased media outlets would lose more advertising revenue. Prior to working at ND&P, an advertising agency in downtown Roanoke, I started my career at The Roanoke Times where I saw first hand the challenges of maintaining, much less growing, ad revenue. A tax would hurt our local media – television stations, newspapers, radio, outdoor/ billboard vendors – and could result in further job losses among those companies.

As the government affairs chair for AAF Roanoke, the local affiliate of the American Advertising Federation, we're sending the critical message to Congress that the deduction for advertising costs is not a preference or deduction, but that every business in America is entitled to this deduction for core business expenses which has been permitted since 1913

when the Tax Code was adopted.

AAF, the advertising industry and all touched by advertising need to urge Senators Mark Warner and Tim Kaine, along with our local representatives in the House, to oppose any tax on advertising in the form of a limit on the deduction for advertising. We must ask them to communicate their opposition to taxing advertising to their colleagues on the tax-writing committees.

Simply put, we are not seeking a special treatment or exemption – only that we maintain the business expense deduction allowed for advertising for the past 100 years in order to keep advertising, and the economy, strong in the Roanoke Valley and across the country. 

*Chris Dodd is a government relations chair of the American Advertising Federation Roanoke organization (AAF Roanoke) as well as the Virginia state governor of AAF. [ [www.aafroanoke.org](http://www.aafroanoke.org) ]*

“ ”

A company that produces a good product may not be a good stock investment...

— Page 24

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## Letters

### Taxi Tips

"[Re: "Tips on Tipping" in your Etiquette & Protocol advice column, October 2013]; whether it's New York City or here in Roanoke, taking a taxi cab is not inexpensive. Do you really think it's necessary to tip 15–20% on top of the high fares? Shouldn't we just be able to pay for the service we're buying and leave it at that? There's no quality of service involved; they're just driving the car.

**RS**

*Facebook PM*

FRONT Columnist Kathleen Harvey Harshberger responds: *Well, everything is expensive these days, don't you think? As for tipping the taxi driver, that, like all tipping, is really optional. But let's consider this before we decide there is no service connected with a taxi drive: we are entrusting our lives to a complete stranger, and relying on that same stranger to deliver us safely to our destination. Consider the cleanliness of the cab, the courtesy of the driver, and realize, too, that most drivers do not own their cabs, and receive just a portion of the fare.*

### Not so radical

I want to commend you on what I consider to be a very favorable interview of Ed Elswick [September 2013; Guest Interview]. You seem to be one of the few that really understand his intentions regarding the "Property Rights Resolution" for Roanoke County. Certainly neither the Roanoke Regional Chamber nor the other Roanoke County nor Administrative staff seemed to have a clue. Or, did they just fear changing the status quo of governmental

process by giving individual citizens too much access?

I particularly appreciated you not casting light on Ed as a Tea Party radical. I know he isn't. He just happens to listen to all citizens in Roanoke County, much to the dismay of both the Republican and Democratic parties.

Thanks for keeping Valley Business FRONT such a viable publication in the valley.

**Eldon Karr**

*Bent Mountain*

### Original

I have enjoyed and depended on Valley Business FRONT for years and was one of your original subscribers. Others may imitate, but none can compare with your work.

**Mary Lu Clark**

*Roanoke*

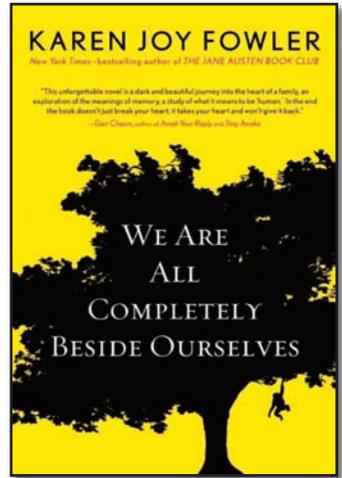
### Clarification

Batteries Plus Bulbs [September 2013] had established its new identity in 350 stores at the date of publication, with 575 locations. An incorrect variation of the company name was cited within the story.

*Send letters to [news@vbFRONT.com](mailto: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](http://www.vbFRONT.com)*

## 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](mailto:news@vbFRONT.com)



### *The best intentions*

There are a lot of books about the dynamics of family. *We Are All Completely Beside Ourselves*, by Karen Joy Fowler (G.P. Putnam's Sons, 2013) brings us the Cooke family. A Midwestern family, father, mother, brother, two sisters. Nothing could be more ordinary, right? Wrong. This family experienced something so awful that the storyteller, Rosemary, has buried it, reinvented it, and tried to understand how it destroyed her family.

