

Valley Business

FRONT

FOR THE UP AND COMING
AND ALREADY ARRIVED

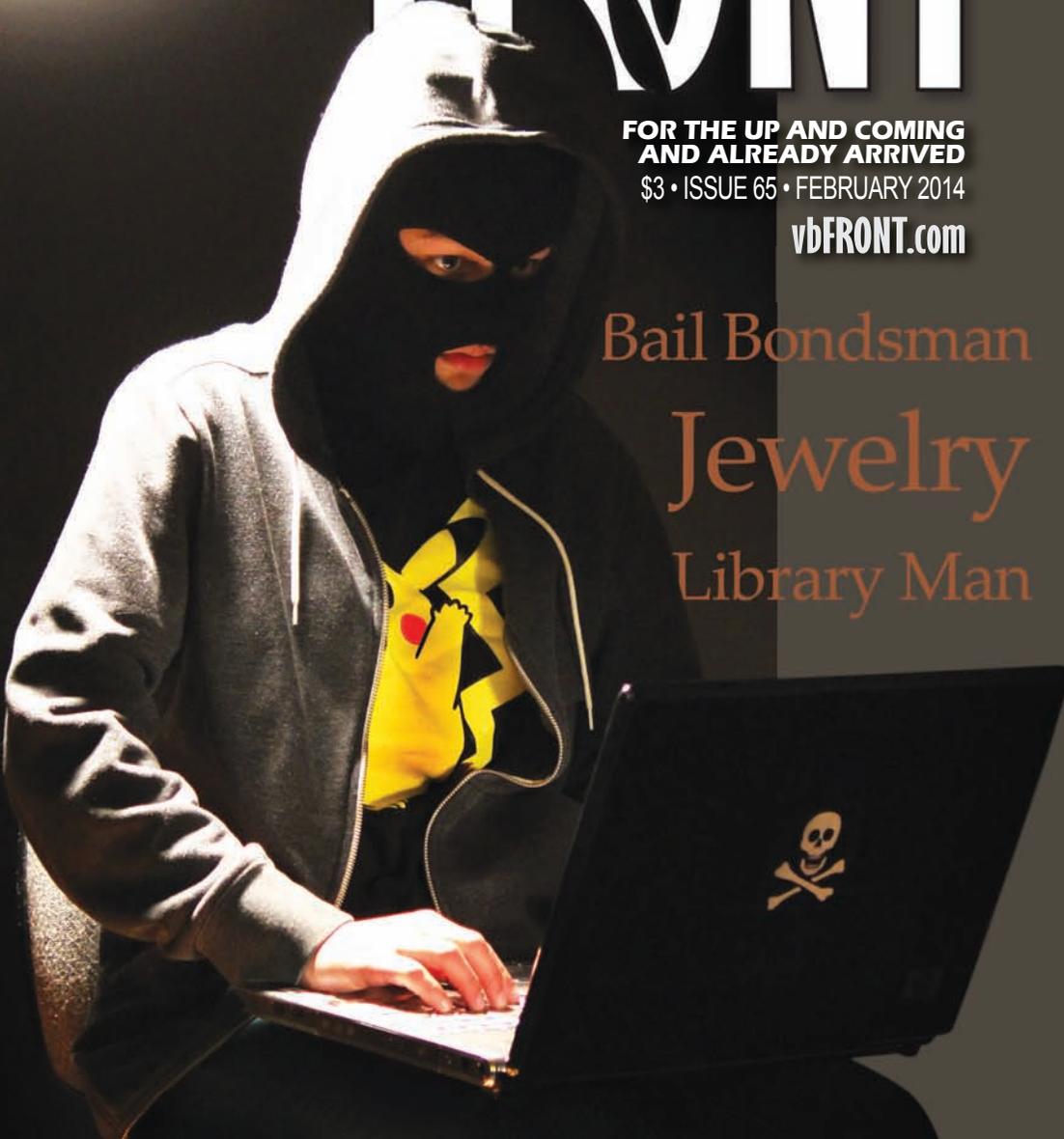
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vbFRONT.com

Bail Bondsman

Jewelry

Library Man

A person wearing a grey hoodie and a black balaclava is sitting at a desk, typing on a laptop. The laptop lid features a gold skull and crossbones logo. The person is wearing a yellow t-shirt with a Pikachu graphic. The background is dark with a bright light source on the left.

HACKED!

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Are you with Valley yet?

WELCOME to the FRONT

Another first. We have our first mystery cover model. But of course, this is most appropriate. Today's cyber criminal is a person we don't know. We may never find out who he or she is. Isn't that the worst kind of enemy?

Thankfully, there are ways to protect yourself, your identity, your business or organization, your operations. The best chance you have to prevent an attack? Just remove yourself from all things digital. Get off the grid. Go live in a cave.

Not what you wanted to hear?

Then you're going to have to get educated. Ensure your business and employees and associates and vendors and everyone connected to your network or accessible to your organization are equipped and informed. And it doesn't hurt to have someone covering your, well... back end, as IT professionals like to call it. You'll meet a few of them in this very edition of FRONT.

Refresh your browser. Fire up your firewall.
Change your password. And enjoy.



Tom Field

“Many technologies have dual uses, including some with innately nefarious potential.”

— Page 35



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Cover photography by Tom Field.

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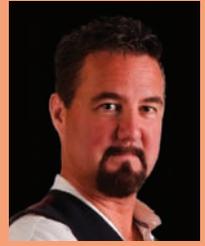
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FEBRUARY



Cathy Cooper



Tom Field



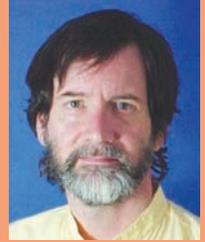
Keith Pierce



Laura Purcell



Nicholas Vaassen



Randolph Walker

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."

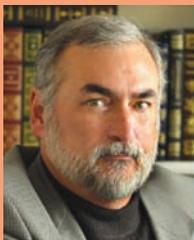
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Rachael Garrity



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Anne Piedmont



Anne Sampson



Dan Smith



Samantha Steidle



Kathy Surace



To drum up business, all he has to do is hang around jails and magistrate's offices.

— Page 28

2014 Members

Nancy Agee Carilion (Wellness)
Laura Bradford Claire V (Retail)
Nicholas C. Conte Woods Rogers (Legal)
Warner Dalhouse Retired (Seniors)
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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.



76% of them will die before the person for whom they are caring.

— Page 31

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HACKED!

Cyber-security >

Executive Summary:
Your business probably won't be chosen for a focused attack like the one that hit Target, but dangers still abound on the internet. Protect your company with appropriate technology and employee education.

By Randolph Walker

Of Dante's nine levels of hell, he should have reserved one—maybe the deepest, hottest one—for the hackers and cybercriminals who make life a pain for honest computer users.

Network security has been an issue since the days of the 300-baud modem, but it came into renewed focus with the December announcement of the attack on Target. Some 70 million customer accounts were compromised, causing worried phone calls for customers, a probable earnings drop for Target, and nightmares among other business owners wondering if they'll be next.

The good news is that targeted attacks like the one that victimized the giant retailer aren't as likely to befall the small- to medium-sized businesses of Western Virginia. Rather, the danger comes from passive or automated attacks—booby traps laid by

malefactors along the innumerable strands of the World Wide Web, or shotgunned out by millions in hopes of striking a naive email user. With vigilance and reasonable precautions, business owners needn't lie awake worrying.

Here's a look at the scope of the problem, some interesting local cases, and advice from three white knights who defend us against the cybersharks, stingrays and poisonous jellyfish who swim beneath the surface of the internet.

THE BIG PICTURE

Verizon's 2013 Data Breach Investigations Report analyzed 47,000 security incidents and 621 data breaches reported worldwide in 2012. "From pubs to public agencies, mom-and-pops to multi-nationals, nobody was immune," the authors wrote. "Victims in this report span restaurants, retailers, media companies, banks, utilities, engineering firms, multi-national corporations, security providers, defense contractors, government agencies, and more across the globe."

As compared to big organizations, small organizations (fewer than 1,000 employees) were more subject to malware and hacking, and less subject to physical tampering, such as installing data skimmers in POS devices, ATMs and gas pumps.

Thirty-seven percent of breaches affected financial organizations; 24 percent of breaches occurred in retail environments and restaurants. Ninety-two percent of breaches were perpetrated by outsiders; 14 percent by insiders. Seventy-six percent of network intrusions exploited weak or stolen credentials. Forty percent involved malware, defined as "any malicious software, script or code added to an asset that alters its state or function without permission."

Seventy-five percent of attacks were driven by financial motives. Seventy-one percent targeted user devices, 54 percent compromised servers. Sixty-nine percent were discovered by external parties, and 66 percent took months or more to discover.

The authors note that this was a non-random sample; many intrusions go unreported, and many go undetected.





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TECH
SQUARED

Sean Peters

Sean Peters is president of Tech Squared (www.techsquared.com), located on Brandon Avenue in Roanoke across from the lower level of Towers Shopping Center. Peters started Tech Squared in 2002 after leaving a technology job with the U.S. Postal Service. He and his employees mostly serve companies with 20 to 100 employees.

Target was actively attacked because of the potentially huge payoff, he says. Attacks in Western Virginia have tended to be passive—that is, somebody dangled infected bait in hopes of snaring a sucker. “Uneducated users are clicking on a link on a website, a popup on a website, and it installs software that is then behind the firewall.

Peters continues, “Why didn't my virus scanner catch it? Because it's not a virus. You clicked on it and told [the computer] to do something. It believed you knew what you were doing.”

Perpetrators also use port scanners. Every device connected to the internet is identified with an Internet Protocol (IP) address. A port scanner is an application that systematically looks for a vulnerable IP, a hole in a firewall.

“We have seen several times logs on servers where somebody's trying to break in but has been unsuccessful. We've seen two or three where we believe the server has been compromised, meaning they have gained access to the server. Most of the compromises we see are looking to absorb resources—storage, processing power, internet bandwidth for spamming. All of a sudden your 100 gigs of server space goes down to five and they're hosting a download site for MP3s or videos, they're putting that content there as a place to store it and serve it to other people. Somebody like myself, Cox, Verizon, finds it, deletes it, secures the network.”

While infiltration of servers is comparatively rare, workstations are compromised on a daily basis.

Perpetrators are stealing processing power, and hope to profit off eventual spam recipients, but they rarely try to steal money directly from Roanoke companies. In 11 years, the worst loss Peters knows

Sean Peters holds a phone server. This server can connect 100 phones in a PBX system.

of among companies he deals with—knock on wood—is \$1,200 a company had to pay because a phone provider declined to reimburse the cost of long distance calls made on hijacked phone lines.

PETERS' ADVICE

- “Number one for me would be the education of employees. Don't open attachments that you don't know. We see people do it all the time.”
- “The second thing would be developing a policy of patch management, meaning the patches for Windows 7, Java, Adobe Acrobat, all of those things have vulnerabilities. If they are not doing something to actively patch all those programs, they become vulnerable.”
- If you're using a basic consumer router, upgrade to a business router that allows logging of activity. “All a basic router will do is bring in a cable modem, share it among 10 computers. Routers that don't allow any outbound filtering or any significant logging of activity are insufficient to the task.” One company with an infected system had service shut off by its ISP (internet service provider). “We replaced the router so we can see what's going on, so we can block what's going on. We can look at the logs and say that's the machine that has the problem. It allows us to clean it up very quickly.”
- Move away from storing credit card information on site. Many of Peters' clients now use merchant accounts where card transactions are handled through a website.

CASE STUDY: ROANOKE COMPANY GOES PHISHING

An inadvertent click caused a Roanoke company to send out phishing emails—queries from criminals masquerading as legitimate institutions, designed to trick the recipient into revealing sensitive personal information.

“One of the users in the office had been surfing the web, wasn't trying to cause any harm, [and] downloaded something onto a computer—could have been an attachment to an email, could have been a website,” says Peters. “The customer got a call from Cox Communications saying hey, you're sending out phishing emails.”





Randolph Walker

Derek Clark, web designer at Tech Squared, builds security features into web pages.

The emails appeared to come not from the Roanoke company, but from Amazon, and asked the recipient to enter an Amazon password for the ostensible purpose of verifying an account.

One of the company's computers was "sending it all over the place and some of [Cox's] monitoring had picked it up," Peters says. Cox gave them a software tool. "So the client is literally running around to every work station and trying to figure out where the problem was. They were in the process of trying to run this tool on 50-odd machines.

"At the point where they called us, they said 'we're in a panic.' [Cox told them] either you need to clean this up and stop it or we're going to turn off the internet until you clean it up. Because other vendors, Verizon, Comcast, they can start blocking traffic from Cox, legitimate emails.

"Within 40 minutes, we identified the exact machine and gave them the tools to clean it up, and called Cox back and said, we found it, we blocked it." Peters and



Randolph Walker

his technicians did not have to go to the physical premises. “Probably 90 percent of our work is done remotely. We logged into the firewall, set up a couple of rules to look for specific traffic, we knew exactly which machine it was, and were able to start scans on that machine and clean up the issue.”

CASE STUDY: WRONG NUMBER IN THE NEW RIVER VALLEY

At many companies, phone service is inseparably entwined with internet—which makes it vulnerable to attack.

In a brute-force attack, criminals systematically try all possible passwords until the correct one is guessed. Such an attack was made on the phone server of a New River Valley company. After cracking the password, the perpetrator sold phone access on the black market to someone wanting to make long-distance calls—in this case, to Cuba.

“It’s a matter of selling that access for pennies on the dollar in order for other people to make calls to whatever location, very inexpensively,” says Peters.

The company’s phone vendor ended up writing off the costs, “but their phone server made outbound calls that would have ended up costing, at the wholesale rate, almost \$1,500.”

Peters helped the client solve the problem by firewalling the interface and making the passwords more difficult.

Tony Harrell

Harrell is vice president of technology at Entre’ Computer Center (www.entre-roanoke.com) in Roanoke’s Old Southwest. Harrell describes how malefactors—sometimes called black-hat hackers or threat actors—might fish for a victim.

“Gone are the days of the guy saying, ‘I broke into the Pentagon,’ the ego trip of saying ‘I infected millions of machines.’ That’s not what they’re after,” Harrell says. “It’s all monetary-driven. A virus in the true sense of the word is a malicious code that seeds into the machine and then replicates from machine to machine. True honest-to-goodness viruses are almost nonexistent.

Tony Harrell: “The surprising aspect of it is their employees.”

What is out there is malware, or other applications that seed into a machine and aren't there to replicate—they want something from the machine—usernames, passwords, credit cards.

"Let's say you broke into [a news website] and you infected a news article and page 1 is perfectly fine and at the bottom it says, 'Click here to read Page 2.' They infect that link. You click on Page 2, yes, you got Page 2 and you inadvertently now have some form of a trojan, malware running in the background."

Trojan, short for Trojan horse, refers to non-replicating malware that slips into a computer and carries out undesirable actions, such as stealing data.

