

Valley Business

FRONT

FOR THE UP AND COMING
AND ALREADY ARRIVED

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vbFRONT.com

It's Not Your Father's Office

A woman with blonde hair pulled back, wearing a brown and green plaid suit jacket and matching skirt, black-rimmed glasses, and a pearl necklace. She is sitting at a wooden desk, holding a yellow pencil over a spiral notebook. On the desk in front of her is a black rotary telephone and a portion of a typewriter. The background is a plain, light-colored wall.

Lenore Ervin,
Spectrum Design

A low-angle shot of a modern building with a glass facade. The Valley Bank logo is prominently displayed on a blue sign with white and red accents. The logo consists of the words "Valley Bank" in a bold, sans-serif font, with a red triangle pointing upwards to the right of the word "Bank".

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Our office where the FRONT is produced is a bit unique. After moving four times in our first two years (that's right, FOUR times) we changed from a conventional urban office environment to a more remote, mountain-type chalet, surrounded by trees, horses, deer, and yes, even bear and turkey. And yet we are exactly one and a half miles from Interstate 81. A mere 12 minutes from our very first office on Kirk Avenue in downtown Roanoke. Sometimes we wonder if there are substantial disadvantages to being away from the hustle and bustle (and yet all three times we moved were due to too much hustle and bustle and distraction and noise and interruption!). We don't have a huge cafeteria, but the parking is free. We don't have tons of foot traffic at street level, but our visitors constantly remark how they love our setup. Our office configuration is an open one, but we're spread out and not up in each other's spaces. All in all, our studio fits our business. What about yours? One thing we've learned and is confirmed in this edition's FRONTcover story—there is no one-plan-fits-all. Furthermore, it's doubtful a plan exists that everyone throughout the company will fully adore and embrace at every moment. The most important thing (and some businesses forget this simple rule), is to have an office where you can accomplish the tasks at hand.

Even if you have to chase off some occasional wildlife.



Tom Field

“all men are created equal” statement in our Declaration of Independence isn't really completely true or self-evident.

— Page 48



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8 the **NEW** office



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We Didn't See That Coming

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Cover photography of Lenore Ervin by Tom Field.

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MARCH



Cathy Cooper



Tom Field



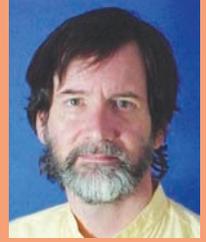
Michael Miller



Anne Piedmont



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."

CONTRIBUTORS



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Kathleen Harshberger



Beth Klinefelter



Gene Marrano



Anne Sampson



Dan Smith



Samantha Steidle



Kathy Surace

“”
The 8th graders will also...
attempt to save a moon colony
from certain death...

— Page 41

2014 Members

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

“”
Painting is
one of those
things I just
have to do...

— Page 44

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the **NEW** office



The Office >

Executive Summary:

Are you an introvert or extrovert? Your personality type may determine which type of office you prefer. But all types of offices, except those requiring confidentiality, should have a blend of open and private spaces, according to recent research on worker productivity. A treadmill—a real one, not a virtual one of endless paperwork—wouldn't hurt either.

By Randolph Walker

Since the days of the Roman Empire and Han China, workers have gone to offices. Facts and figures have been checked and compiled, colleagues have been consulted, letters have been written, and rumors have been whispered out of the boss's hearing. The office endures. But the form of the office changes.

The open-plan workspace and the traditional private office are the yin and yang of office design, one or the other prevailing depending on the needs of the organization and the trends of the day. In the second decade of the 21st century, neither has the upper hand. Rather, according to national writers and local designers and users, the buzzword is balance. In addition, research is changing the way designers conceive of our daily workspace.

So, read up on The Office, circa 2014, and you'll find some ideas that may help in your next redesign, as well as some interesting tidbits to drop at the water cooler.

Workplace mobility

Natalie Grasso is associate editor of Work Design magazine, (workdesign.co) which covers office-space design trends for a readership of commercial office designers and end users.

"The biggest, overarching trend is to build more flexible spaces with lots of options for employees," she says. Workplace mobility used to mean working on-site or remotely, but now, it also means intra-office choice. "The best bet is to offer flexibility to choose between working at a desk, or in a small on-site cafe, or in a comfortable lounge, or a large conference room (or in each of those spaces for different reasons at different times of the day), instead of one dedicated cube."