She observes, "My brother and my sister have led extraordinary lives, but I wasn't there, and I can't tell you that part. I've stuck to the part I can tell, the part that's mine, and still everything I've said is all about them, a chalk outline around the space where they should have been. Three children, one story. The only reason I'm the one telling it is that I'm the one not currently in a cage."

Rosemary's a precocious child, talking incessantly, and given to using scholarly, rarely used words none of her classmates know. Always different, she is teased and mocked and never establishes the kinds of friendships most children enjoy. Her only companions are her older brother, Lowell, and her sister, Fern. When first Fern and then Lowell disappear from her life Rosemary is left reeling and unaided by her parents, she begins the process of recreating the story of her family. Questioning the actions and motivations of each of them and her own, Rosemary lives a life of solitary focus... finding out what happened and why.

Answers are hard to come by and when

they do come it's a case of "be careful what you ask for". Moving, troubling, familiar in parts, and bizarre in others, *We Are All Completely Beside Ourselves* is the story of one family, one far from ordinary family.

—Cathy Cooper

### *Quiet lives*

Carrie Brown's lovely *The Last First Day* (Pantheon) speaks to many generations of women who lived lives of quiet subjugation, putting their hopes and dreams away while their husbands pursued their careers.

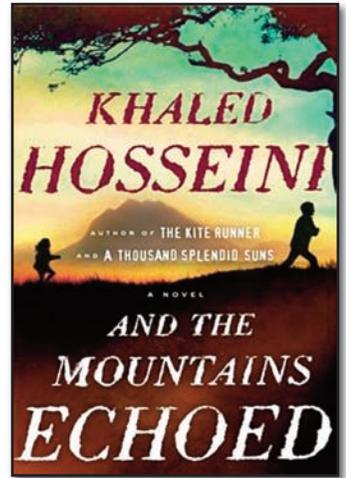
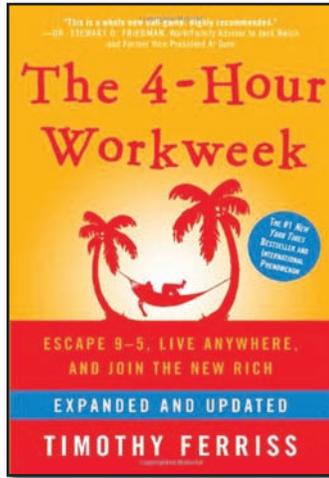
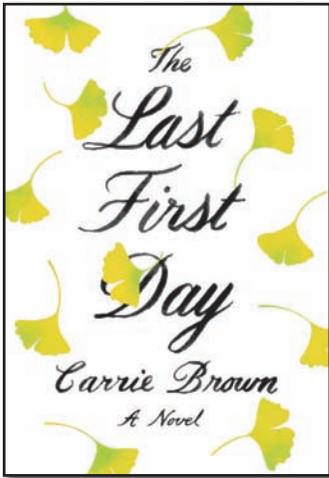
In this sixth novel by Brown, a visiting professor at Hollins University (visiting from Sweet Briar in Lynchburg, where her husband, John Gregory Brown, teaches and writes novels, as well), protagonist Ruth looks back on a long, quiet life with her husband as the couple enters its 70s. It is a bittersweet, sometimes sad look at a time when women's roles were far different than they are now.

Brown writes of a long marriage without drippy sentimentality and unrealistic vision. She's upfront with all the way through, writing in a compelling manner—though often so sadly that you'll want to put the book down for a bit. Worth your while, it is.

—Dan Smith

### *Gimme 4 hours*

I just finished reading *The 4-Hour Workweek* by Timothy Ferriss (Harmony; 2009), a



fantastic book about time management. It is one of the best I have found for business people, and for anyone who wants to be more productive and to live a more rewarding life to the fullest.

The author shows you many different techniques to accomplish by eliminating 50 percent of your work in 48 hours, ways to negotiate with your bosses and clients, ways to eliminate email overload, and lifestyle changes you can make to be more efficient.

It is a great book for entrepreneurs who are just starting out or current companies that want to learn the secrets of being successful and avoiding all the mistakes of doing business the wrong way. The book has lots of outside resources to help business be more competitive in this ever changing environment.

—Ronald Reeker

## Breathtaking beauty

There are a few writers whose books are so beautifully written to read them is almost to read poetry. Yann Martel's, *Life of Pi*, David Guterson's, *Snow Falling on Cedars*, and Leif Unger's, *Peace Like a River*.