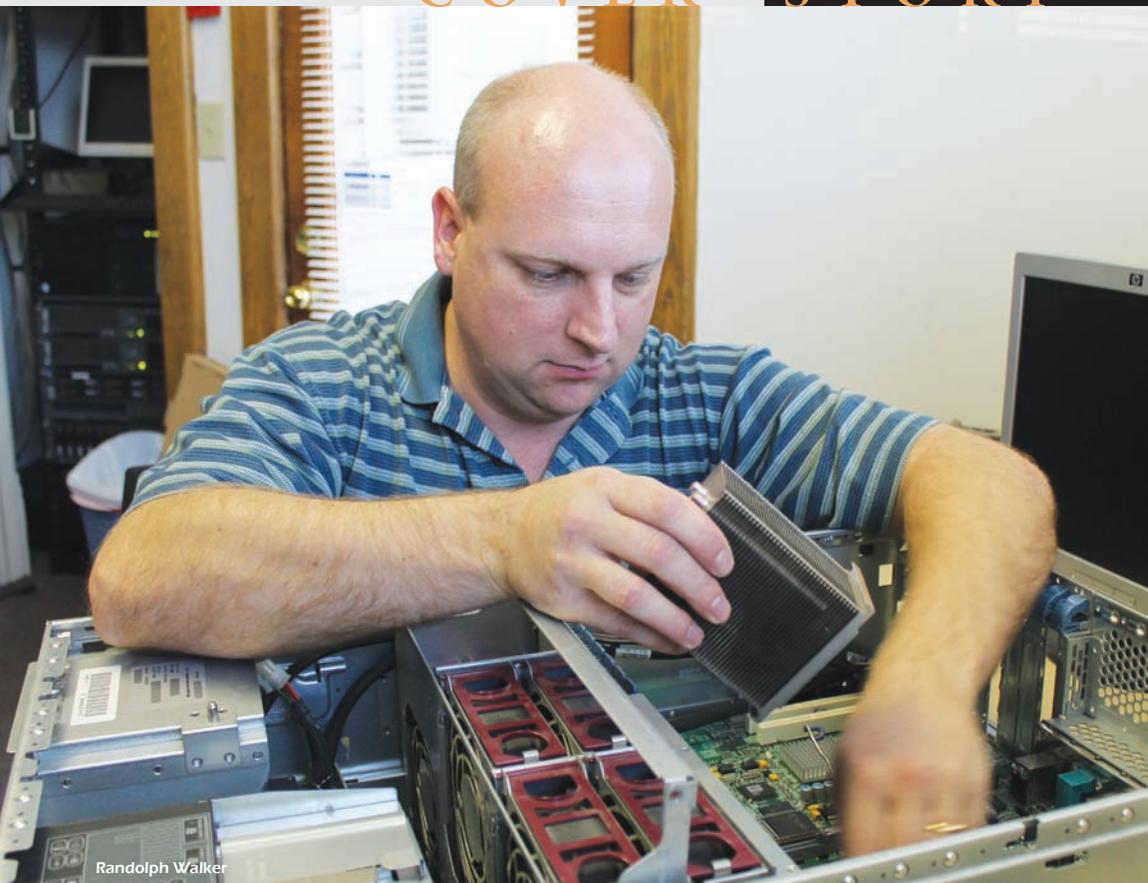
Once implanted, the trojan sends out a signal over the internet, like ET calling home. The perpetrator has software listening for the signal and realizes he has a virtual burglar behind someone's firewall.

Now the perpetrator gets down to business. "Sometimes it's as simple as producing spam by the millions," Harrell says. "Your machine is infected, and I'm going to send an address book and a one-page letter and your machine is going to generate millions of pieces of spam on my behalf." Another goal might be collecting data. "I'm getting keyboard strokes, I'm looking for credit card information, user names, passwords. If your IP originated from Jerry's Tire Service down the street, I'm not going to waste my time. If your IP originated from Walmart Corporate, now you have my attention."

There is a black market for IP addresses. A hacker might gain access to 10,000 computers, then turn around and sell those IP addresses to a spammer, who then uses those computers to send out spam. Hackers can differentiate between residential and commercial IP addresses, and there are black markets for each. Cybercriminals may buy commercial IP addresses hoping to glean credit card information, maybe by dangling more bait to users of the infected machine or network.

Rich targets—big retailers, S&P 500 companies—are selected because that's where the money is, and because they have so much "surface area" to attack, says Harrell. Smaller businesses may only have a single cable or DSL modem, a single IP, a single point of entry. "They put a respectable router, firewall in place, not that it's impenetrable, but there's typically [only] a handful of ports that are open. There's not much access from that side. For that size business [50 to 100 employees], you find that most businesses already follow the golden rules, they're doing the hardware, they're doing antivirus, they're such small targets, they have little surface area. You're not going to get hacked into--it can be done, [but] it's much





Randolph Walker

Tony Harrell works on a server. A server is a superfast computer with redundant capabilities including multiple hard drives and fans; components can be pulled and replaced without shutting down the computer.

more difficult. [In] Smaller facilities, the surprising aspect of it is their employees. Make a stronger password, change it frequently.”

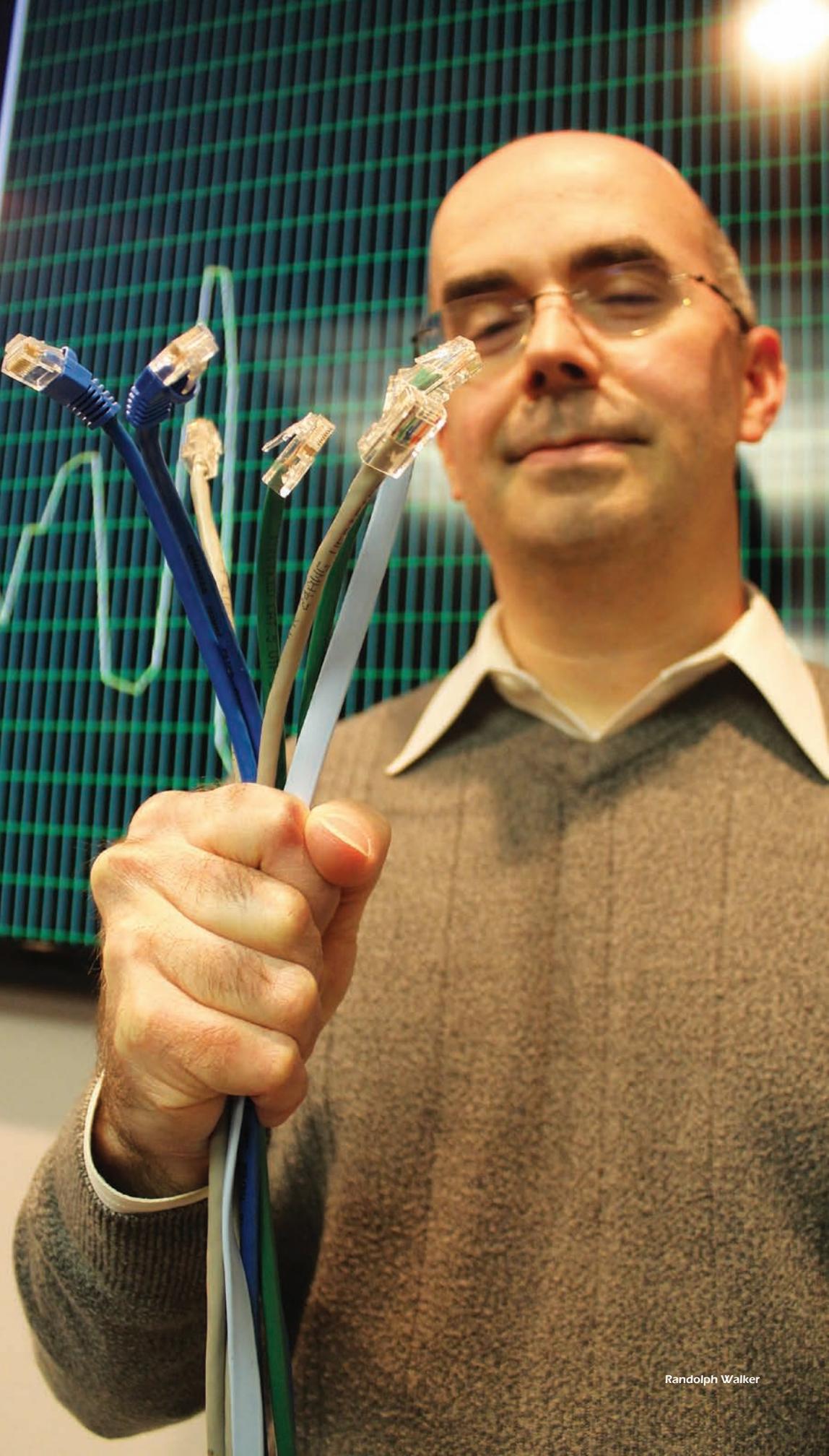
HARRELL'S ADVICE:

- “If that employee isn't given some instruction—don't use simplistic passwords, change the password with some frequency—then everything you've spent on the hardware side is completely defeated by the personnel side of the equation.”

CASE STUDY: HOW IMPORTANT ARE PASSWORDS?

A Roanoke company didn't bother to change the simple, default passwords on its voice mailboxes.

“They had some employees that resigned and left, and they left the mailbox open and active and never changed the password,” Harrell says. “Some years later they hired a person and decided to re-utilize that particular mailbox that had been inactive for two years. When they went to



gain access, they couldn't gain access to their own mailbox, so they called the telephone provider. The telephone provider changed the password and said 'You've got 30-something messages.' When they went to play back the messages, thinking there's some unresolved business, there was a handful of messages in an Arabic language.

"They called the FBI, and apparently there was an exchange of information from a terrorist, where somebody from outside the country would call, leave a voicemail, and somebody within the country would call and retrieve that voicemail, so that the call from outside the country to whatever cell within the country was not direct. The concept is, there was a machine infected which brought attention to the facility, and the phone system was open, easily accessible because it was all default passwords. It was attacked through the internet."

CASE STUDY: HE JUST WALKED IN THE DOOR

A friend of Harrell's, a bank IT manager who has since moved out of the area, asked Harrell to test the bank's defenses.

"He spent way too much money," Harrell recalls. "He had the top of the line [brand name] equipment, the top of the line intrusion detection, all of this wonderful equipment.

"I walked into Branch A and said, 'I'm from ATT, I need access to your telephone closet.' Lovely young lady that was a teller, said, 'Sure, one second.' She walked around the corner, repeated everything to the branch manager. The branch manager opened up the [closet] door. I sat down with my laptop. I picked up my phone and called my friend and said 'I'm in your network.' He said 'How are you in?' I said, 'I'm sitting in your branch, plugged into your network.' I literally had my laptop plugged into the Ethernet. I had a full listing of every server, I have access to everything. You've done everything you can do from the technology side. Your fault is the human side of it."

CHRIS SHIVELY

Chris Shively is a senior programmer/analyst with Interactive Design & Development (IDD, Inc.), in Blacksburg (www.iddnet.com).

Chris Shively holds a bouquet of connectors.

"I know that local banks have been facing phishing schemes," he says. Perpetrators identify phone numbers of residences near the bank. "Then they automate a call that says there's a problem with your account at this bank. The more knowledge they have of you, the more credible they can sound. There are people that fall for those kind of phishing schemes all the time. And then the banks end up having to cover a lot of the damage that's done by that. Phishing schemes do go on locally. It's this added burden to educate our customers—not only do we have to protect ourselves and our data, but protect our customers and educate them so they don't give out information."

SHIVELY'S ADVICE

- Follow the rule of least privilege—don't log in as an administrator unless performing a task that requires it. "Especially at the corporate level, if you're going out [on the internet] make sure you're not using an account that has a higher level of access than you need for what you're doing." Imagine an employee who has administrator privileges, including the ability to install and update software. He clicks a link or gets an email, and unintentionally downloads malware. The malware is able to install because the employee is logged in as an administrator. "Once it roots into the system, it's going to attempt to do whatever it's designed to do, which is often either [to] corrupt or gather data, or report back data. It's best to restrict access. To browse a website, you just need browser access, you don't necessarily need system level access."
- Check firewall logs, or hire an expert to do it. The log is a record of IP's that attempted to access your network. "Firewalls are basically deciding what's going to be prevented from coming in and what's going to be allowed. Those type of logs can provide you with some insight into who's trying to access your network, or who's made it in that you weren't expecting. But logging is not enough because you have to look at the logs and act on the logs if you see something. There are companies that do managed firewall solutions and that's something I would encourage small- to medium-sized businesses to look at. They're reviewing your logs and trying to look for threats and vulnerabilities. You may only want to go to that level if you're doing ecommerce





Randolph Walker

Chris Shively stands next to a screen displaying firewall logs.

sales or bringing in data that's very, very sensitive and [you have] liability for something happening with the data."

- Update older applications, even proprietary ones. "A lot of people are running legacy systems that could potentially have vulnerabilities and they need to check those with their internal IT or have a security company do an audit. It could just mean a simple patch, it doesn't have to be an overhaul. It's not just the systems, it's the applications you're running."

Cybersecurity is not and never will be a "one and done" issue. As technology continues to expand and your company's use of that technology develops, you can be sure that those who would use your company's, or even your family's data for their own nefarious purposes will likewise devise new ways of obtaining access. Think of it as locking your front door last night. That's not going to protect you tonight. 



Last Bastion... >

In December 2013 I was fortunate to attend the admission ceremony for attorneys who passed the Bar exam and qualified to practice law in the Supreme Court of Virginia and all courts in the Commonwealth of Virginia. Our son had passed the bar!

Leading up to the big day, my husband and I received instructions regarding proper court attire and behavior for the event. I was intrigued about the rigid expectations and attitude, but willingly prepared to meet the Court's expectations.

When the day arrived and we entered the Greater Richmond Convention Center in downtown Richmond, I was delighted to see a rare sight. Everyone in attendance was wearing either a suit or a dressy outfit. Everyone was giving the event the respect it – and the Court – demanded.

As the day proceeded and we all filed into the auditorium to sit and listen for a name to be spoken aloud for three seconds, I began to feel awestruck. "Oye, oye!" rang out from the bailiff as the judges filed in and took their seats. We were instructed to sit and be silent, as the proceedings were to begin – on time.

Then for the next hour and a half we listened as names were called and new lawyers stood to be recognized. Not one person spoke out loud, let alone shouted in excitement. The names of all the new attorneys were heard loud and clear.

What a pleasure to be part of an event where everyone dressed in their best attire to show respect for the occasion and the profession. Everyone displayed their best manners and calm restraint, despite the fact that we were all bursting with pride and joy at our particular attorney's accomplishment.

We see too little of this in our culture today. More often, attendees give very little respect to events and other attendees trying to enjoy those events.

On the other hand, perhaps we neglect to state clear expectations - even make demands - as to what behavior and attire is required at important events. Weddings, graduations, concerts, and the like, deserve our respect and quiet attention.