COVER STORY

Such settings offer both private and communal space. "People need both. For a while the trend was to go completely open, but the pendulum has swung back a bit, I think, so that even in spaces where it's completely free-assembly seating, there are quiet rooms for small meetings or a personal phone conversation, and other nooks within the space where an employee can work alone on more focused work."

Some businesses, such as law firms, will always require more private space. But even in such cases, "you're still seeing some design moves that reflect the trends: the best views reserved for the cafe or a conference room instead of the top executive."

Such changes aren't based on whims. One study that looks at productivity in the workplace is "Case4Space" (<http://case4space.buildingi.com/default.aspx>). An idea that has emerged from the study is that "spaces must help us to manage ideas; we can't think about space as just another overhead expense," Grasso says.

"Space doesn't drive culture and attract talent so much as a business's culture and talent drives a space. A workplace is most appealing—and functional—when it really reflects the culture of the business and employees within it."

Another recommendation of the study is to prepare employees before a reconfiguration such as a conversion from cubes to an open plan. "People resist the change and end up grieving the loss of their old space and habits. A good change management program helps mitigate this—you've got to involve employees in decision-making from the start and be transparent throughout the process."





Lenore Ervin: "It's important to get people out of their comfort zone."

Randy Walker

Introverted vs. extroverted

A designer in Roanoke who follows the national research is Lenore Ervin, a partner at Spectrum Design (spectrumpc.com). "The research is showing you have to have openness in order to collaborate, but the most effective and creative ideas are actually coming from people getting together in small- to medium-sized groups, then breaking apart and having space where they can work quietly, then regrouping again at the end of the day, or the next day, so you assimilate ideas, scatter, bring those ideas to the next level, and then collaborate again. The idea of collaboration 100 percent of the time hasn't been shown to be very effective."

Personality type also factors into the open/closed debate. "The more extroverted people are going to like the open environment more, and the introverted people aren't. In any case it should be a combination," she says.

"I also think it's important to get people out of their comfort zone. You don't want them out of their comfort zone all the time—if someone needs a quiet dark space to think, you're not going to get the most efficient work from them if you put them in a bright yelling space all the time. However, if there is a meeting, a collaboration time [during which] they need to interact once or twice a day, getting people out of their comfort zone, to think collaboratively, then going back to their personal comfort zone, I think that back-and-forth would ultimately be beneficial."

While balance is the trend nationally, many clients locally are leaning more toward the open environment. Also, many clients still reserve offices for top management, often as a reward for achievement. This makes sense if the exec uses the office frequently for meetings, says Ervin, but is an inefficient use of space if he or she is typically out of the building all day.

Regardless of whether the boss is in or out, "in a creative, fast-moving environment you need collaborative space, small meeting spaces that can accommodate anywhere from two to four people, then also larger eight- to 10-people groupings, [and] some spaces that are more casual."





Tony Pearman: Access Advertising opted for an open plan where everyone's workstation is equal.

Randy Walker



Richard Boyd



Richard Boyd

“We fell in love with the building”

Creative and fast-moving are good words to describe Access Advertising & Public Relations, (visitaccess.com), the Roanoke agency founded by Tony Pearman and Todd Marcum. In 2008, the agency moved into a renovated former Buick dealership on Patterson Avenue.

“We fell in love with the building because of the extremely open architecture,” Pearman says. “It was still pretty much an open shell. It was the barrel roof, concrete floor, brick walls, that was about it. We wanted to create that open space for our team, but do it in a way that was conducive toward productivity. The guiding principles were give everyone their own space, but still make it a community space where there was a lot of



Richard Boyd

interaction between the team, and absolutely no hierarchy.”

The work stations of Pearman and Marcum are all alike. “Everyone’s out working together. Everyone has a fair degree of autonomy to do what they want in their space.

“It’s actually become in vogue recently to trash open work plans and how they don’t work. But actually it inspires a lot of respect between the team. People are much more conscious of their actions than they are with closed offices. There’s a level of responsibility that comes with it that actually enables everyone to be a better coworker.”

Pearman disagrees with the notion that any open-plan office is a “cubicle farm” that is annoying to work in.

Referring to an article on office design, he says, “A lot of folks in open office architecture complain about it, but they don’t necessarily talk about whether it enables them to do their job better or not. While I want everyone to be happy here, there is a reason we pay them—because it’s a job. Everyone’s here to be productive, not necessarily to be isolated and relaxed. Every day, every person on this team has to be creative in some way.”



Richard Boyd

Often the best creativity comes from interaction, Pearman says. "That type of interaction is just as inspiring to creativity as isolation."