The place at the top of the list can be justifiably claimed by all three of Khaled Hosseini's books. The most recent, *And the Mountains Echoed* (Riverhead Books, 2013) is a shining example of skillful and tender use of the language, the creation and development of characters we love, sometimes in spite of themselves, and storytelling as an art form.

Like Hosseini's previous books, *The Kite Runner* and *A Thousand Splendid Suns*, his newest takes place mostly in his native Afghanistan. Covering a period of over fifty years we learn how a decision, made of equal parts desperation and love, impacts a family and the people close to them for generations. Reaching from the destitution of a remote village to prosperous, pre-war Kabul, to Paris, Greece, and the United States, *And the Mountains Echoed* explores how families love, betray, sacrifice and surprise...themselves and one another. It expands our notion of what constitutes family and challenges our willingness to judge the choices of others. As the threads of the story expand we become more and more invested in the lives of the characters. We feel anger, sorrow, outrage, pity...but we also understand them and care for them, and often, against all reason we hope for them a happy outcome. Again we are challenged...is our idea of happiness the only right one?

Hosseini's beautiful description of one character's face to face meeting with her aging self is one of the most astute and sensitive passages I have ever read, concluding... "This is what aging is, she thinks as she follows Isabelle into the store, these random unkind moments that catch you when you least expect them." Poetry of breathtaking beauty.

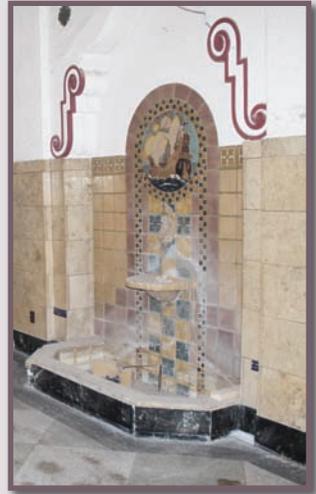
—Cathy Cooper

(**The reviewers:** Cathy Cooper is an executive assistant and project manager for Berryfield; Dan Smith is a veteran journalist and former FRONT editor; Ronald Reeker owns Casarock Travel agency in Roanoke.)



## Restock Fountain >

Developer **Faisal Khan** shared the current restoration and mixed-used vision of the **Ponce de Leon** (formerly Crystal Tower) building in downtown Roanoke on Oct. 3 at a walk-through site visit. Originally built in 1931, the historical architecture is being revealed and restored as the building is scheduled for an August 2014 opening. Khan and Waldvogel Commercial Properties intend to lease the 90 apartments in addition to commercial space on the ground floor as well as a potential restaurant. Part of the lore of the old hotel is the underground spring, which feeds a "well" in the basement, rumored to have held fresh trout for diners' selection. The 8-story by 6-story building opens to a rooftop view (top) and features original terrazzo tiling and decorative elements of the period, including the fountain, shown right.



## Canstruced >

Roanoke's "Canstruction" competition, an exhibit on display at the **Taubman Museum of Art** in October featured displays by nine local teams, whereupon the 27,000+ cans used were donated to **Feeding America Southwest Virginia** to supplement the organization's food drives. This entry, entitled "Rubik's Uncubed" by MemberOne Federal Credit Union won honorable mention.



Tom Field

## Crafty Crowd >

A completely packed exhibit hall at Roanoke Civic Center greeted those attending the 26th Annual **Fall Classic Art & Craft Festival** in mid-October. About 150 vendors (mostly mid-Atlantic states) were listed on the directory, featuring handmade products, including jewelry, apparel, artwork, and more.

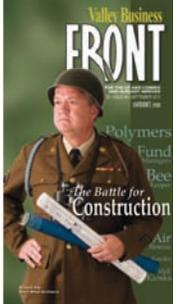
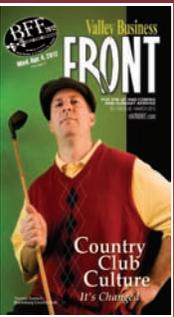
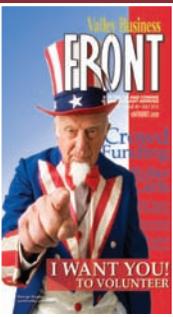