The Supreme Court of Virginia demands a certain level of respect and decorum from all who enter their courtroom – no excuses and no exceptions. We are so fortunate that they have upheld their standards and it's time we use their example as inspiration. 

Questions or comments? Write Kathy at kathy@peacockimage.com

Business Dress

By Kathy Surace

Executive Summary:
Audience (mis)behavior may not entirely be the fault of the audience.

Kindness in the Workplace >

Plato, the Greek philosopher, was a mathematician, a student of Socrates, a writer of philosophical dialogues, and founder of the Academy in Athens, the first institution of higher learning in the Western world. He wrote "Be kind, for everyone you meet is fighting a hard battle."

In the business arena, as in every other walk of life, people can grow alienated from one another. The root cause might be cultural, it might be competitiveness between organization and teams within organizations, or it might be an ongoing disagreement between a supervisor and a direct report.

Etiquette, whether in a business or social setting, is defined as "the customs or rules governing behavior regarded as correct or acceptable." Let's take a look at a few simple guidelines that we could practice to help promote a sense of civility and manners in the workplace, or, in other words, kindness.

- **Agree to Disagree.** Yes, we know the U.S. Constitution guarantees us freedom of speech, but there are limits, and our own sense of courtesy should take over. We should always try to conduct business conversation in a respectful manner. So, if you can't agree, then agree to disagree!
- **Stick with the facts, please, just the facts.** A professional discussion should stick to the facts. Try to understand the other person's point. Never, never launch an 'ad hominem' (personal) attack upon another person. It is fine to dispute another's point, but not in a nasty, unpleasant manner.
- **Remain calm.** The calm, unruffled person always looks confident and in control. "Keep Calm and Carry On." That saying came from the British during World War II. When England (especially London) was being repeatedly bombed, the British people calmly went about their business to the admiration of the free world. We might remember that when we find ourselves in an infuriating situation.
- **Yelling and Shouting is not professional.** Raising your voice to another signals that you are being unsuitably emotional, out of control or, perhaps, unstable. That behavior will never move you up the rungs of the professional ladder.

Plato's words resonate even today. Even those who appear to be the most successful and happy carry a burden. Everyone has some worries – be it a medical situation, worry about a child, a teenager, an elderly parent, or a financial issue. The list is endless. None of us is exempt from the burden of living – so let's be kind to our fellow travelers on the journey of life! 

More information at www.khhschoolofprotocol.com



Etiquette & Protocol

By Kathleen Harvey
Harshberger

Executive Summary:
Good behavior in the workplace is more than not eating someone else's food from the refrigerator...a lot more.



Small Business

By Samantha Steidle

Executive Summary:

You can't expect to increase sales if you aren't open for business.

Dear Roanoke retailers and restaurants, please take my money! >

It was a First Friday in downtown Roanoke. My husband and I were happy to be off work and out of the house. We browsed the City Market, enjoying the live music and chatting with people.

Then, *clonk!* I lost the heel of my shoe. It simply snapped off.

Undaunted, I figured I could swing by one of Roanoke's downtown apparel retailers and easily snag a new pair of shoes.

Wrong. One by one, each store we tried was closed. It was only seven o'clock at night. The sun hadn't even set. People were milling about, looking into shop windows. *Potential customers* were being told, "See this shop? It's not for you."

Missed opportunities

After a lot of one-heeled walking, we found Native Grace, a merchant of global fair trade items, at 308 Market St. They were open, thank goodness. I was able to buy a pair of sandals. I expressed to the owner how much I appreciated her being open. Then, my husband and I continued our night on the town.

Now, you might think, "Who cares about a woman and her shoe?" I invite you to consider the losses of the retailers who decided to shut down just as the heaviest foot traffic of the week descended on downtown.

If there were one message I could impress on retailers and restaurants in Roanoke, it would be this: Please be available for your customers, especially when they have feedback about your business or want to give you their money.

In the last month, I have encountered:

- A restaurant that doesn't "do" lunch on Saturdays.
- A restaurant owner that had no open seats available, although he was sitting at the bar when he said that.
- A service provider who dismissed the idea of automatic credit card payments. (Never heard of PayPal? Square Up?) Who doesn't want to be paid automatically, anyway?
- A health care provider would not offer me their open appointment because I had not been there within the past six months. They were also not open on Mondays or Fridays.

- A consultant who boasted she never had to take customer calls, because she has Google Voice. Are you kidding me?

Oh, the missed opportunities! I realize small business owners often have a stubborn quality to their personalities. That quality helps them succeed, but it can also hinder them if they are not listening to what their customers want and need.

Be there for your customers

Want to retire? Great! Retire.

Don't quite want to retire? Can't afford to retire? Okay, that's understandable, especially in hard times. Don't want to stay late at the store? Don't want to come in on Mondays? Hire someone else to do it. Or, at least, suggest an alternative to your would-be customers.

Might as well send them to your competitors, because that's where they're going anyway. How about a big sign saying, "TRY OUR COMPETITORS... THEY ARE OPEN."

Those who read this column regularly know I'm a huge advocate of Roanoke and its businesses. What I say here, I say in love because I want you to succeed.

Please try harder to accommodate your customers. One way or another, I won't be begging you to take my money for long. Let that be because you're available when I need you. Otherwise, it will be because I turned to one of your competitors. Or you went out of business. 

For more information on the Lean Start-up process, visit: <https://www.udacity.com/course/ep245>



If there were one message I could impress on retailers and restaurants in Roanoke, it would be this: Please be available for your customers, especially when they have feedback about your business or want to give you their money.

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Ashley Montjoy

What Keeps You Awake at Night? >

Executive Summary:

Ashley Montjoy puts her listening skills to use to help clients reach their goals—and rest easier.

By Laura Purcell

Ashley Montjoy believes ninety percent of her job is listening. As an agent with New York Life, she provides her clients with life insurance and financial services planning, but her aim is to learn what keeps her clients up at night and find a way to alleviate their stress.

Montjoy takes a three-step approach to meeting client needs. "First we need to develop a rapport and make sure we feel

comfortable moving forward," she said. "Next, I need to discover what is dear to their hearts. I listen and ask questions. Is a small business owner concerned his employees [would] need a place to work if he died unexpectedly? Is a wife worried her husband won't make ends meet without her Social Security income?"

Montjoy then pores over her client's financial statements and other pertinent information. "From there, I outline a plan of action, we meet again and develop a strategy."

Montjoy has clients with a variety of needs. Some are individuals in their 40s and 50s looking towards retirement. Some are already retired and want to make sure they don't outlive their money. Some own small businesses, like family restaurants or technology companies with 60 employees. Business owners usually have similar kinds of concerns that center on protecting their employees and families, but solutions can vary.

"One person may have all their assets in their business and want to retire. Another may be a small company with three owners that wants to maximize employee benefits," Montjoy said.

"Too often, we're so busy working we don't make time to plan. Businesses reserve a portion of their income for marketing, and they need to do that for attorney's fees and insurance, too."

One step small business owners can take is to protect themselves in the event an important employee dies suddenly. "If one person is the face of an organization, have they protected themselves?" Montjoy asks. This product, usually called key person life insurance, can help a company survive a vulnerable time.

"With key person protection, the company owns the policy," Montjoy explains. "The person, it could be the owner or it could be an important manager, gives permission for the company to carry it."

"If an individual is so crucial to a business that his or her death could reduce morale or cause financial loss, this insurance protects against those risks, and protects the company," she said.

So if a business faced revenue loss, missed opportunities, or had credit difficulties in the aftermath of an unexpected death, key person protection gives the company

a little time to find its footing again. The insurance also provides a financial cushion to help cover the costs of finding a replacement.

"Whatever their goals," Montjoy says of her clients, "my job is to figure out how to get them there."

For Montjoy, entering the world of financial services and insurance was a lot like going into the family business. While growing up in Florida, her father, an attorney who worked in insurance and investment fields, taught her to save her money. "I always thought I'd go to law school," Montjoy said, and she spent years working at law firms in Tallahassee. But she was drawn to academia, and after earning bachelor's and master's degrees in English at Florida State, she was admitted to Virginia Tech's prestigious creative writing program.

Once she completed her degree, she found herself burned out on academia and in love with the New River Valley. A friend suggested she pursue employment with New York Life, and she hasn't looked back. She was awarded agent of the month for October 2012 from New York Life's Roanoke Office, and New Organization Agent of the Year for 2012.

"It's a lot like teaching," Montjoy said. "I still educate and guide people toward their goals." 

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Randolph Walker

Bail bondsman Jim Jamison outside the Roanoke City Jail.

Get out of jail... not free >

Executive Summary:

Bail bonding is a part-time second career for this semi-retired grandfather.

By Randolph Walker

Every business needs a marketing plan. Jim Jamison's most effective advertisement is one he wears on his head—a cap reading “JAM MAN BAIL BONDS.” To drum up business, all he has to do is hang around jails and magistrate’s offices.

“I went to Franklin County one day, and while I was there, people kept coming in looking for a bondsman, saw my cap and just kind of waited in line,” he says. He doesn’t only wear it around jails, however. “I was at Best Buy and someone noticed

my hat and referred a neighbor to me.”

Thanks to his cap—given to him by his wife, Ruth--this “encore career” is starting off well for Jamison, a kindly, 65-year-old grandfather who retired after 31 years as a school psychologist in Franklin County.

The jump from school psychology—testing kids, writing reports, going to meetings—might seem like a stretch, but Jamison says there’s a common thread. He tried to be kind and caring in the schools. “That’s just the way I am, and I try to be that way with this job too.” Word has gotten around, leading to referrals.

Jamison got interested in bonding after a neighbor’s son was accused of stealing a girlfriend’s car. Jamison, who lives near Blue Ridge, started taking classes and got his license in January, 2013. He is a sole proprietor and can work in any court in Virginia.

Like most bail bondsman, Jamison usually charges a nonrefundable 10 percent of the bond amount.

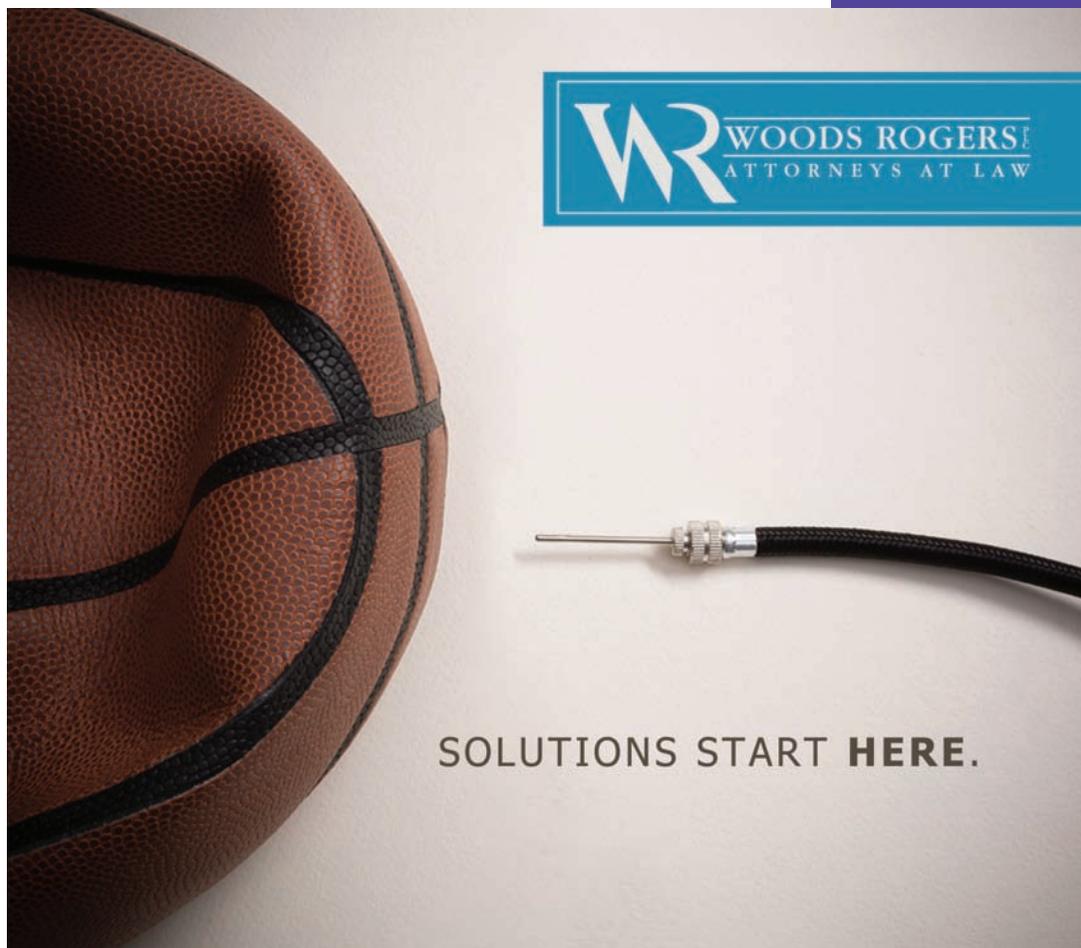
"A time or two I've trusted people to pay me when they get paid, and they've been as good as their word. One gal—a lady of the evening—called me one night about midnight and said she had the money if I wanted to come and get it. She called me from a local house of ill repute so Ruth and I rode over. She had the money and everything went well. So I said, can you do something for me? Can you take some of my business cards and pass them around in the house? And she said sure."

Jamison ends this story, like most of his stories, with a laugh that seems to say, "I have no illusions about my fellow human beings, and I look on them with tolerance and affection."

Another client promised to pay after

completing a job—he didn't specify what kind of job. A few days later, Jamison and Ruth saw a Channel 7 report on a home invasion. When the suspect was named, Ruth said, "Hey, isn't that the guy who..." It was Jamison's client. "He did say he was going to do some work," Jamison recalls with a laugh.

Jamison's good nature shouldn't be taken for inability to defend himself, should the need arise. He qualified for the Armed Bail Bondsman license issued by the Department of Criminal Justice Services. Among his firearms is a five-round .22 revolver. "The only time I would consider drawing a firearm is to prevent a life from being taken, my own or someone else's. I would not [draw] to apprehend someone. It would be better to let someone escape."



SOLUTIONS START **HERE.**



Randolph Walker

This tiny .22 revolver is among his weapons.

He has served more than 50 clients and only three have failed to appear. One was caught by police, one turned herself in, one was located in a hospital.