This isn't to say there's no space or time at Access for quiet concentration. "The biggest thing we've done here to allow for different folks, whether they be introverts or extroverts, to find their level of creativity is to have a lot of autonomy in how they work," says Pearman, echoing Grasso's emphasis on workplace mobility. "There are private spaces they can go to, conference rooms they can go to and shut the door. Every single employee has noise-cancelling headphones which we provide for them."

Each employee also has a visual stress-reducer in the form of a window, which is "one of the things we loved about this building. You can see sky, you can see sun, you can see changes in the daylight." In addition, "we invest a lot in having nice plants in the office just to keep it a warm place."

While the benefits of windows and greenery are well known, the building, which houses 16 employees, offers another advantage that's less widely recognized. Pearman's readings indicates that conceptual thinking increases with headroom. With ceilings up to 25 feet high, Access is "a very inspiring space to be in."

From chemicals to software

The headquarters of Roanoke software company Meridium was renovated by Spectrum Design in 2011. The 100-year old building was formerly a hardware warehouse, a furniture store, and most memorably, the orange and blue American Chemical building.

Meridium sought “to maintain the historical integrity of the building while creating efficient workspaces with modern conveniences,” says Marnie Young, director of human resources.

“We wanted to create a space where creativity and innovation could flourish. We tried to keep an open, collaborative work environment as much as possible and especially in our R&D group. We have very low walls between the workspaces and are thinking about lowering them further to promote more collaboration and teamwork.”

High walls and/or private offices were provided where necessary for accounting, HR, and management, and small meeting rooms are available for employees or customers to make phone calls and have private conversations.

Industrial fittings were retained and painted in bright colors. “Recruiting and retention was a major factor in buying our own building and designing the look and feel to attract the talent we need for building world class software,” says Young.



Richard Boyd

COVER STORY



Richard Boyd



Richard Boyd



Richard Boyd



Randy Walker

Samantha Steidle and Taylor Ricotta of Roanoke Business Lounge.

Start small and collaborate

Can't afford to renovate a former car dealership? Can't even afford your own dedicated room in a traditional office building? College students, entrepreneurs and start-ups are moving out of their apartments and home offices and into their first commercial rentals, thanks to the low-cost, stimulating model called co-working.

"Co-working is a type of shared workspace," says Samantha Steidle, who opened the Roanoke Business Lounge on Kirk Avenue in 2012. "Instead of working independently on your own at the kitchen table, you work in an environment with other startups and other technology companies." The informal sharing of knowledge is one of the biggest advantages—for example, being able to pick a colleague's brain on podcasting or social media. The other advantage is the low rent. Different contracts are available depending on how many hours a week or month the space is needed.

Steidle, a "serial entrepreneur" who teaches business at Virginia Western Community College, plans to move the Business Lounge to a much larger space on Grandin Road, where it will be rebranded as a nonprofit called the CoLab.

Derick Maggard is executive director of the Roanoke-Blacksburg Technology Council (thetechnologycouncil.com). "Open space allows for collaboration and spontaneous connections," he says. "Startup and entrepreneurial communities are big in creating 'chance encounters,' opportunities to meet people that you would otherwise never have the chance to meet because you were working beside someone in a shared/open space."

TechPad is a co-working space in Blacksburg. Founder Bob Summers is said to be traveling on a new project and could not be reached for this article, but his virtual self can be seen and heard at techpad.org. "TechPad is a 6,000 square foot, co-working space for software developers," Summers says in a video. "The goal of TechPad is to bring together the next generation of software developers and coders to solve the world's biggest problems." Sounds ambitious, but then Google's first workspace was a garage.

TechPad was the first commercial office space rented by VirtualU, a startup founded by Tech students. The company is developing a 3D body scanner aimed at the fitness market. "TechPad is the first sign Blacksburg is taking entrepreneurship seriously and it's a great place to get a business started until you grow large enough to move into your own office, especially if you're a student," says co-founder Nick Gagianas. VirtualU now rents at the Virginia Tech Corporate Research Center.

Office workers on the move

At Advance Auto's headquarters on Airport Road, they're giving new meaning to the concept of workplace mobility.