Tom Field

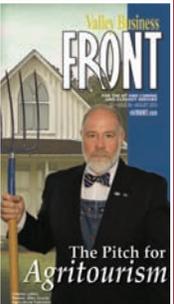
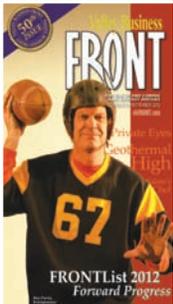
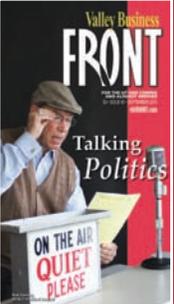
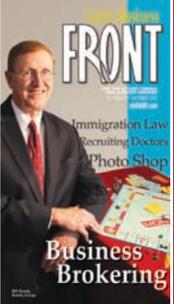
## Lake House >

Drizzly weather didn't keep visitors from attending the **Smith Mountain Lake Charity Home Tour** circuit on Oct. 13. The annual fundraiser is a popular draw with eight homes featured this year, accessible by road or water, including the Layton Home on the Hardy side, pictured above. According to organizers, the Tour has generated more than \$3.5 million for charity operations over its 22 year history.

*Valley Business FRONT is FRONT'n About at many events each month. Check the blog links at [www.vbFRONT.com](http://www.vbFRONT.com) for more coverage.*

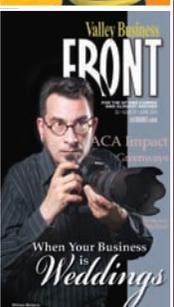
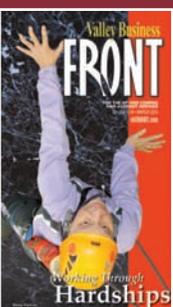


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## By the Numbers

The local housing market is showing its strongest activity in several years. Prices are up over the past several months. Unemployment figures for August were unavailable at the time this column was written, due to the federal government shutdown. While the region saw improvement from June to July, and over the year, it will be interesting to see what effects the shutdown will have on future reports. Stay tuned!

### Unemployment/Employment

**Unemployment rates** in the Roanoke and Blacksburg Metropolitan Statistical Areas showed slight improvement from June to July, as recent graduates were absorbed into the workforce. Over the year, unemployment in the region dropped 7.4 percent, a sharper drop than Virginia's 6.5 percent improvement.



UNEMPLOYMENT RATES			
	July 2012	June 2013	July 2013
Blacksburg	7.6%	6.7%	6.7%
Roanoke	6.4%	6.3%	6.1%
Combined	6.8%	6.4%	6.3%

The number of people **employed** in the region in rose in July from the previous month and was up almost two percent from a year ago.

#### INITIAL UNEMPLOYMENT CLAIMS

Week 36 2012	Week 36 2013
276	64

Initial unemployment claims can serve

as a predictor of future unemployment rates. For Week 39 (September 20-26) initial claims fell by 76.8 percent, besting the statewide drop of 62.8 percent. Both the Blacksburg and Roanoke MSAs showed a healthier drop than Virginia: Blacksburg fell by 84.4 percent, and Roanoke, by 72.8 percent.

#### EMPLOYED

July 2012	June 2013	July 2013
223,108	225,650	227,249

*Source: Virginia Employment Commission*

### Real Estate

**Home prices** in the region basically held steady from July to August, but were up 9.3 percent from the same month a year ago. In fact, August marks the fourth month in a row that local home prices were above \$200,000. **Home sales** in the region were the highest they've been in three and a half years, and were up 16.4 percent from August 2012. Nationally, home sales rose 13.2 percent over the year. The local average home price is 18.6 percent lower than the national average price of \$258,700.



HOME PRICES		
Aug. 2012	July 2013	Aug. 2013
\$192,455	\$210,906	\$210,443

#### HOMES SOLD

Aug. 2012	July 2013	Aug. 2013
384	402	447

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

—By Anne Piedmont,  
Piedmont Research Associates



Alison Weaver

## Refreshingly Simple >

### Executive Summary:

*By pinching pennies, Debra Castelli and her family built a frozen lemonade business that has endured nearly four decades.*

**By Alison Weaver**

Debra Castelli headed off to college at the tender age of 16 and promptly flunked out.

"I passed horseback-riding, Religion and Philosophy, and failed all the others," she says. "College just wasn't for me."

Undaunted, her parents, Rudy and Joyce Castelli, took the money they'd been saving for her college education and created Deb's Frozen Lemonade. "At 17, I started working seven days a week, and 36 years later, that's pretty much what I still do."

Rudy Castelli, a mail carrier in Vinton, had the idea of selling his mother's recipe for Italian ice. Joyce was supportive of her husband's idea, but made it clear that she wouldn't be willing to work all day at the Veterans Administration, as it was then called, and then work at a food stand.