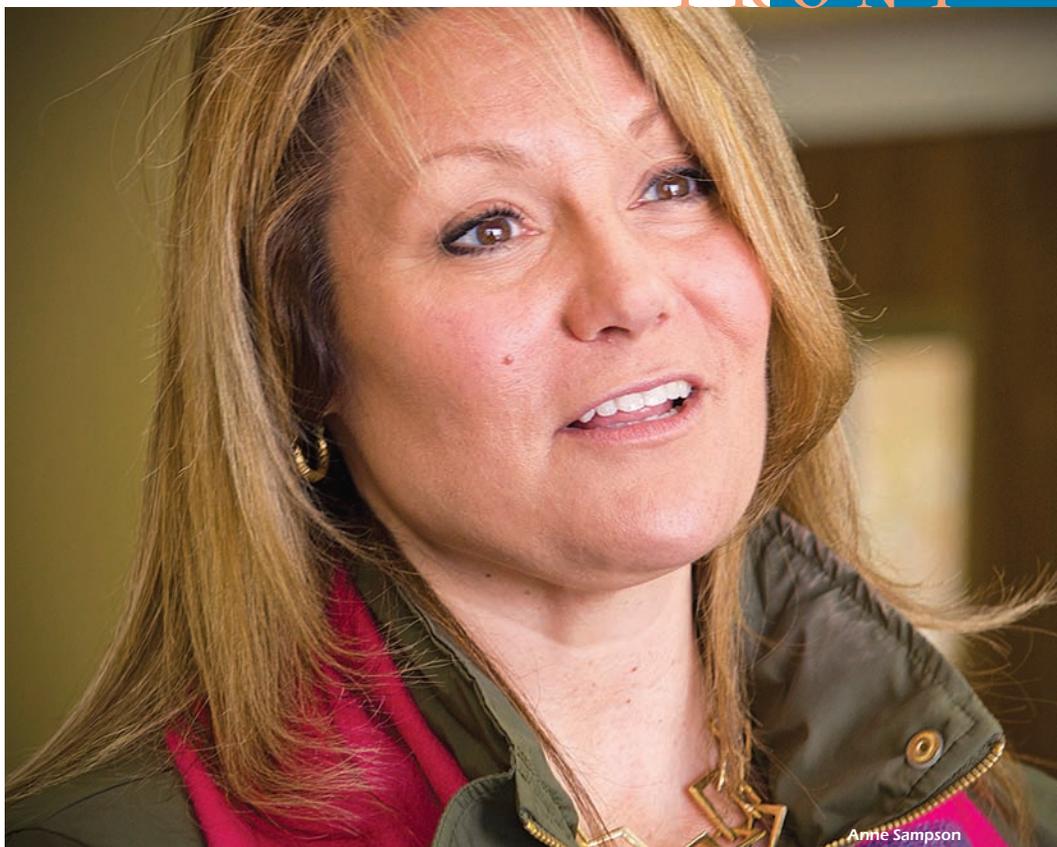
To minimize his risk, Jamison typically accepts bonds no larger than \$5,000 and avoids career criminals. "With the smaller

bonds, it's not a serious crime. I had one case in Franklin County. Friends were at someone's house having a party, and [they] told the judge everything was going pretty well until they started sipping a little moonshine, and then ended up in a fight. Things got a little out of hand that evening." 

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Jacque King, director of Healthcare Alliance.

Healthcare Alliance: Healthcare with a Heart >

Executive Summary:

*There are times when tragedy
inspires creativity and compassion.*

By Anne Sampson

In February 2008, Jacquie King was blindsided.

Both parents, in their mid-60s, were relatively healthy. Then her mother had a massive heart attack. A few days later, her father was diagnosed with cancer. By the end of the month they were both dead.

For Jacquie, Regional Marketing Director at Medi Home Health and Hospice and 20+ year veteran of healthcare services, it was

a confusing, devastating time. "We weren't made aware of help that's out there," she says, with characteristic animation. "I thought, 'If it's confusing for me, when I've worked in this field for so many years, what's it like for someone who knows nothing about it?'"

And thus the Healthcare Alliance was born.

The Healthcare Alliance is a partnership of professionals in healthcare and senior services. They represent wellness, home health and private duty care, hospital services, nursing home, rehab and assisted living, hospice care, and burial and cremation, supplemented by representatives of insurance, banking and estate planning, housing, veterans' issues and counseling. The group speaks to employees at local businesses, providing information on how, why and when to access services, as well as offering individual consultations and health fairs. The members volunteer their time and do not promote their respective employers.

"The point isn't to promote our specific



Anne Samson

Susan Mini, Alliance partner and CEO of Sherwood Memorial Park.

businesses," says Jacquie, "but to address a clear lack of education."

It's both efficient and important to reach people in their work environments. According to the group's website, www.roanokehealthcarealliance.org:

- Over 65 million Americans are caring for a loved one at home each year.
- Eight million of those caregivers are also working 40 hours a week.
- A whopping 76% of them will die before the person for whom they are caring.
- US businesses lose nearly \$34 billion each year as employees struggling to care for loved ones miss work or try to solve caregiving problems while at work.
- In 2010, caregivers caring for loved ones racked up 8% more in employer-subsidized health care costs, estimated at \$13.4 billion per year.

Businesses like Elizabeth Arden in Roanoke, Integrated Textiles in Salem, and the Cities

of Salem and Roanoke have given employees time during their work days to hear Healthcare Alliance presentations.

"I have personally received more positive comments from our employees on this training than any other training in recent memory," reads a website testimonial from Kevin Boggess, City Manager of Salem.

Gail Van Duursen, Academic Dean at American National University in Salem, agrees emphatically. "It was a fabulous presentation. They covered everything: who to ask, how to start a conversation, and they did it from an educational point of view. No one was selling anything. I've heard from employees who were able to navigate their veteran's benefits and home health" with this information.

After 90 presentations between 2011 and 2013, the group's mission now encompasses healthcare consumer advocacy. Jacquie takes calls "24/7", and serves as a clearinghouse for help and information requests. As an example, she recalls an after-hours phone call from someone in another city, seeking help in moving a seriously ill relative to Roanoke. Jacquie made one call, to an Alliance partner

with LewisGale Hospital. Fifteen minutes later, she heard back. "It's taken care of," he said. The patient was moved close to her family, but not to LewisGale.

"It's not about our businesses," Jacquie repeats, "it's about the community and what people's needs are."

Alliance partner Susan Mini, President and CEO of Sherwood Memorial Park, agrees. "One of the best things about this," she says, "is the connections with people who have answers." Alliance members share information and resources to resolve healthcare consumer issues, and meet regularly for updates.

In 2012, Healthcare Alliance received Honorable Mention from the Commonwealth Council on Aging as a Best Practice in Virginia and it was recognized in 2013

by the Virginia Health Quality Center as a top finalist in Healthcare Collaboration.

"We've assisted families in six states" with healthcare issues, says Jacquie. "People call to see if there's a Healthcare Alliance in their area."

2014 brings even greater scope to the group's community service. A New River Valley Healthcare Alliance is in the works, as well as collaborations with the state's Wounded Warrior program and with the region's medical and clinical schools. The Healthcare Alliance website will also be expanded.

Jacquie gets emotional when she talks about the group's members and their work. Their accomplishments are "because of them," she says, referring to her Alliance partners. "What we're doing is right." 

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Tech Scoop

There's no need to fear.... >

Executive Summary:

It may not be paranoia...someone probably is watching you.

By Michael Miller

I am a big fan of the Jason Bourne movies, but I have to admit that I used to laugh out loud at the supposed ability of the bad guys (or good guys, depending on your point of view) to tap into every phone conversation, webcam and security camera, in real time, to track their target, anti-hero Jason Bourne.

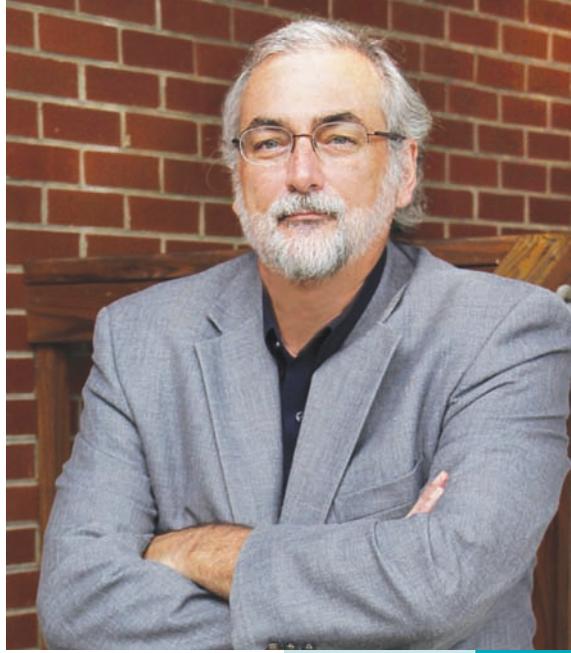
That is, I laughed until the Boston Marathon bombings. That's when I discovered that in many large cities, that sort of surveillance is actually possible to some degree. Maybe not in real time, but the public security cameras were instrumental in identifying the alleged bombers and allowing them to be captured (or, whatever) quickly.

Then came the Snowden revelations about the nation's largest spy agency...(gasp) spying!

And now, we have the dual revelations that Amazon plans to use drones to deliver packages (presumably not the same sort of "packages" that our military drones deliver in Afghanistan), and that Virginia Tech will administer a regional drone development and test site for the government.

The idea of drones flying around all the time "looking" at us has many people in an uproar. These are mostly the same people who can't live without a cell phones and then complain that using it lets the provider know where they are. Duh.

Many technologies have dual uses, including some with innately nefarious potential. To a large extent, it can be argued that most



Michael Miller

technology advancement is driven by military applications which are then transferred to commercial use, precisely because the huge sums of money necessary for the development are only available from government sources which don't care about investment risk (unless you count preserving our nation as investment risk).

Drones? Meh. When you walk outside of your house, you voluntarily surrender any expectation of privacy. And yet, the concept that small robotic snoopers disguised as natural looking items like birds or insects may be watching us is somewhat creepy.

Yes, there is always the potential for abuse. But I have ultimate faith that we, as a nation of people who not only invent things to whine about but have actually raised it to an art form, will always keep the lid on to the extent necessary to preserve the fine line between advancement and liberty.

So, while this is all sorting itself out, you might want to be slightly more observant around Blacksburg. Drones will eventually be flitting, walking or swimming about in various incarnations. But have no fear. Just remember the tagline of my favorite Saturday morning cartoon hero:

"Not plane, nor bird, nor even frog. It's just little old me, Underdog." 

A Century of Service



It began with a vision,

a need for communications in rural America. The industry of Independent Telephone Companies was formed in the 1890's. In agricultural areas, neighbors banded together to build telephone lines and set up switchboards in their homes.

On February 28, 1914, a meeting of the citizens gathered at the Floyd County Courthouse for the purpose of organizing a mutual telephone company with a charge to seek a State Charter. This marked the beginning of what would become Citizens Telephone Cooperative, the board of directors served as line managers, and citizens throughout the community took a giant step into the advantages of new technology.

• Issuance of memberships **1920s**

• "Party Line" service

1930s • Replacing iron wire with copper

• First service truck **1940s**

• Citizens Mutual Telephone and Floyd-Montgomery Mutual Telephone company merger forms Citizens Telephone Cooperative

1950s • Dial telephone systems begins **1960s**

1970s • Underground phone lines

• First in state to deploy digital switch

• Touch-tone calling and 911 emergency service **1980s**

• Party lines replaced by private lines

1990s • Fiber optics

• Internet service

• "Connecting People & Communities" mission

How Citizens gives back

Community involvement and corporate citizenship is paramount at Citizens. Investing in our communities paves the way for the future. To date, 99% of Floyd County is eligible for Internet service thanks to the foreplanning of the company. Citizens contributes to local schools, updates computer labs, ensures Internet access to classrooms, builds networks between school systems to share resources, and connects K-12 schools with local universities and community colleges. And giving back doesn't stop at the corporate level. Employees of Citizens created their own employee non-profit group in 2005, ACE (Associated Citizens Employees), to provide programs that give back to the community. Many local charities and organizations benefit annually from the efforts and communities events such as the semi-annual Community Yard & Craft Sales, Bike Rodeos, nonperishable food drives and more. You can always find the employees of Citizens showing support for important causes.

Regional Open Access Network

In 2013, Citizens completed the construction of a 200 'middle mile' fiber project in partnership with the New River Valley Network Wireless Authority (NRVNW) which is made up by Pulaski and Giles counties and the city of Radford. This grant funded expansion interconnected to Citizens' existing Open Access Network and to other open access networks. Citizens now operates a 448 mile Open Access Network which spans 10 counties, 10 towns, and 3 cities in Southwestern Virginia which offers symmetrical services ranging from 10Mbps to 10Gbps (10,000 Mbps) to carriers, services providers, community anchor institutions and businesses.



1914
2014

- Website design and hosting
- E-commerce, Virus & Protection
- New 220 Webbs Mill Road facility
- First on East Coast **2000s** to deploy IPTV technology
- BTOP comprehensive community infrastructure project
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- VoIP including IP Centrex and VoIP PBX
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Technology for our Community

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tomorrow Citizens' future is bright and so is the future of Floyd County and the surrounding areas served by our Cooperative.

Citizens has grown from a local telephone company to the technology company of the future.

With full service offerings for residential, small and global businesses, Citizens brings it all together in one mission of providing quality service, excellent support, and advanced technology.



Tom Field

Stevie Holcomb, real estate agent with Long and Foster.

and what doesn't and where the surprises are, Gladwell has become almost a cult figure for those who want a fresh perspective on subjects such as success in business and winning in life. While his current book, *David and Goliath*, has to do with underdogs and overachievers, it is an earlier one entitled *Outliers: The Story of Success* for which Stevie might well serve as *exemple extraordinaire*.

Gladwell writes: "Those three things—autonomy, complexity, and a connection between effort and reward—are, most people agree, the three qualities that work has to have if it is to be satisfying."

When she describes her career path, Stevie could well be talking about how to put that rule into practice. At no point does she complain about her colleagues, take issue with "the world of work" or in any other way point

to external reasons for the choices she has made. Instead, with a positive lilt and a way of speaking just this side of laughter, she describes how her first position as a clerk with the United States Postal Service worked fine until she met her husband-to-be. "He is a mail carrier, but not working out of the same office," she remembers. "I didn't have the seniority to merit a daytime shift, and it was clear we were going to be passing in the night unless I did something else."

Gladwell writes: "Achievement is talent, plus preparation."

Stevie's "something else," she decided, required additional education, so she went back to school at Virginia Western Community College and trained to be a legal assistant, took a position with a law firm and worked there for seven years, but grew increasingly aware that while there

The Outlier Life >

Executive Summary:

One local woman is proof of a popular self-help business theory... and she didn't even know it.

By Rachael Garrity

Stevie Holcomb, who last November began a new career in real estate with Long and Foster, grew up in Roanoke, and is perhaps best known for her talent as an actress and director with local theatre troupes. She has probably never met Malcolm Gladwell – and that's too bad.

Popular author and arbiter of what works

DEVELOPMENT FRONT

was plenty of complexity in what she did, there was little autonomy. Still, the idea of walking away from all of the hard work involved in getting the degree made her hesitant.

Gladwell writes: "Success is a function of persistence and doggedness and the willingness to work hard for twenty-two minutes to make sense of something that most people would give up on after thirty seconds."