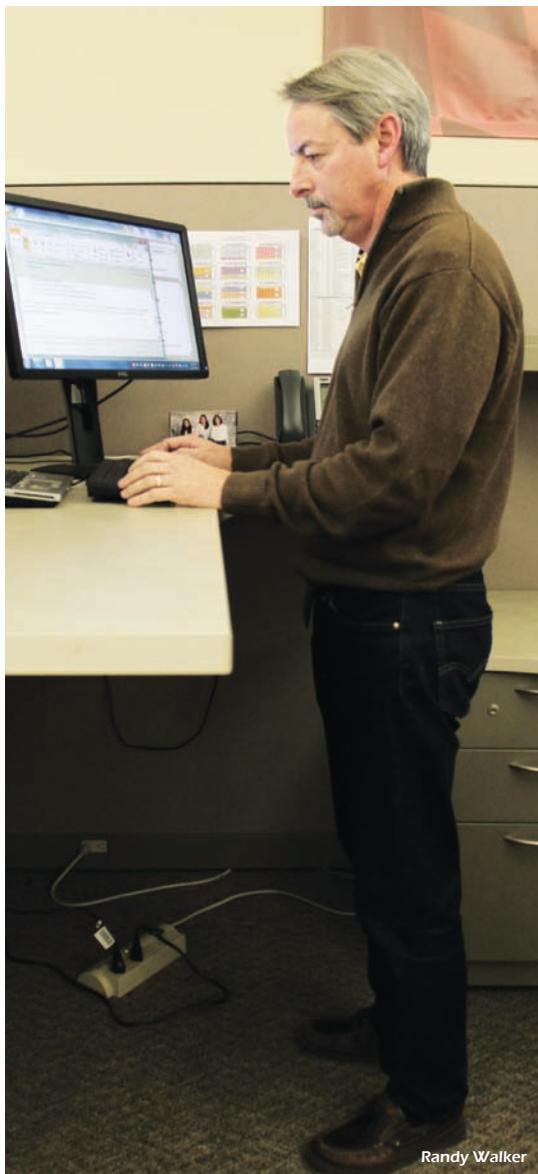
Three treadmill desks are located in common areas, available on a first-come-first served basis. "People will get in a pattern," says Wayne Barnes, director of facilities. "This person's there at 8:30, this person's there at 9:30, this person's there at 10. The rest of the day it's kind of random."

Barnes walks 30 minutes on the treadmill several times a week, bringing his laptop to knock out emails. "The problem with emails is they're so overwhelming. You sit down and you write and you write and you write, and after a while you get tired of doing it. But when you're pushing that treadmill along, you're keeping that energy level up, so that the first email I do is as enthusiastic as the last one I do. You're building energy as you're pushing that





Randy Walker



Randy Walker

Wayne Barnes fires off some emails from a treadmill desk at Advance Auto's headquarters. Barnes is one of about 35 Advance employees with a standup desk.

treadmill, and that energy translates into the work that I'm doing. If I've been doing it on the treadmill, I feel energized as opposed to being tired at the end of the day."

The benefits of physical activity at work may go further than that. Based on recent research, authorities including the American Cancer Society and the World Health Organization warn that extended sitting is a danger in and of itself, even if an individual exercises on his off time. In 2013, the American Medical Association adopted a policy recognizing the potential risks of prolonged sitting. Employers are encouraged to offer alternatives to sitting, such as standing work stations.

At Advance headquarters, about 35 people have their own standup desks. "We also give them a dual work area so they can sit down," Barnes says. Other standup desks are located in common areas for employees who want to try out the idea.



Richard Boyd

Your Office Away From Home

"Technology bars" were installed at the Roanoke-Blacksburg Regional Airport as part of a \$4 million terminal renovation project in 2013.

"At each gate there are elevated tables with seating and ADA [Americans with Disabilities Act] accessibility," says Efren Gonzalez, the airport's deputy executive director. "We have USB outlets and regular electric outlets, so [travelers] can charge up their phones and laptops."

One size does not fit all

"I think what's most important is understanding your organization and the type of culture that you've created, and build a space that reflects that," says Pearman of Access. "Our space may not work for everyone, but understanding how your team works, and how to help them and also how to push them, sometimes out of their comfort zone, is a good thing. Spaces that are intelligently designed always trump any other space." 



Business Dress

By Kathy Surace

Executive Summary:
Casual dress does not mean showing up in clothes that look like you slept in them.

Press Your Advantage >

Some of my acquaintances profess not to iron their clothing – ever. No-iron and wrinkle-free fabrics have many of us convinced it’s unnecessary. Others object that it’s time-consuming, difficult, or they don’t know where to begin.

However, precisely because we now dress so casually at work, smart professionals should press their work attire to maintain a professional, albeit casual, image.