The original location on Walnut Avenue in Vinton consisted of a storefront window

where customers walked up to place orders. There was no cash register, just a box where Debra stuffed the money. She figured the sales tax in her head.

"I had no idea what I was doing. I just worked. It was very, very frugal and very simple," Debra recalls. Her father joined her in the evenings after he finished his mail route. During the winter, the stand closed and Debra took temp jobs.

As a loyal base of customers developed, Debra began getting requests to deliver the frozen product on hot days. "The first was Grumman, a fire truck maker. They asked if I could come to the plant any day it was over 90 degrees."

The Castellis bought a truck, hired a driver and began what would become a prosperous vending route. The 1969 former mail truck—named Beulah—became a familiar and beloved sight on neighborhood streets. "It was so dangerous, with kids running from every direction, spinning in circles as they ran back to get money from their mothers," Debra recalls. "Thank God we never had an accident."

The Flood of 1985 filled the uninsured store nearly to the rafters. The normally tame Tinker Creek became a raging river that rearranged the contents of the building, leaving the delivery trucks dangling over the embankment, held only by their front tires. The Castellis salvaged what they could and re-opened for business as usual.

# EXECUTIVE PROFILE

In 1992, the Castellis moved to a location on Roanoke's Brambleton Avenue in a former Kentucky Fried Chicken. They added more routes and employed generations of teenagers.

"The kids who come to work for me fill the void of my not having children. We make friends and some stay friends for years. They come visit during college breaks, invite me to their weddings, bring their babies by," Debra says.

The store is filled with drawings, poems, cards and photos from customers and former employees. Shelves hold lemon-inspired memorabilia ranging from trinkets and mugs to cardigan sweaters.

Like a proud grandma, Debra ticks off a list of her employees' accomplishments: accountant, lawyer, doctor of physical therapy, head of a hospital emergency department.

One Hollins graduate returned to work the truck route, finding it more lucrative than other available jobs. "They make good money," Debra says, "But it's hard work; there's a lot of lifting and there's no A/C."

After 36 years in business, Debra has no plans to stop working seven days a week from April to October. After her father's death in the 1990s, her mother stepped in to take over the bookkeeping. "This is

## In Brief

**Name:** Debra Castelli  
**Age:** 55  
**Company:** Deb's Frozen Lemonade  
**Location:** Roanoke  
**Title:** Co-owner  
**Family:** Mother, Joyce Castelli; Neelee Grace, a Blue Tick coon hound; Casey Irene, a "rowdy" mixed breed

my family and my social life. This is what I do," Debra says. "During the winter we're only open five days a week and having two days off feels like a week's vacation."

Debra dismisses customers' advice to open other locations. "There's only one of me. I can't be in two places at once," she notes. "Plus, my mother and I are the only ones who know the secret recipe.

"People say, 'You should franchise. You could make millions.' But it's not about the money," Debra says. "One of my employees insists she wants to take over the business. I told her to go live her life and see where it takes her. If she's still interested in 15 or 20 years, we'll talk." 📍



# Career FRONT

## FINANCIAL FRONT

Met Life Financial Group of the Mid Atlantic has appointed **Dan Foutz** as director of business development.



Slusher

**Kay Slusher** has been named a settlement processor in Virginia Title Center's Roanoke office.



Haislip

The following additions have been made to the staff of New River Bank: **Robert Parks**, vice president,

commercial lending; **Nicole Yarborough** and **Krista Tillis**, tellers; and **Amy Haislip**, retail specialist.

## LEGAL FRONT

**Charles Carter Lee** of Woods Rogers PLC, has been promoted to Major in the Virginia National Guard, serving as Judge Advocate General for the 116th Brigade based in Staunton, also known as the Stonewall Jackson Brigade.



Thompson

**Lori D. Thompson**, a shareholder based in LeClairRyan's Roanoke office, has been elected to serve as the president of the board of directors of

the Virginia Poverty Law Center. She also recently joined the American Inns of Court as a Master.



Pearl

**Peter M. Pearl** has joined law firm Spilman Thomas & Battle as a member, assuming a leadership position within the firm's bankruptcy and creditors' rights practice group.

## WELLNESS FRONT

**Dr. Jeffrey Ruth** joins Virginia-Maryland Regional College of Veterinary Medicine as assistant professor of radiology.