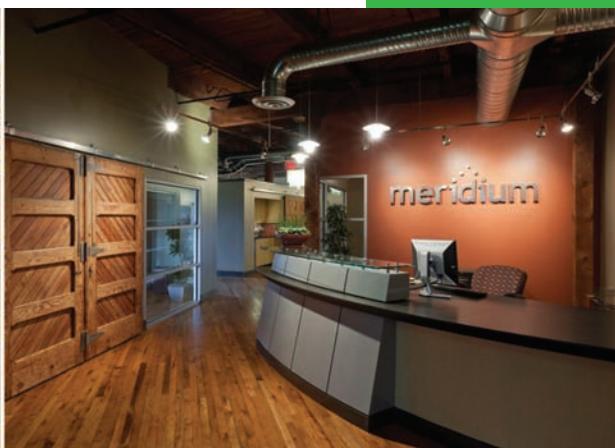
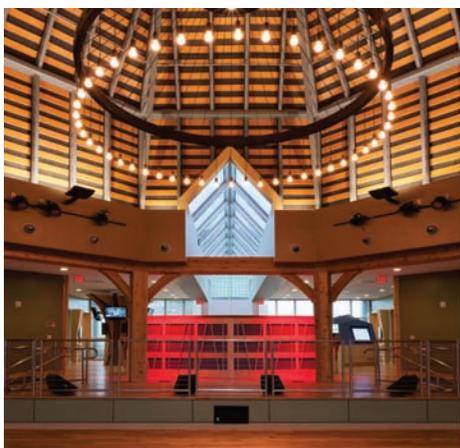
Determined to find a more satisfying position, and in her inimitable, "do-it-right" way, Stevie began asking people what kind of work they did and how they felt about it. "Over and over," she remembers, "people who were in real estate would talk about how much they liked what they were doing."

Gladwell writes: "If you work hard enough and assert yourself, and use your mind and

imagination, you can shape the world to your desires."

With those testimonials, plus the realization that with enough creativity she could find time and opportunity for a thriving real estate practice and still enjoy working in theatre, Stevie's decision was made. "Yes, I'm new, with less than six months of experience," she admits, "but it feels so much more as if what I do and what I am now match. My theatre experience makes me attuned to personalities; my legal work provides the attention to detail that is vital to this business; Long and Foster is absolutely amazing in the amount of training and support that is available; and it's *fun!*"

Stevie's theatre work last year included a production of *Waiting for Godot*. Maybe she has taken to heart one particular line: "Let us make the most of it before it's too late." Malcolm Gladwell would agree. 



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Jim Messier, president of Arthur's Jewelry in Bedford.

Lessons learned >

Executive Summary:

Jim Messier is the latest in a long line of owners of Arthur's Jewelry in Bedford and one guesses they all had some growing pains.

By Dan Smith

For five years Jim Messier thought it was the right thing to do. Then he didn't. And he reacted quickly.

Arthur's Jewelry, which was founded in either 1894 or 1897 depending on whom you ask, had always been a solid, family-atmosphere business, one where

customers could put their feet up in the back room and talk about Friday night's Liberty High football game or the Rotary raffle or the Rubatex company picnic.

Growth was small, but steady and predictable.

So Jim thought maybe it was time to open another store and see just how well his business model played elsewhere. He went to Lynchburg. What he ultimately discovered, after a five-year trial, is that "I'm a hands-on guy and I wasn't cut out for running two different locations." In 2009, he closed the Lynchburg store, moved everything back to West Main Street in Bedford, sat down and sighed.

Arthur's was founded by a man named

RETAIL / SERVICE FRONT



Dan Smith

J.A. Heuser in the 1890s and had two additional owners before Luther Arthur bought it in 1921. "Each of them owned

it 10 to 15 years," says Jim, a comfortable-looking 51-year-old with an easy smile who likes to talk about his family. Mel and Margaret Dickler, who were in the jewelry business in Martinsville, bought Arthur's in 1953 and, as part of the deal, the store kept its name. The Dicklers had been affiliated with the Kingoff chain and "Mr. Arthur didn't want to sell to a chain. He wanted to keep the small-town feel," says Jim.

And so it was.

The Dicklers moved the store to West Main in 1967, doubling its size and in 1977, and hired 15-year-old Jim Messier. Jim bought the store in 1992. He has seven employees now, some of them part-timers. Among those part-timers are a couple of kids he hired while they were in high school who still work there when they're home from college. "My three kids jump on board" and his wife, who works in her own birth family's business, handles the accounting, working from home, he says.

It's a great place to work, Jim says. "A couple came in the other day, celebrating their 62nd wedding anniversary. They showed us the ring he bought here."

It's a warm-fuzzy of a small town enterprise, but Arthur's is also a solid business that helps form a Bedford base. "Just because it's in a small town doesn't mean it has to stunt you," says Jim. 

1983 ••• 2014 ••• tomorrow



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Dr. Vinod Chachra

A Must-Read Story >

Executive Summary:

As libraries evolve, one local company is helping them stay in circulation.

By Keith Pierce

At a prestigious high school in Calcutta, India, Dr. Vinod Chachra was required to read 50 books each year – nearly a book each week.

"I used to take public transportation to school and my book would be open from the time I left the gates of our house, walked the half-mile to the bus station, and arrived at school," Chachra said. "One day a stranger stopped me on the road and asked what I was reading. When I told him I was required to read a different book each week, he looked me in the eye and said, 'Let me tell you son, you're going to do something good one of these days.'

Fast-forward 30 years and you'll find Dr. Chachra still buried in books. Well, sort of. He is the founder, president and CEO

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of Blacksburg's Visionary Technology in Library Solutions (VTLS) that provides library automation software, digital imaging, and radio frequency identification technology services in multiple languages to more than 1900 libraries in 44 countries.

After earning his Ph.D. in industrial engineering and operations research at Virginia Tech, Dr. Chachra taught engineering and served as the university's director of computing. In 1974, the vice president of administration asked him to fly to Newton, Massachusetts to kick the tires on a new library software product.

"The software was great, but I wanted to make a few exceptions, and the president of the software company refused any modifications. When I got back I said that within six months we could create more useful software for less money."

Virginia Tech did get much more. In 1975, while heading Systems Development, Dr. Chachra created an automated circulation system and the Online Public Access Catalog for Virginia Tech's Newman Library. By 1980, the software had evolved into the integrated library system (ILS) known as VTLS Classic and became one of the most sought-after library automation systems in the world. In 1985, VTLS became the now for-profit company Visionary Technology in Library Solutions led by Dr. Chachra.

"Since the beginning we have been more focused on solving problems than we have been on selling software. We come up with one solution after another as opposed to coming up with one solution and replicating it hundreds of times," Chachra said.

According to Robert Goetz, manager of global marketing and sales support, VTLS

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devotes 40 percent of resources to research and development and another 30 percent to customer support.

“We’re always willing to take on new challenges, even the projects our competitors don’t want to touch because they involve too much customization,” said Goetz.

One example is the Hong Kong Public Library, one of the world’s busiest library systems, which serves over four million patrons each year, and manages over 56 million circulations in 67 libraries and 10 mobile libraries. VTLS created a customized ILS that even integrates the city’s complex address system.

More locally, VTLS developed Kansas City Public Library’s Civil War on the Western Border website that provides access to thousands of documents related to Missouri-Kansas border hostilities before and during the Civil War.

VTLS has kept up with the e-book trend as well, Goetz said. “Our recent addition of e-book lending from 3M Cloud Library allows users to search, place holds, check items out and download within Chamo Discovery and the MozGo Mobile App.”

Dr. Chachra noted, “Internet searches have certainly changed the way people think about finding information. But you have to ask if you’ve found a trusted source, and how to narrow down the millions of hits to find what is really relevant. Google is a formidable force and maybe one day, search companies will work more closely with libraries to help organize the world’s information.”

Until then, right here in Blacksburg, we have Dr. Chachra’s solutions, ones he has shared in national and statewide leadership posts. From visionary cataloging software in 1975, to groundbreaking e-book lending from 3M Cloud Library in 2013, VTLS has consistently been in the forefront of library automation and information technology. 

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As technology has developed, so has people's ability to overcome the traditional communication barriers of time and distance. The practice of telemedicine is a step forward in the health care industry to use telecommunications to bridge the gap of time, distance and affordability to reach patients in need of medical attention.

What is Telemedicine?

Telemedicine uses technology to facilitate communication, whether real-time or delayed, between a doctor and patient who are not in the same physical location for the purpose of evaluation, diagnosis and treatment.

Interactive care occurs when telecommunications are used to facilitate real-time interaction between a doctor and patient. Live video, patient data transfer and audio are a few of the elements used to open simultaneous communication between a doctor and patient. The doctor can perform a history review, physical examination and other evaluations and assessments in a manner similar to that of a face-to-face clinical visit.

With store-and-forward, or asynchronous, telemedicine, one doctor will store pictures, video, radiology images and other information and then electronically supply all of this patient data to another doctor, usually a specialist. The specialist can then remotely diagnose and recommend treatment for a patient.

With remote monitoring or home health telemedicine, patients who are under general observation can be supervised from their own homes, or patients who suffer from a chronic condition can have a doctor manage their care from a distance. Equipment for this care might provide video conferencing, vital signs capture and patient statistics that can be transmitted to the hospital, as well as a system to set off alarms if something goes wrong with the patient.

Telemedicine Advantages

Communicating remotely with a doctor is a primary function of telemedicine. Doctors can reach patients in remote, rural and underserved areas where there might not be an available doctor or hospital. Patients can access doctors for routine visits, emergency care or diagnostics from a specialist.

Even when patients live in urban areas with numerous doctors and hospitals, specialists for rare health conditions may not practice in the area.

Patients save money for routine and specialist care because they don't have to pay travel expenses for distant doctors and don't have to take excessive time off work to travel and then sit in a waiting room. Doctors are also more efficient in the number of patients they can see in a day, which can help reduce overhead and related costs. Remote monitoring can also help lessen the much larger cost of long hospitalizations or in-home

nursing, and may reduce the cost of managing chronic conditions.

For some patients, the comfort and convenience of consulting with a doctor from the safety of their own homes is a tremendous advantage. The convenience can also improve care. Whereas patients might forget to bring medications with them to a traditional office visit, when patients are at home they have ready access to the information necessary for the doctor to diagnose and prescribe. Also, because the patient is at home, it is often easier to take notes or even include a family member who can help retain important information from the doctor.

Telemedicine Disadvantages

Since the patient and doctor are not sharing the same physical space, adjustments in examination and treatment do have to be made because the doctor cannot actually touch the patient during an examination. To replace physical touch, the doctor may, for example, ask the patient to touch his or her own throat and describe it to the doctor; however, the doctor must rely on the patient's descriptive abilities instead of the doctor's own expert touch. When store-and-forward or remote monitoring telemedicine is used, doctors must rely on a second-hand report from another doctor and audio/video information instead of an actual physical examination.

Depending on the state, doctors are subject to different regulations regarding patient care. A doctor may be required to be licensed in the state in which the patient is physically located, as well as in the state where the doctor physically practices. Doctors may be limited in whether they can see a new or existing patient, what conditions they can treat and under what circumstances they are allowed to provide care.

Payment for telemedicine services is another issue that doctors and patients must contend with. Although some states require Medicaid and private insurance plans to cover telemedicine services, not all states do, leaving many patients without coverage for telemedicine. Some states that do not typically cover telemedicine under Medicaid may allow reimbursement in cases of crisis care.

The Role of Telemedicine

Fueled by technological advances and answering the clamor for consumer-convenient care, telemedicine delivers many advantages. Although not the same as sitting in an actual doctor's office, a telemedicine visit with a doctor can prove beneficial by warding off further illness or disease, stabilizing a condition until a patient is able to reach a hospital or monitoring a patient at home. Telemedicine is not a complete replacement of face-to-face health care, but it can be a tremendously helpful supplement and even a temporary substitute for traditional medical care.



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all photos: Courtesy of Patsy Leffler

Patsy Leffler, artist commissioned for Y-Town.

hold when Patsy's son, A.J., was diagnosed with brain cancer. Patsy and her husband, Jim, focused themselves on guiding A.J. through the surgery and follow-up treatments that would save his life. Today, A.J. remains cancer-free and is an active participant in Walk for Life and other cancer support programs.

When Patsy returned her attention to the project at the Y, the scope of the project had changed. Instead of a stand-alone indoor treehouse, the vision now was for a play space including three or four "houses" that could be used as stores, doctor's offices or anything a child could imagine. The blank walls of the space would need serious help to encourage children to see the space as a virtual village.

Picture Perfect >

Executive Summary:

Creating an engaging space for children also helped the artist back into a life that didn't revolve around a devastating illness.

By Cathy Cooper

You have probably seen the media coverage about the new children's and parent's play room at the Salem YMCA. You might even be aware that the space was the brainchild of Felicia Branham, the Y's Youth & Family Director and the generosity that funded the project. But what you probably don't know is who created the murals and other realistic looking paintings in the space.

Patsy Leffler, a Salem resident, school bus driver, talented musician and artist, and mother of a young cancer survivor held the brushes, saws, and other tools that made Y-Town exceptional. Patsy was first approached by Branham in 2011 with the idea for a big indoor treehouse that kids could actually climb into. The project had to be put on

Patsy has, so far, worked on the project for about 10 months. Working between her morning and afternoon school bus runs and in the evenings and on weekends, she did plywood cut-outs of the 3-D tree in one corner. She painted landscapes and townscapes that call to mind the mountains around the area. She painted horses and other animals. The "houses" got realistic stone facades. Patsy wanted the space to be as alive as possible. "When you're competing with video games and all that, you really have to grab a child's attention!" she says.

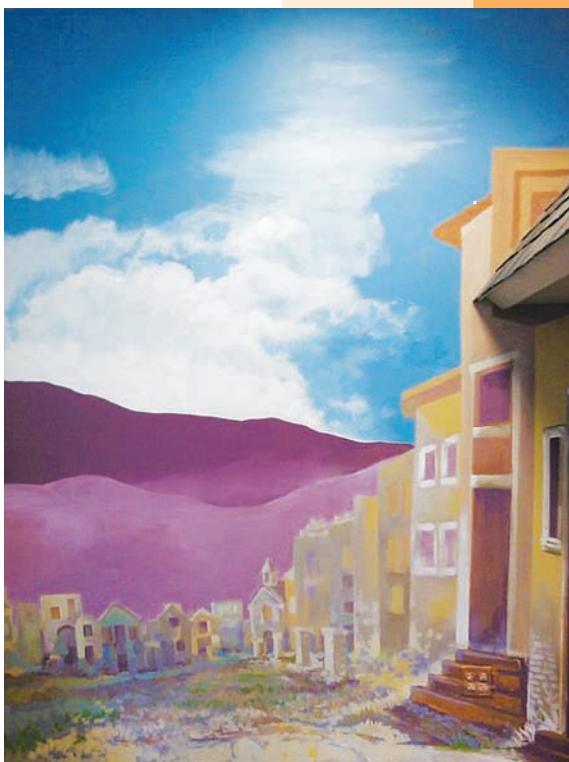
Patsy is a 1975 graduate of Andrew Lewis High School. She says, "We actually had two art teachers at Lewis and I took every art class they offered." She continued her art education by taking all the art classes offered at Virginia Western Community College during the mid-1980's. In addition to the project at the Salem Y, she has done work with the local scout troops and A.J.'s schools as well as the Ghost Tour signage for the Salem Museum.