Here’s how to press a dress shirt:

- Use a steam iron, an ironing board with a clean cover, and a spray bottle for spritzing dry fabric.
- Start with a slightly damp shirt, fresh from the wash or lightly spritzed with water.
- Begin with the yoke covering the shoulders at the back of the neck. Place the shirt on the ironing board with the shirt folded along the seam attaching the yoke to the shirt back. Fold the collar up and out of the way. The shirt back will be folded underneath. Press the yoke flat, taking care not to press wrinkles into the shirt back.
- Next, press the sleeves. Fold the sleeve along the seam with the sleeve placket opening facing up. The fabric will be doubled; smooth the layers of fabric before ironing to avoid wrinkles. Begin near the shoulder and work toward the cuff. Next, press the sleeve placket and the cuff. Press around the buttons. Press the back of the sleeve, avoiding the sleeve placket and buttons. Repeat with the other sleeve.
- Turn the shirt over. Press the back of the shirt, ironing the seam flat where the shirt back joins the yoke.
- Next, press the shirt front. Start with the right front side, working around the buttons to avoid damaging them. Next press the left front and front placket; avoid pressing in any wrinkles. Unless covered by a tie, the placket is very visible and must look smooth.
- Last, press the collar, beginning with the right side of the collar. Start at the outer edge, pressing toward the seam attaching the collar to the shirt. Flip it over and press the collar back.
- Button shirt and hang until completely dry.
- For an extra-crisp appearance, iron the inside of the shirt, then iron the outside – or use spray starch.

Today’s steam irons make ironing a garment fast and easy. A quick pressing makes a world of difference in a shirt’s appearance – and in ours. 

Comments? Email kathy@peacockimage.com

You're in My Space! >

Have you ever felt uncomfortable because a person is standing too close to you? Or have you been frustrated because you don't seem to be able to "connect" with someone during a conversation because they are standing too far from you? This usually happens with international colleagues, and understanding what you are experiencing may be fundamental to closing a business deal.

The term "proxemics" was originated by the famous anthropologist Edward T. Hall in his seminal book *The Hidden Dimension*, published in 1966. This book studies how space affects humans, and how the space between people can make one feel quite comfortable or quite anxious. There are more than twenty elements of proxemics, but for our purposes we will address the nuances of just personal territory or, if you prefer, "personal space."

Personal territory can be defined as that invisible bubble of space we carry around us that we keep between ourselves and another person. In the United States, as in other cultures, we probably automatically assimilate that knowledge from birth – observing parents, and others. But when we venture abroad, especially in the business arena, we would serve ourselves well to have at least a broad understanding of what is happening in the space between two people.

Let's look at just a few cultures where the proxemics of personal space plays an important role in negotiation:

- Arabs stand very, very close, often nose to nose! You should resist the urge to step back, as it can be considered insulting to back away from a conversation. Personal Space: Conversation Distances: 12 inches
- Americans are conscious of their space, and experience difficulty when standing very close to those of certain cultures. That's when rehearsal before an important meeting comes in. Personal Space: Conversation Distances: 19 inches – think of it as a handshake away.
- The English stand even further away than their American counterparts. Personal Space: Conversation Distances: 24 inches – further than Americans can usually tolerate, unless they understand a little of proxemics.
- Northern Europeans, especially the British, protect the space around them, and touching or moving in too close is an invasion of privacy

Remember, this is only one aspect of proxemics, and I've barely covered it properly here. There is also eye contact, facial expression, nonverbal communication, gender, number of people involved, subject matter and goals of the meeting. So when you venture into the international business arena, remember a working knowledge of proxemics will make you a savvy, internationally aware business person.

More information from Kathleen Harvey Harshberger is available at www.khhschoolofprotocol.com 



Etiquette & Protocol

By Kathleen Harvey Harshberger

Executive Summary:
Sometimes two IS a crowd, if you're standing too close.



Small Business

By Samantha Steidle

Executive Summary:

Having a great idea or skill does not guarantee a successful business.

Learning how to manage your business can make all the difference.

Entrepreneurship in any Industry >

We are becoming a nation of entrepreneurs, whether we like it or not. Some of us set out to start our own businesses, while others find ourselves freelancing between jobs or on the side.

Wouldn't it help to know more about how to do that?

It doesn't matter which field of study you've chosen. Whether it's liberal arts, engineering, science, technology, math, health care, law, graphic arts, geography, physical education, plumbing, or any number of other fields, there's room for entrepreneurship in each one.