**Donna Littlepage**, Carilion Clinic's senior vice president for



Ruth



Littlepage

transformation and finance, has been awarded the Founders Medal of Honor by the Virginia-Washington DC Chapter of the Healthcare Financial Management Association.

Lewis Gale Regional Health System has announced the selection of **Jon Bartlett** as market president of the health care system and CEO of Lewis Gale Medical Center. Bartlett is a hospital administrator who had previously worked

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Bartlett

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Dill

in Arizona. He started work on October 31.

Delta Dental of Virginia



Pyle

has hired **Dr. Joseph Dill** as vice president of professional services

and dental director and promoted **Chris Pyle** to vice president, marketing and government.

## DEVELOPMENT FRONT

Lionberger Construction has hired **Jeff Loveless** as an estimator.



Nichols

Anderson & Associates, Inc. has hired **Jessica Nichols** as vice

# So much more.

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- > Lorton Retires from Carilion; Halliwill New CFO
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- > Virginia Tech Climbing the Rankings Ladder
- > Life-Guard 12 To Get New Home in Lexington
- > Alleghany Gets 55 New Manufacturing Jobs
- > Richfield Cuts a Ribbon on Rehab Center

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

# Career FRONT

president of municipal engineering. Roanoke County's Economic Development Department has named acting director **Jill Loope** to the position of director. Loope had been acting director for over two years.



Wang



Thomas



Atkins

assistant professor of finance at Virginia Tech's Pamplin College of Business.



Barbic

**Angela Barbic** has joined Smith Packett Med-Com LLC as Leasing Coordinator.



Gresham

**Hunter Gresham** has been named chief of staff for Division of Student Affairs at Virginia Tech.



Wood

for New River Valley Offices; and **Tracy Wood** has been promoted to Branch Manager of the Roanoke and New River Valley Offices.



Eads

joined the Commercial Lines Team; and **Melanie Eads** as the company's newest Certified Insurance Service Representative (CISR).

## EDUCATION FRONT

**Daniel Gerbatch** has been named assistant director for admissions and recruitment for Virginia Tech Language and Culture Institute.

**Tong Wang** has been appointed

## OTHER FRONTS

Express Employment Professionals has announced that **Samuel Thomas** has been promoted to Staffing Consultant

**David Leonard**, chairman of the board for First Bank & Trust Company, has been inducted into the Virginia Livestock Hall of Fame.

Brown Insurance office in Blacksburg has announced that **Kelsey Atkins** has



Boyes

Unbridled Change has named new officers for its board

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Pratt



Allelyne



Noftsinger

**Wade** as public affairs manager.

New officers for the board of directors for Blue Ridge Autism and Achievement Center (BRAAC) for 2013-2014 include **Phil Noftsinger** of CBIZ, Chair; **Sandra Pratt** of Wheeler Broadcasting, Vice-Chair; **Lea Riddle** of BB&T Insurance Services, Secretary/ Treasurer.



Bowman

development; and **Rachel Bowman**, board member.

The Virginia Association of Planning Commissioners has elected **Billy Martin, Sr.**, member of the Botetourt County Board of Supervisors, as first vice president.



Riddle

The Taubman Museum of Art hired **Bryan Hartman** as marketing and business relations director and **Amy Moorefield** as deputy director of exhibitions.

of directors: **David Boyes**, fundraising chair; **Sandra Pratt**, marketing community

Cox Communications announced **Vonya**

**Allelyne** as market vice president for Roanoke operations and **Margaret-Hunter**

*Compiled by Cathy Cooper*

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# ALL MORNING

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# FRONT Notes



**Valley Bank repays its TARP.**

## *TARP returned*

Valley Financial Corp., parent of Valley Bank, has completed its \$9.7 million reimbursement of the government funded Troubled Asset Relief Program (TARP) bank investment program from 2008.

## *Jack Nimble in Pulaski*

Jack Nimble in Pulaski Korona S.A., a candle making company from Poland is opening a production facility in Pulaski County that is expected to create 170 new jobs.

## *Produce Uphill*

VPC, a produce company in Hillsville, is expanding its facility with a \$2.5 million improvement, an additional purchase of

\$12 million in Virginia-grown produce, and projecting a growth of 75 new jobs.

## *Blacksburg Clinic*

VelocityCare, a Carilion Clinic urgent care facility is opening in spring, 2014 at North End Center in Blacksburg.