She still has some work to complete at the Y. She says, "My vision for the space is one that kids can walk into and experience a tangible make believe world." Stay tuned... there's more to come. 



When you're competing with video games and all that, you really have to grab a child's attention!

—Patsy Leffler



Paintings and murals in the play room at the Salem YMCA created by Patsy Leffler.



Trash Talkin' >

Blake, Emerson, Jesus, Buddha, even Mark Twain or the new Pope. All of these individuals give us sage advice on the benefit of never speaking ill of your fellow man.

However, I believe perhaps it was a sexy trio of farmers' daughters on the old television sitcom *Hee-Haw* who drove home the point most eloquently, as they sang off tune while working the laundry against the old scrub board, washtub and wringer:

*Now, we're not ones to go 'round spreadin' rumors,
Why, really we're just not the gossipy kind,
No, you'll never hear one of us repeating gossip,
So you'd better be sure and listen close the first time!*

Thanks to social media and instant communications, we can all just forget that need to "listen close the first time." The suds of gossip don't just eventually dribble out the drain, dry up, and go away. Today's dirty suds linger, they cling, they grow, and they stain.

We've all been advised that it's best not to bring up politics or religion in polite company. But such postings involving matters of personal faith or social beliefs can narrow your audience or liberate the conversation and enhance understanding, depending on the recipient's level of tolerance or acceptance. Let's never restrict the freedom to exercise that right if one so chooses that option in the public arena. If it's extreme or out of bounds, let the polar opposites fall out of favor with each other. Unfriend, unlike, whatever.

On the professional front, however, I have recently noticed an uptick in just outright carelessness (to put it mildly).

People trashing their employers. (Sometimes former, sometimes current.) Others criticizing their competitors. (Sometimes direct, sometimes just other people who happen to be in the same profession.)

The worst part of this immediate engagement is the very level of rhetoric. We're reading posts that are hardly any different than what you might hear in an elementary school playground.

At what point in the arrival of the digital age did we decide the rules could change in our adult, professional playground?

Lest you think I'm too preachy or need to lighten up, I have my own confession. I have slipped on the dirty suds

continued on Page 50

On Tap from the Pub

By Tom Field

Executive Summary:

Care about your professional reputation? Watch those Facebook postings, Tweets, etc.

Is Carpooling a Key to Economic Development? >

In "On Competition", famous Harvard Business School professor Michael E. Porter defines clusters as: "a geographically proximate group of interconnected companies and associated institutions in a particular field, linked by commonalities and complementarities."

Porter goes on to say that, "Many of the competitive advantages of clusters depend on the free flow of information, the discovery of value-adding exchanges or transactions, the willingness to align agendas and to work across organizations ... networks, and a sense of common interest undergird these circumstances. The social structure of clusters thus takes on central importance."

The concept of industry clusters and cluster based strategy has been a vibrant topic in economic development circles over the past couple of decades. In the past decade specific cluster related studies or profiles that cover the combined New River and Roanoke Valleys, Alleghany Highlands and Region 2000 (Lynchburg) have been completed and have been useful in regional economic development initiatives.

It is precisely in helping to improve the free flow of information, and to solidify professional relationships that carpooling, vanpooling and mass transit use can make a surprising, and often overlooked contribution to regional economic development. In a recent blog it was argued that carpooling and vanpooling help facilitate the person-to-person conversations that generate ideas and facilitate teamwork in organizations. This same effect can be multiplied when carpool, vanpool or transit commuters are from the same industry clusters, but not necessarily the same companies. The potential for serendipitous discovery of innovative ideas shouldn't be underestimated. Carpooling, vanpooling and transit may provide the only opportunities for those face-to-face conversations with other professionals in the same cluster who otherwise wouldn't cross your path during your busy workday.

This networking effect was even observed at the recent World Economic Forum in Davos, Switzerland. CNN did a story on the Davos shuttles being the ultimate networking tool at the Forum. In some cases these interactions were even more productive than the sessions and events themselves. If even the world's business, the economic and political elite find value by having face-to-face conversations while sharing a ride, just imagine the hidden potential for regional economic development in our part of Virginia. 

For more information on transportation alternatives go to: ridesolutions.org



Mark McCaskill

Tom Field

Guest Commentary

By Mark McCaskill

Executive Summary:
Adopting a "campus" philosophy for office parks and industrial sites may help all the businesses on campus.

Field / On Tap

from Page 48

myself, crossing the line from what defines a true professional. I'd like to think I would never engage in petty trash talk the likes of what I've been seeing lately.

But slip up, indeed I did.

About five years ago, I "replied" to an email I meant to "forward." Whoops. It was one of those locker room trash talk moments where I exaggerated a complaint in a juvenile attempt to be humorous. I was actually repeating statements my intended recipient has shared, confirming his opinion while talking smack and being witty. The email wasn't even something I would say, but I was caught up in the game.

The worst part of the story is not that my correspondence went to the wrong person. Oh no, it couldn't be that minor of an offense. The recipient, knowing full well I had made a mistake, took it upon herself to group forward the email throughout the organization.

I couldn't be that cruel.
But I guess she took me to school!

Even recently, I made an oh-so-subtle, no name, virtually unidentifiable reference to a competitor who did something I didn't agree with. One of my associates responded to me with a gentle reminder that even though he also believed the competitor had failed, there was no reason to point it out.

Sage advice.

When I was growing up, my mother would never quote *Hee Haw*. But she did quote another figure. All the time. All the time. And I can still hear her most excellent impression:

*If you can't say somethin' nice,
Don't say nothin' at all*
—Thumper,
from the Disney movie
"Bambi"; 1942 

““”

I'm a hands-on guy and I wasn't cut out for running two different locations. — Page 40

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Letters

Great Show

Thank you for the informative article on "Shows Great Home Staging." It seems so many people in the area are unclear on what staging is or that such a service is available here. The difference that it makes to a vacant home in the before and after photos is amazing!

Ananda Duncan
Roanoke

Purely Motivated

I appreciate the ["Fit for Business" cover story, January edition] feature on our business. It is such an honor to work with my clients, and I love watching their motivation. The adversity I went through [prompting the move to Roanoke and purchase of Pure Barre fitness studio] has given me the opportunity to inspire my clients; and it has enabled me to now be living my purpose.

Traci Dority-Shanklin
Roanoke

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

Not one person spoke out loud, let alone shouted in excitement.

— Page 22

If one person is the face of an organization, have they protected themselves?

— Page 26

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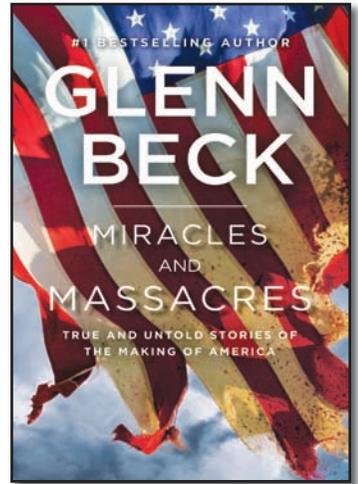
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Books @ the FRONT >

Following are book recommendations from our contributors and business people in the Roanoke and New River Valleys who are inveterate readers. Readers are invited to submit 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



Massacred

The full title of Glenn Beck's latest non-fiction book is *Miracles and Massacres, True and Untold Stories of the Making of America* (Threshold/Mercury Radio Arts; 2013). The book is filled with a dozen short stories of our history from the 1700's to 2001. Most are familiar stories, but told from a different perspective, or with information that was previously not widely known. The topics are precise and focused.

It is an easy read, perhaps more entertaining than the typical history tome, but still causing the reader to want to pursue more. And to this end there is a robust section of footnotes. I recommend the book with the caveat that each story is just that. For example, twenty pages on the My Lai Massacre is not going to provide a comprehensive survey of the event. But that is not Beck's intent. His goal is to document occurrences from America's history that are almost lost.

—Jim DiVirgilio

Botanic riches

When Elizabeth Gilbert's heroine cried in the arms of a man, she did not just weep. She "shook like a rattling skeleton. Her sobbing did not subside. She clung to him with such force that it would have broken the ribs of a lesser man." Ultimately, she wanted to be "blotted out by him, absorbed into his guts, erased, negated." Despite overwriting (resulting in a novel of 499 pages), *Gilbert's The Signature of All Things* (Viking, 2013) will please those who treasure *Eat, Pray, Love*.

Gilbert moves from nonfiction to fiction with the facility of a writer whose early years were spent selling work to national magazines.

The worst of Gilbert is her slothlike pace. The best is that the reader learns much from her wide-ranging research, such as the reason the Hawaiians tore Captain Cook limb from limb, the ruthlessness of Joseph Banks in building London's Kew Gardens, and the amazing properties of mosses.

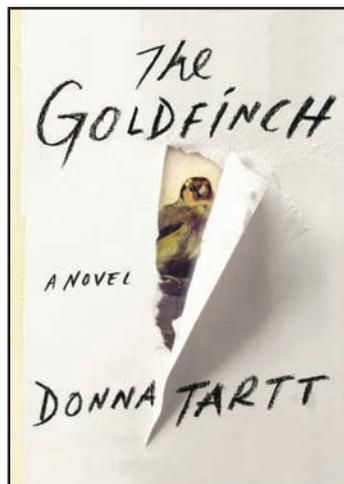
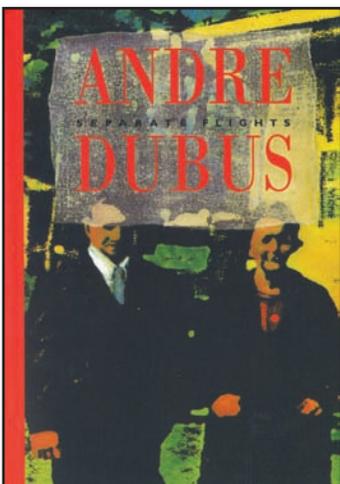
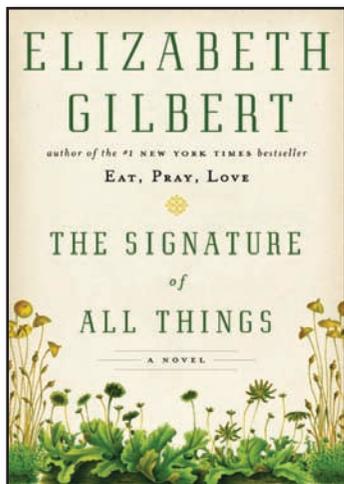
Gilbert's Alma Whittaker is homely, stolid, wealthy and smart, a fascinating combination as she grows up on a sprawling American estate in an era that prizes few such qualities in a girl. Her character serves her well as she launches through unexpected territory that includes Tahiti as well as the quixotic landscape of her own adult life.

—Andrea Brunais

Crash landing

You say you like misery and infidelity and hopelessness and despair and broken relationships? Have I got the book for you! Somewhere, in literary terms, there's got to be a name for our fascination with reading about unfulfilled lives. "Angst" is hardly the right description; it's far more passion-sapping. In the same way Hemmingway captivates us, Andre Dubus does it, but at a sub-psychological level and in a less exotic setting that results in a masterful work that sticks to your hands and gut that simply won't let you put this book down.

Had I not been reading *Separate Flights*



(Godine; 1975) on a train ride back from Boston, I might have thought that city possessed the most miserable people in the world. But Beantown is full of energy: look at the fans of the most celebrated sports teams in America. Then I realized the source of the pessimism. It hit me like the dirty snow after weeks of piling up, where it once was pure and beautiful. It's married people. Marriage is the big disappointment here. And boy, does our narrator get down to the grit of it in this excellent collection of short stories. The writing is so masterful here, I doubt some of our most experienced marriage counselors could reach the depths of the destructive realizations. If you have any doubt an unfulfilled relationship is as debilitating as the most wicked disease, *Separate Flights* will dispel that notion.

You will ache when you read this book. But you won't put it down.

—Tom Field

Stolen life

We've all had the experience of reading a book we could not put down. Rarer is the book we *have* to put down to give ourselves a break from the poor choices, painful circumstances, and sadness of the narrator. Such a book is Donna Tartt's latest, *The Goldfinch* (Little, Brown and Company, 2013). Theo Decker, the teller of this story, seems cursed. Despite his miraculous survival of the horrible event that takes his mother, Theo barely survives his own choices as his actions on that fateful day haunt him throughout his life. Following his mother's

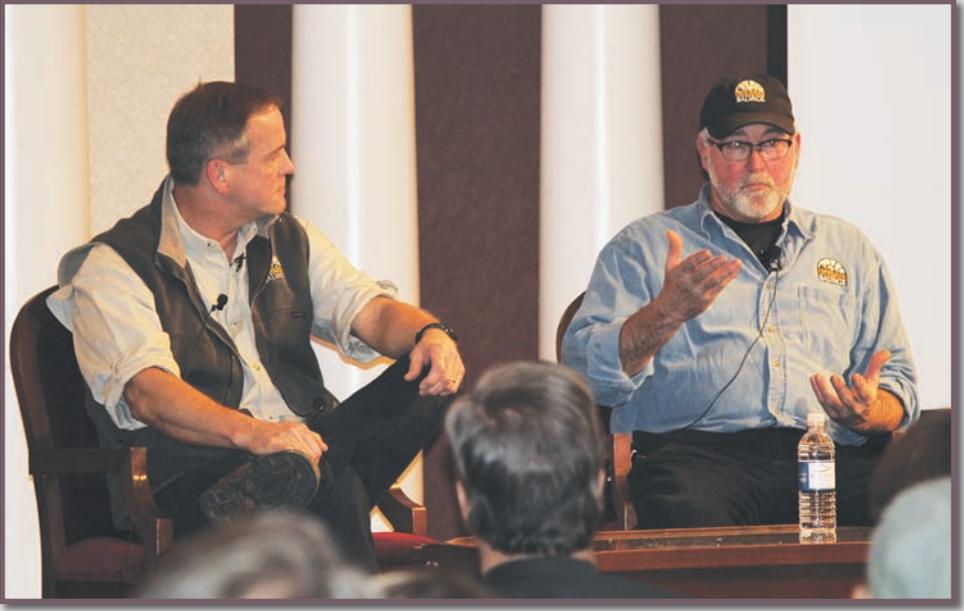
death, his dead beat father reappears and whisks him from New York City, where everything reminded him of his mother, to Las Vegas. Theo observes, "...out in this hot mineral emptiness, it was as if she never existed; I could not even imagine her spirit looking down on me. All trace of her seemed burned away in the thin desert air." Theo's only friends in Las Vegas are not at all like his New York friends. "How had I gone from AP everything to being lumped in with a derelict like Kotku?" Such is the path he sets, or accepts, for himself. Opportunities to escape his disastrous road go largely ignored or sent veering off into another direction.