## *Citizens Completes BTOP*

Floyd-based Citizens Telephone Cooperative has completed its \$11.5 million Broadband Technologies Opportunities Program (BTOP), placing 200 miles of fiber, providing broadband access for economic development, research, education, emergency response and healthcare throughout the New River Valley—Regional Open

Access Network (NRV-ROAN). The expansion gives Virginia Tech, Radford University, New River Community College, local high schools, public safety entities, healthcare and government facilities access to symmetrical speeds between 5Mbps and 10Gbps. The NRV-ROAN, along with Citizen's Open Access Fiber Network extends over 438 miles and spans ten counties (Roanoke, Montgomery, Wythe, Pulaski, Floyd, Giles, Botetourt, Patrick, Carroll, Giles).

## *Supplemental Insurance Gone*

Carilion Clinic is discontinuing its Medicare Advantage supplemental insurance plan (started in 2009), citing the ACA and changes in government

funding. The plan will drop in 2014, affecting approximately 3,200 subscribers.

## *First Citizens at Hershberger*

First Citizens Bank is building a new branch at 1535 Hershberger Road in Roanoke with a planned completion in spring, 2014.

## *Hut, Hut...Shoe's Untied...Hike!*

Following the Wish You Well filming project (in development) on the David Baldacci novel set in southwestern Virginia and shot in Giles County, producer Sara Elizabeth Timmins has announced that Life Out Loud Films is developing a film with ties to Lynchburg on the true

story of "The Shoeless Wonders," a barefoot football team of orphans who lived at the Presbyterian Homes in the mid and late 1920s. Scripting is being developed with shooting targeted for 2015.

### Science stash

The Science Festival Alliance, based in Cambridge, Mass., has awarded the Science Museum of Western Virginia (SMWV) a \$10,000 grant to provide seed money to launch a regional science festival in 2014.

### Good report card

The Roanoke Valley-Alleghany Regional Commission has been awarded a 2013 Innovation Award from

the National Association of Development Organizations (NADO) Research Foundation for the 2013 Regional Report Card: A Compilation of Regional Cooperative Initiatives & Activities.

### Elk changes rider

The Elks National Home in Bedford (home of the popular annual Christmas lights display) is being sold to New River Assisted Living for an announced sale price of \$4.5 million and expected closing on December 1.

### Co-op cops award

Roanoke Natural Foods Co-op was the recipient of the Roanoke Regional Chamber of Commerce and Roanoke Regional Small Business Development Center's

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2013 Small Business of the Year award. Awards were handed out in categories, including Legacy, an award for a small business in operation for 50+ years. The 2013 Legacy award went to Wood's Service Centers. According to the Chamber, small businesses account for about 95% of the region's business community.

### Guess Jonnie couldn't give it away

Star Scientific, Inc., much in the news recently for gifts and donations to

Governor McDonnell and Attorney General Cuccinelli, has licensed its trademarks and technology for tobacco lozenges to Starion LLC in a deal reportedly worth \$590 thousand. Star Scientific, Inc. had previously discontinued manufacturing the lozenges.

### Rain Delays

The auction of Natural Bridge scheduled for early October was postponed. Wet weather prevented surveyors from completing the work of determining



Tom Field

Roanoke Valley Alleghany Regional Commission excels at innovation.

# FRONT Notes



Tom Field

**Elmwood amphitheatre, just a day before it was all cleaned up for a ribbon cutting.**

the boundaries for 35 parcels to be carved out of the 1,600 acres of land. The auction has been rescheduled for mid-December. There has been no final word from National Park Service about making the site a national park and with workers furloughed, there isn't likely to be one any time soon. The Virginia Department of Conservation and Recreation has said it does not have the funds to purchase the property. Were the property to be purchased by a private individual and donated to the state, the state would be happy to run the operation of the bridge, caverns, and hotel. Stay tuned.

---

### *Amphibian Amphitheatre*

Despite excessive rains causing more than 40 days of construction

delays this summer, MB Contractors has successfully completed the major renovation and reconstruction of Roanoke's Elmwood Park, including the 5,800 square foot amphitheatre, terraced seating for 2,000, paved plazas and walks, vendor zone, streetscaping and interactive fountains. The projected \$6.4 million improvement value was seen by the public at large for the first time at the ribbon cutting and Citizen of the Year recognition in late October.

---

### *Off-Site Real Time Workout*

Virginia Tech networking researchers and local technology entrepreneurs are working on a groundbreaking broadband-enabled health and fitness tool called FitGENI which allows exercisers to

attend classes from any device, using interactive videoconferencing. FitGENI creates a virtual exercise experience where participants can get real-time feedback from their instructor and interact with their peers, the same way they might if they had traveled to the class location.

---

### *Intern hub*

Koofers, a college study sharing site ran from TechPad in Blacksburg, has launched a new recruiting tool for employers to find qualified students for internships and entry level job positions. With Campus Recruiter, employers can filter Koofers' community of over one million college students by university, major, graduation year, course, and GPA. Once potential candidates are

identified, employers are able to message students directly, and if desired, invite them to provide video responses to interview questions.

---

### *I'll trade you...*

Bob Coptly, senior vice president of Thalhimer, a commercial real estate firm, indicated at the Executive Discussion Series held recently that the Roanoke area may see a Trader Joe's store sometime in the next 24 months. Trader Joe's is a California based, privately owned up-scale grocery chain. The Executive Discussion series is co-sponsored by the Roanoke Times and Cox Business.

---

### *Parts all over*

In a major announcement of Roanoke's only Fortune 500 company, Advance

Auto Parts is buying General Parts (includes the Carquest brand) for \$2.04 billion, making the company the largest automotive replacement parts provider in North America. As of this report (at press time), the deal is expected to close as early as the end of 2013, resulting in an additional 2,664 stores and locations to Advance's 4,015 stores in the U.S., Puerto Rico and Virgin Islands. The combined company headquarters will remain based in Roanoke, overseeing more than \$9.2 billion of sales and over 70,000 employees.

#### *ALL aboard!*

Amtrak ridership in Virginia doubled since 2009 and the Lynchburg to Washington, DC service continues to see growth. When the service began in 2009 ridership was projected to be 51,000 riders per

year, but for the 12 months ending in September 2012, over 186,000 passengers took advantage of the service.

#### *Easy expansion*

Greg and Kristi Gerhart, owners of Pino Gelato, a café located in the Shoppes at West Village in southwest Roanoke County, have purchased a neighboring shop, Oliveto. Oliveto offers a large selection of olive oils and balsamic vinegars. The stores will be connected by an opening that will be created so customers will be able to access both stores by entering either

#### *On the air*

Mel Wheeler, Inc. of Roanoke is attempting to purchase WLNI-FM (105.9) in Lynchburg. Paperwork filed with the

FCC earlier this year, if approved, would add the station to the four stations Wheeler already owns. But in April, 3 Daughters Media in Forest, VA, filed a challenge with the FCC contending that allowing the purchase by Mel Wheeler, Inc. would breach the FCC rules governing how many FM stations one company can own in the Roanoke-Lynchburg market. The FCC denied the petition in August but 3 Daughters appealed the decision. It is unclear when a final ruling will be made.

#### *Oh, those (phone) guys*

Matthew Snider started a cell phone repair company three years ago. Now he has partnered with nTelos to open his first retail operation, Those Phone Guys. The store is located inside the nTelos store on Williamson Road. Snider and his new partner, Jamel Green, offer same day repairs in-house

saving customers the down time of mailing their phones to carriers or other repair companies. They also offer repair service for tablets, game consoles and other electronic and audio visual equipment.

#### *Legal consolidation*

LeClairRyan and Adelman, Sheff & Smith, a national healthcare law firm based in Annapolis, Md., have consolidated their practices. The firm will retain the LeClairRyan name.

#### *Fries with that relocation?*

In Blacksburg, Five Guys, the burger and fries restaurant, will open next year in the North End Center. The Five Guys is a relocation from University City Boulevard in Blacksburg.

*Compiled by Tom Field and Cathy Cooper*

**Additional FRONT Notes posted online at [moreFRONT.blogspot.com](http://moreFRONT.blogspot.com).**

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**Michael Miller** has worked with intellectual properties and technology innovation. His consulting company is Kire Technology. With more than 25 years as an inventor and technology consultant, working with Fortune 500 companies and startups, he screens businesses for the World's Best Technology Showcase and mentors tech startups through Development Capital Networks and the

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**Randolph Walker** graduated from the University of North Carolina at Chapel Hill with a journalism degree in 1983. He has been a daily newspaper reporter in Roanoke and an advertising copywriter for the Edmonds Packett Group. He is now a freelance writer as well as a performing musician and guitar teacher. [rwalker25@cox.net]

**Alison Weaver** is a freelance writer based in Roanoke. She contributed to and was a staff writer at the Blue Ridge Business Journal throughout the 1990s before working as a copy editor at The Roanoke Times for 8 years. [alison.weaver03@gmail.com]



we risk feeling underdressed or overdressed throughout the event...

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“ ”  
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