Tartt's beautiful writing softens the reader's discomfort and her delicate but honest rendering of Theo and those around him give us cause to hope for his awakening. "We don't get to choose the people we are. Because— isn't it drilled into us constantly?...Be yourself, follow your heart." Theo follows his broken, confused heart with death defying recklessness. Until he becomes aware of the real question... "What if one happens to be possessed of a heart that can't be trusted?"

What, indeed? *The Goldfinch* is a deeply moving, deeply troubling exploration of that question.

—Cathy Cooper

(The reviewers: Jim DiVirgilio is retired from a career in health care finance and resides in Salem; Andrea Brunais is a writer living in Blacksburg; Tom Field is a creative director and publisher; Cathy Cooper is an executive assistant and project manager for Berryfield.)



Salvage heaps >

Robert Kulp and **Mike Whiteside** of Roanoke's Black Dog Salvage spoke at the Roanoke Regional Forum on Jan. 13 at the Jefferson Center. Stars of the HGTV's "Salvage Dawgs" reality series on repurposing furnishings and fixtures and "junk", particularly from historic buildings prior to demolition, the pair addressed a packed room. "It's best to use gravity as an asset, not an adversary," Mike quipped, when describing the process of reclaiming a "treasure" from a project site.



A model anniversary >

The O. Winston Link Museum commemorated its tenth anniversary with special recognitions Jan. 24–25. The museum, which showcases the famed photographer's railroad and rail-related images, also had Roanoke-built cars and engine on hand and this model of the 611 greeting visitors outside.

FRONT 'N ABOUT



B&W ballers >

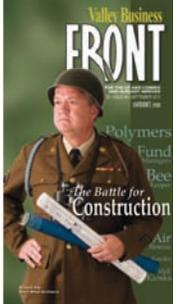
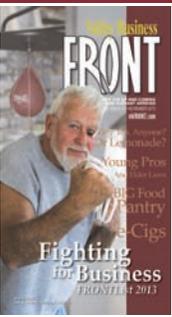
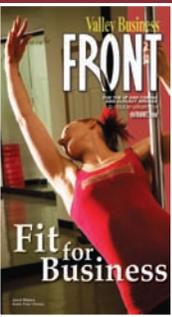
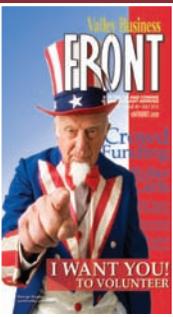
Roanoke's **Black & White Ball**, an annual fundraiser by **The Square Society** was held at Hotel Roanoke Jan 18. The grand ballroom was filled to capacity, with masks remaining fixed until the last hour.



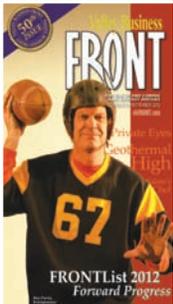
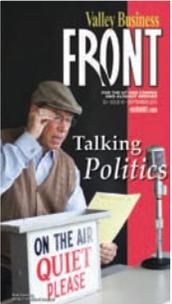
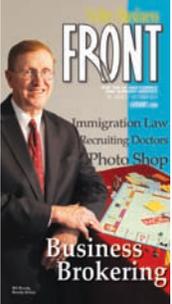
Going once, twice... >

Ken Farmer of Quinn & Farmer Auctions prepares to call the annual **Media Auction**, held Jan. 16 at Schaal's Metamorphosis in Roanoke. The event offers media and advertising services to local and regional businesses at discounted rates, and serves as a fundraiser to AAF Roanoke advertising club.

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



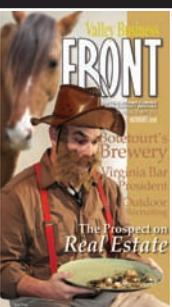
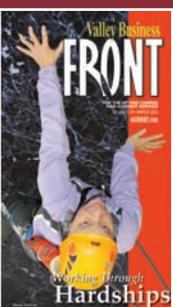
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By the Numbers

A Look into the Future – Population Projections >

By Anne Piedmont

What will the Roanoke and New River Valleys look like in 26 years? The Weldon Cooper Center for Public Service at the University of Virginia recently released its population projections for 2020, 2030 and 2040. The numbers point to the growing influence of the Virginia Tech-dominated New River Valley – and Montgomery County specifically.

Under the current, 2012, population estimates (the 2013 estimates will be released in late January and will be the subject of a future column), the most populous locality in the region is Roanoke City, followed by Roanoke County and Montgomery County. By 2020, Montgomery County pulls ahead of Roanoke City and County. Ten years beyond that, Roanoke City is projected to fall to third place.

Throughout the next 26 years, the Roanoke Metropolitan Statistical Area (assuming the borders remain the same) retains the largest population share. With the 2012 estimate, the Roanoke MSA accounts for 65.5 percent of the region's population; that drops to a projected 64.9 percent in 2020, 64.5 percent in 2030 and 63.9 percent in 2040.

Within the Roanoke MSA, Franklin County is the fastest grower, with a projected growth rate of 19.7 percent from 2020 to 2040. Montgomery County tops the Blacksburg MSA – and the whole region – at 20.9 percent. Roanoke City is projected to grow at just 3.4 percent over the same period. The combined region should grow by 11.9 percent between 2020 and 2040, well below Virginia's projected 19.5 percent. In fact, only Franklin and Montgomery counties are projected to grow at a faster rate than the state.

What does all this prognostication mean? It certainly points the increasingly important role Virginia Tech will play in the region, and highlights the ongoing need for the two valleys to strengthen their ties to each other. It's also important to remember that these are projections, not guarantees. How will the coming rail service affect Roanoke City's population? How will growing medical sector? And, will today's young urban dwellers, once they are in their 40s and 50s, move to the suburbs, or remain in the urban center? Stay tuned.

	2012 Estimate	2020 Projection	% Change 2012-2020	2030 Projection	2040 Projection	% Change 2020-2040
Botetourt Co.	33,293	35,235	5.8%	37,121	38,885	10.4%
Craig Co.	5,258	5,523	5.0%	5,884	6,228	12.7%
Franklin Co.	56,616	62,412	10.3%	68,461	74,695	19.7%
Roanoke Co.	93,256	98,413	5.5%	104,063	109,373	11.2%
Roanoke City	98,641	99,287	0.6%	101,174	102,656	3.4%
Salem	25,267	25,889	2.5%	27,075	28,116	8.6%
Roanoke MSA	312,331	326,759	3.7%	343,778	359,948	10.2%
Giles Co.	17,486	17,821	1.9%	18,283	18,683	4.8%
Montgomery Co.	95,626	105,293	10.1%	116,278	127,338	20.9%
Pulaski Co.	34,599	35,655	3.0%	36,580	37,436	4.9%
Radford	16,714	17,392	4.1%	18,392	19,318	11.1%
Blacksburg MSA	164,425	176,161	7.1%	189,532	202,775	15.1%
Combined MSAs	476,756	502,920	5.5%	533,310	562,723	11.9%
Virginia	8,185,867	8,811,512	7.6%	9,645,281	10,530,228	19.5%

Magic Carpet man >

Executive Summary:

Though tempting to say “part educator, part missionary,” there’s nothing part time about Peter Lewis, founder of Apple Ridge Farm, a camp for less fortunate children.

By Tom Field

Above all else, Peter Lewis is an educator. His father was an educator, teaching economics at Howard University. His mother was an educator, teaching elementary school in Washington, D.C. Even his wife, Carla, managed the historic Gainsboro Library in Roanoke for 32 years.

And as the founder of a non-profit whose mission is “to provide enriching outdoor educational experiences for less fortunate children,” you can’t deny the pun, which also happens to be the truth:

The apple doesn’t fall far from the tree.

Apple Ridge Farm sits in a stunningly beautiful picturesque Virginia mountain setting, high in the Copper Hill area of Floyd County. Over 400 young people attend the camp free of charge each summer. And Peter estimates over 65,000 children have participated in the workshops, retreats, and various programs, since its inception in 1976.

Where “the apple falls”, turns out to be much more than a cute, pithy saying to the mission-minded director as he describes his passion.

“It was the Sunday before Thanksgiving, 1974, and I saw an ad in the *Washington Post* for this property,” Peter begins his story. “I responded to the ad, visited the site, fell in love with it, and have been enamored of the mountains ever since.”

Within seconds, the facts of the Apple Ridge Farm story suddenly disperse like fluttering speckled blossoms as the emphasis turns to the children.

“Apple Ridge Farm is an educational retreat and also a conference center,” Peter says,

“But I like to say it’s much more than a destination—it’s a medium, like Aladdin’s magic carpet. It transports kids from where they are to where they want to go.”

Peter interrupts the story to make a point that the Roanoke Valley community is a “very hospitable place.” He says we are “charitably-inclined,” and his brow furrows somewhat as if he wants to be sure we don’t miss out on that caring nature. We might be the most generous people per capita in the state, he says.

But when it comes to our future generations, we must be vigilant.

“If we don’t harness the wasted potential from folks who have less advantages, we’re losing out,” he cautions.

You can tell Peter enjoys telling the success stories. Stories about Selena and Cedric. Jameka and Hope. Breontae and Javontae. The names, as Peter recalls them, begin to sound like a poem. A chorus of souls along a path that could go one way or the other, perhaps all dependent on a caring person’s attention.

“When you have a healthy community, it’s good for our community, and it’s good for business. If we help, he [the child] won’t be collecting benefits, he’ll be producing benefits.”

For too many kids, Peter says, their path to success is “littered with boulders.”

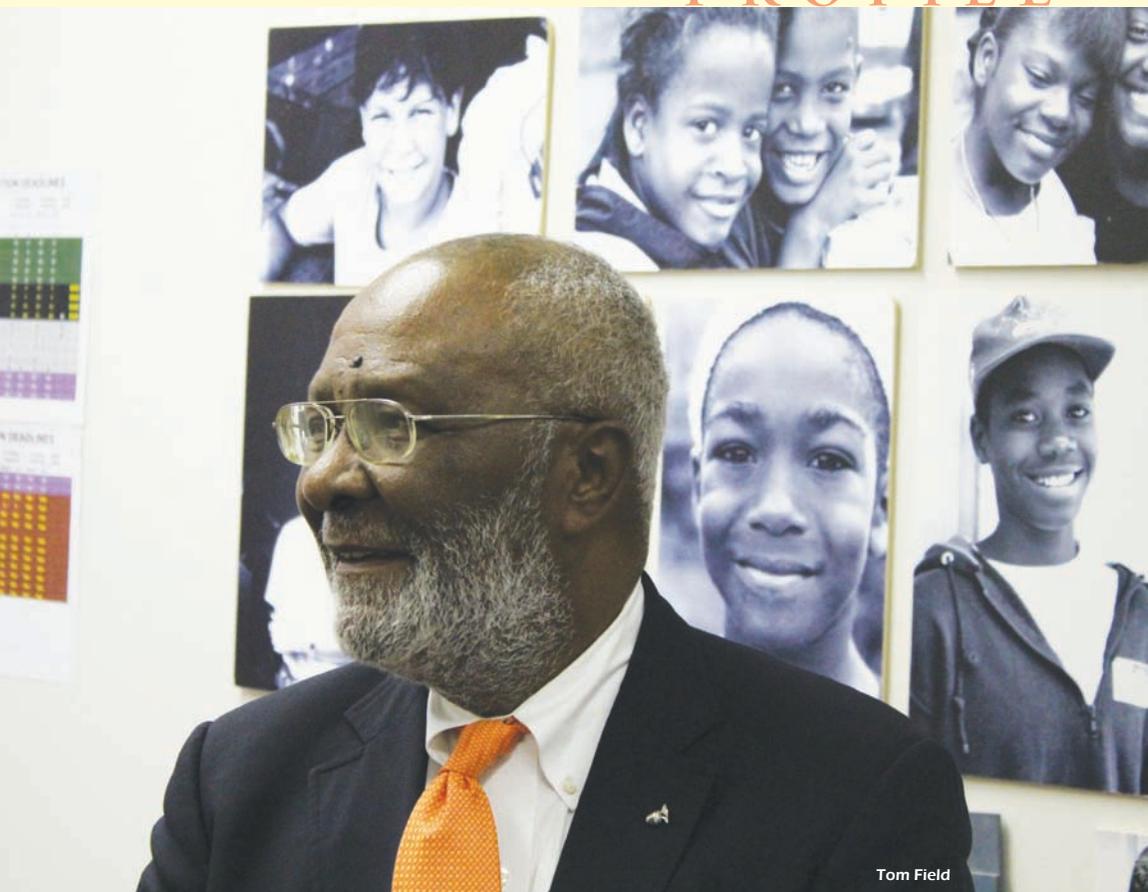
And the 70-year old sees a world that he cannot deny is different than the one when he grew up.

“When I grew up, I was somewhat insular [given his family and upbringing]; but we always had hope.”

He implies that for many kids today, that potential for hope does not seem as attainable.

“I don’t know if I could function if I had been handed what these kids have been handed.”

Peter frequently speaks about his parents. And the words are words of fondness and respect and admiration.



Tom Field

Peter Lewis stands in front of his “kids,” young people served by Apple Ridge Farm

“In my family, we knew no matter what, we were going to make it—regardless.”

Peter uses that can-do attitude, even as he genuinely believes in his “magic carpet” theory, when he instructs the young people who find themselves at Apple Ridge Farm.

“I tell them we make the most of the situation. If you want something bad enough, you can achieve it. But you have to want it.”

For now, Apple Ridge Farm continues to bear its fruit. The non-profit is strengthening its programs, and is even moving railroad cabooses cars “up the mountain” in order to expand the camp’s offerings, add rental facilities, and convert the cabooses to a “bed and breakfast” environment as it capitalizes on the proximity to Virginia’s “Crooked Road” (a designated heritage music trail) and outdoor enthusiasts.

Those are the facts. The trunk of the tree, if you will. Out on the branches is where you notice the real color. Little vibrant splashes of delight, with names like Selena, Cedric, Jameka, Hope, Breontae, Javontae... 

In Brief

- Name:** Peter A. Lewis
Age: 70
Organization: Apple Ridge Farm
Title: President & Founder
Family: Married (Carla, who he calls another “community servant”, librarian; Three sons, Seven grandkids
Background: Washington, DC native; moved to Roanoke, 1975; B.S. Education, West Virginia State College; M.A. Leadership, Western Michigan; Mott Foundation Fellowship; Established natural retreat in Copper Hill, Floyd County for less fortunate children
Outtake: “If we don’t harness the wasted potential from folks who have less advantages, we’re losing out.”

Career FRONT

FINANCIAL FRONT



Atkins

The Blacksburg office of Brown Insurance announced **Kelsey Atkins** has earned her license as a property and casualty agent.



Kerr

Nathan Kerr has been appointed to the Scott Insurance Board of Directors.

Morgan Stanley has named **Joshua Mattox** first vice president.

HomeTown Bank announced the following: **Christine Hemingway** has been hired as commercial banking associate, and **Rodney Quesenberry** was promoted to senior vice president of NewRiver Bank, a branch of HomeTown Bank.

Brian Webb has joined Bank of Floyd as a commercial lender.

Mary Jones, financial services representative, has joined the Roanoke office of MassMutual Financial Group.

WELLNESS FRONT

Planned Parenthood Health Systems has named **David Nova** vice president of communications and strategic initiatives.

Nancy Howell Agee, Carilion Clinic President and CEO, is the 2014 Chairman of the Virginia Center Health Innovation. The VCHI is a nonprofit, public-private partnership led by major community partners engaged in health reform—employers, health care providers, health systems, health plans, pharmaceutical and device manufacturers, consumers and government.

TECH/INDUSTRY FRONT



Beale

David Beale has joined SiteVision as a network administrator.

DEVELOPMENT FRONT

The Virginia Commonwealth Chapter of the Appraisal Institute announces the



Smeltzer

following appointments for 2014: **Joseph E. Thompson, MAI** (Thompson Valuation & Consulting), president; **Jared L. Schweitzer** (Miller, Long & Associates), vice president; **Steve Noble, MAI, SRA** (Noble Valuations), regional representative. **Catherine Smeltzer, MAI, SRA** was honored with a lifetime achievement award.

Roanoke Regional Home Builders Association has elected new officers for 2014: **Suzi Fortenberry**, president; **Mike Eades**, vice president; **Sean Horne**, secretary; **Merle Heckman**, treasurer; **Josh Werle**, vice president and associate; and **Pete McKnight**, immediate past president.



Greer

The Roanoke Valley Association of REALTORS® has elected **Donna Greer**, Sales Manager for Long & Foster's Smith

Mountain Lake and Rocky Mount offices, to serve as President for the 2014 term.



Anderson

Betty T. Anderson, of Realstar, REALTORS®, received the 2013 REALTOR® Community Service Award from the Roanoke Valley Association of REALTORS®.



Figgins



Callahan

Shane Figgins Botetourt County Combination Inspector, has been named Roanoke Regional Home Builders Association's 2013 Public Employee of the Year. The association also awarded the following Member of the Year Awards: 2013 Builder Award to **Shawn Callahan** of Metwood Building Solutions (Boones Mill);



Michelsen

Have a career announcement?

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



Boothe

Ronald J. "Ron" Boothe was posthumously inducted as the 11th member of the RRHBA Hall Of Fame. Induction into the Hall of Fame is the highest honor an RRHBA member can receive

Angela Mahala has joined Waldvogel

Commerical Properties as controller.

Chris Smith has joined Gwyn & Harmon Realtors as a real estate agent.

Long & Foster REALTORS® announced the following additions to their professional



Walker

staff: **Jackie Boswell-Walker**, to the Blacksburg office;

Associate Award was presented to **Barbara Michelsen** of Long & Foster REALTORS.

So much more.

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- > MORE: Antiques and Flea Markets
- > MORE: Agritourism

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

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

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

Career FRONT



Balaram



Lawhorn



Ferguson



Trexell



Holcomb



Long

Indu Balaram, Matthew Ferguson, Stephanie “Stevie” Holcomb, Scott Lawhorn and Doug Trexell to the office in Roanoke, Va.

The Volunteer of

Distinction for Region V of the Appraisal Institute has been awarded to **Samuel B. Long, MAI, CRE, SRA** with Miller, Long & Associates, Inc. He is also currently serving

on the national ALIP Committee of the Appraisal Institute.

R.M. Jordan Co. hired **Paul Galloway** to manage the Roanoke office.

RETAIL FRONT

Merissa Sachs, owner of Marketing on Main St, an embroidery, heat press and promotional item business in Christiansburg, has been granted the Babson Entrepreneurial College grant from Goldman Sachs.

Williams Supply announced the following new hires and promotion: **Joe Wunder** has been hired as vice president of sales, **Jeff Jackson** has been hired as senior fluid power and instrumentation manager and **Keith Beheler** has been promoted to vice president of technical sales.

EDUCATION FRONT



Crockett

Virginia Tech has appointed **Crystal Crockett** director of development for institutional diversity.

Jefferson College of Health Sciences announced the following additions to the staff: **Sarah Browning**, adjunct faculty; **Sarah Cox**, coordinator of the Learning and Writing Center; **Karissa Forsyth**, admissions counselor; **Christina Gardner**, assistant professor; **Andrea Hassell**, department secretary; **Rebecca Price**, library aide; **Leah Sowers**, instructor; and **Erik Williams**,

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director of development.

OTHER FRONTS

Virginia Tech named **Michelle Sutherland** advertising adviser of the Educational Media Co. at the school.

The Roanoke Regional Chamber of Commerce announced **Brunella Salazar-Gonti** has joined the organization as manager of administration and public policy.

Total Action Against

Poverty, Roanoke Works senior vice president and director of the workforce component, **Annette Lewis**, has been named Professional of the Year by Virginia Workforce Development Board.



Becher

Thomas Becher, a senior vice president

with, has been named Mid-Atlantic district chair for the Public Relations Society of America (PRSA) for 2014.



Fell

Neathawk Dubuque & Packett, an advertising agency, has announced **Danny Fell**, who has served as president since June 2012, has

assumed the additional role of CEO effective Jan. 1 as part of the company's long-term succession plan. **Roger Neathawk**, CEO and Chairman, is stepping down from day-to-day management, becoming non-executive Chairman of a newly expanded board of directors.

The Jacksonville Center for the Arts in Floyd announced that **Jeffery Liverman** has joined as executive director.

Compiled by Tom Field and Cathy Cooper.



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The city of Roanoke is the recipient of a \$40,000 grant from the Foundation for Roanoke Valley.

Grant for the Arts

The city of Roanoke is the recipient of a \$40,000 grant from the Foundation for Roanoke Valley. The grant will be used to fund the city's "Parks and Arts" program for 2014, a program offering free art, music, and dance events in underserved neighborhood parks. The grant was part of the Foundation's three-year \$300,000 Arts & Culture Initiative.

Mission Grants...

The Roanoke Rescue Mission is the recipient of several grants: From the S. L. Gimbel Foundation Fund, a grant of \$10,270 to provide for the repair and powder coating of the bed frames in the Mens Shelter in the Rescue Mission; from The Delta Dental Foundation, a grant of \$20,000 for emergency and restorative care at

the Fralin Free Clinic for the Homeless at the Rescue Mission; from The Allstate Helping Hands Grant, \$500 to be used by The Rescue Mission to provide food, shelter, and healthcare for the homeless; from The Helen C. Cobbs Foundation, a grant of \$17,250 for the Women & Children's Center at the Rescue Mission.

Fair in Franklin

September, 2014 will see the return of the Franklin County Agricultural Fair. The Board of Supervisors unanimously voted to revive the fair, last held in the 1970's.

Falling up

Falling Branch Corporate Park in Christiansburg will be the home of Polymer Solutions' new 20,000 square

foot headquarters and laboratory. The company, currently located in the Blacksburg Industrial Park, is investing \$2.9 million in the expanded operation.

Mobile Mentoring

HSN Cares, the philanthropic arm of HSN, and credit card provider, Alliance Data, have made a donation of \$30,000 to Big Brothers Big Sisters of Southwest Virginia. The funds will be used to purchase a 15 passenger van. The money was part of \$500,000 the two organizations donated to a variety of local charities that support women and children.

Lighten up!

Mill Mountain Theater is the recipient of a three-year commitment from Norfolk Southern

Foundation. The \$60,000 gift will help underwrite a four-phase program to upgrade or replace the sound and lighting systems of the Trinkle Main Stage and Waldron Stage.

Loaded in Dublin

Alexander Industries, producers of rifles, ammunition, and accessories is moving its operations to a 25,000 square-foot facility in Dublin Industrial Park. The company is launching a \$2.88 million expansion expected to create 64 jobs.

Martinsville gets medical

The Liaison Committee on Medical Education (LCME), which grants accreditation to medical schools has pre-accredited the College of Henricopolis School of Medicine in

Martinsville. According to Dr. Noel T. Boaz, founder, the school will begin offering Doctor of Medicine (M.D.) classes in fall 2015, pending final accreditation. The college will be on the corner of Fayette and Moss streets in uptown Martinsville in a building donated by Dr. Mervyn and Virginia King.

Squaring away the Square

Market Square has begun another phase of improvements. Expected to be completed by the first of April, the work is designed to make the market more pedestrian friendly with a concrete paver system, new

lighting and relocation of farmer's stands to Campbell Avenue. During the work Market Street will be closed to vehicular traffic. Parking issues should be mitigated by 2 hour free parking in the Park Roanoke-Market Surface lot. Merchants in the southern Market area will provide parking validation for customers who park in the Tower, Market, or Center in the Square garages.

It's a bird, it's a plane...sort of

Virginia Tech, Rutgers University and the University of Maryland have received approval from the Federal Aviation

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Send announcements to news@vbFRONT.com

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

Administration to operate a test site for unmanned aircraft. The original application was submitted by Virginia Tech and Rutgers who then agreed, along with the University of Maryland which had submitted its own application to the FAA, to work together if either or both of the applications were approved. Virginia has announced it will award more than \$2.6 million

over three years in Federal Action Contingency Trust (FACT) funds to Virginia Tech to operate the unmanned aircraft systems test site. The funds will take the Mid-Atlantic Aviation Partnership from its current "volunteer" status to a fully functional and revenue-producing organization, capable of competitively analyzing and testing unmanned aircraft systems for industry and government.



Market Square renovation

Tom Field

Turning Green at Tech

The Center for Green Schools, part of the U.S. Green Building Council, has named Virginia Tech one of the Best of Green Schools, 2013.

Problems with Healthcare.gov? Maybe not...

Kroger pharmacies in the Mid-Atlantic region are providing up to a 30-day supply of certain prescriptions at no upfront cost to customers who have enrolled in the Affordable Care Act's Public Health Insurance Marketplace but do not yet have identification information from an insurer. Customers are asked to provide confirmation

FRONT Notes

of their enrollment in the public health insurance marketplace at their Kroger pharmacy for verification of coverage.

That's why they call them TRASH cans!

Cave Spring Supervisor Charlotte Moore has formally launched a new initiative to raise awareness of the littering problem in Roanoke County. Using road signs, signage on County vehicles, and a local partnership with Lamar Advertising for billboard space, the initiative seeks to make residents more aware of littering, including dumping ashtrays in intersections. Residents will also be able to report littering offenses directly to Roanoke County Police using the County's website.

Better grades in Botetourt

Botetourt County's general obligation bonds have been upgraded by S&P Ratings Services.

Previously rated AA-, the bonds are now rated AA+. S&P's ratings report said the upgrade is based on strong management conditions and budgetary performance and reflects the county's strong wealth and buying income, very low unemployment levels, strong financial position and management policies, and low debt profile.

Gone digital

The city of Roanoke has been named a 2013 Top Digital City by the Center for Digital Government's Digital Cities Survey. Roanoke ranked ninth in the nation for cities in the 75,000 to 124,999 population category. This is the 13th consecutive year Roanoke has been recognized in the survey.

That's a long time to wait for a train

Roanoke has not had passenger rail service for 34 years. Now, Norfolk Southern and The Virginia Department of Rail and Public Transportation (DRPT) have signed

an agreement to make improvements necessary to bring passenger rail to Roanoke. The first service is still four years off, but the state has committed \$92.7 million for the improvements, according to Thelma Drake, director of the DRPT. Roanoke is responsible for building the train station and parking. Design work is expected to begin immediately.

Bank On

More than a dozen financial institutions in the Roanoke Valley have launched an initiative called Bank On Roanoke Valley to put basic banking tools in the hands of 1,000 people now outside the financial mainstream. During the next two years, people who have turned away from banks and credit unions, or never had a bank account at all, have a chance to return to conventional banking through accounts that require limited funds and come with limited risk of off-putting fees as well

as access to a range of "financial fitness" classes. The program is a partnership between governments, businesses, United Way of the Roanoke Valley and other nonprofits.

No Natural Bridge State Park...

Natural Bridge, the scenic attraction, the hotel, and other attractions there were temporarily closed in January amid an ownership change. The new owners have not been identified and will remain unknown until the transaction is complete. Though many in the area were hopeful that the Virginia treasure could be maintained as a state or national park, funding issues appear to have rendered that unlikely.

Volume up, dollars down

Poe & Cronk Commercial Real Estate has released 2013 commercial sales data. Though the number of transactions were up approximately 4% from

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2012, the dollar value of those transactions dropped by 9% from 2012 levels. 112 transactions, involving spaces from 800 to over 640,000 square feet resulted in \$92 million in commercial sales. In 2013.

Jobs in Lynchburg

Hanwha Azdel, Inc. is planning a \$21 million expansion that will create 33 jobs. The company, headquartered in Lynchburg, makes high-performance

thermoplastic composites for interior and exterior applications. Hanwha Azdel is an affiliate of the Korean company, Hanwha Living & Creative that employs 50,000 people worldwide.

Shine on

For the first time, a joint jurisdictional nomination has been recognized by the 2013 Southeast Tourism Society's Governmental Tourism Leadership Shining Example Award. Roanoke City, Roanoke County,

and Salem were recognized at the organization's gathering in Jacksonville, Florida.

Science is fun!

The Science Museum of Western Virginia has been awarded a \$10,000 grant to help launch a regional science festival in 2014. The grant was awarded by The Science Festival Alliance based in Cambridge, MA. The museum's festival team includes Carilion Clinic, Virginia Tech, Roanoke Blacksburg Technology

Council and the Roanoke Valley Convention & Visitors Bureau.

WVCC Awarded

The Virginia Workforce Development Board has recognized Virginia Western Community College Certified Nursing Assistant program as the Training Provider of the Year.

Compiled by Tom Field and Cathy Cooper

Additional FRONT Notes posted online at moreFRONT.blogspot.com.
 Read extended versions of items listed above, plus photos and many more current listings each day on the [moreFRONT blog](http://moreFRONT.blogspot.com), also available by link at vbFRONT.com.

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Affairs division at Virginia Tech and a freelance writer, public relations and communications consultant with more than 20 years of experience. He is also owner of Pierce Entertainment, a "singing DJ" company. (Pierce Entertainment.com). [keithpierce793@hotmail.com]

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Wisconsin-Eau Claire and has worked in TV advertising, marketing, education and small business counseling. [samanthasteidle@gmail.com]

Kathy Surace is FRONT Business Dress columnist, an image consultant and owner of Peacock Image in Roanoke. She was a fashion consultant for a major clothing chain for a number of years. [kssurace@aol.com]

Nicholas Vaassen is a graphic designer with 13 years experience, specializing in publications. His design projects include FRONT, lifestyle, real estate, municipal, classified sales and cultural organization magazines in Roanoke and southwestern Virginia markets. [nvaassen@berryfield.com]

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]



See this shop? It's not for you.

— Page 24

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“ ”

Why didn't my virus scanner catch it? Because it's not a virus...

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“ ”

Let me tell you son, you're going to do something good one of these days.

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