It's appropriate to teach a basic program about how to start and run one's own business in every field of study. Each program can even be tailored to the specific needs of each field. Ideally, such a course would teach students how to:

- Validate a business idea
- Prospect for clients
- Price and market the product or service
- Engage in good customer service habits
- Know when and who to hire, and
- Manage the books.

Why it's important

We often think of entrepreneurship as being reserved for people who have big dreams about changing the world with their new product or service. Yet entrepreneurship also encompasses everyday small businesses that take care of ordinary needs.

Think about the lawyer who starts her own practice, the solo plumber, the website designer, the environmental consultant. They all needed to learn about how to become business owners at some point. Many may have learned by trial and error. Some may have had a natural knack for business. All probably would have benefitted from formal training in entrepreneurship.

Teachers, what are you teaching your students about business? If you'd like to ensure your students are savvier about the work world, you may want to tailor

a lesson or two around entrepreneurship.

Mistakes in entrepreneurship can be expensive. Good training can help people avoid the most common errors in starting a business. Why should they have to learn the hard way?

Yet there's an even bigger reason for teaching entrepreneurship in schools. Thinking in an entrepreneurial way is critical to our economic recovery. Entrepreneurship is a way to make a living without relying on the vagaries of a large employer's fortune. It's a way to own one's career and, potentially, to maintain steady employment on one's own terms without the threat of layoffs.

Many universities have been teaching entrepreneurship as a discipline for a while now. Are we ready to take the next step of incorporating such training into every field of study? Now would be an excellent time to do so. 

“ ”

Entrepreneurship is a way to make a living without relying on the vagaries of a large employer's fortune. It's a way to own one's career and, potentially, to maintain steady employment on one's own terms without the threat of layoffs.

Mike Hamlar

- *Co-owner of Hamlar-Curtis Funeral Home, Inc.*
- *Masters Degree from Liberty University*
- *President of Hamlar Enterprises*
- *Board Member of Downtown Roanoke Inc.*

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Financial Matters

It Takes Two! >

Executive Summary:

A retirement that meets a couple's needs has as its first ingredient the involvement of both parties in the plan.

By Wayne Firebaugh

Just this past week I met a gentleman who hoped to learn whether he and his wife would have “enough.” When I asked whether his wife would join our next meeting, he assured me that his wife had little interest in the tedium of investing. She trusted him to make the best decisions given their goals.

That last word “goals” represents the problem for this and many other couples. At the risk of appearing sexist, I’ve observed that men and women often manifest this problem differently. Husbands sit at my conference table and note their wives’ lack of interest. Wives sit in the same seat and note their husbands’ professed ignorance about money.

These couples all mistakenly believe investing is financial planning rather than understanding that investing is merely a tool to implement the financial plan. Financial planning is simply a process for determining how much current consumption you must sacrifice for future consumption. Making this determination requires both spouses.

Let’s consider the case of Mr. C who handles the family’s money. Mrs. C trusts him so long as she can retire at



Wayne Firebaugh

62 and they can start traveling before they’re too old. With Mrs. C’s trust and admonishment, Mr. C seeks advice to determine whether the family will have “enough.” Unfortunately, the best-case scenarios indicate they need to save an additional \$500 per month.

Poor Mr. C.! He’s been empowered to choose the investments but not make radical decisions about their standard of living. He’s in charge of implementing the plan only to discover there is NO plan. The decisions necessary to achieve Mrs. C’s goals require her understanding and agreement because without her the investment part of the plan will likely fail. A proper financial plan must resolve the inevitable trade-offs a family faces. Such resolution requires both spouses understand and agree to the compromise. 



Tom Field

The smart start >

Executive Summary:

Starting your own business takes a lot more than getting business cards and printing flyers. A lot more.

By Cathy Cooper

Thinking of starting your own business? Maybe you've always dreamed of working for yourself. Perhaps you've got a great idea for a product or service you've noticed is not well represented in the

market. Or, it could be that unemployment and the current economic environment has left you with few, if any, other alternatives. Whatever the motivation for starting a business, it's important to get started right.

Many small business start-ups simply get cards and flyers printed and wait for the phone to start ringing. Which is fine if you're a teenager looking to mow a few lawns this summer. But, if you are planning to be in for the long haul, there are other steps that should be taken to make sure your business is positioned for the future. Waiting until the product or service is in demand and the business is prospering can lead to trouble and scrambling to fix the structure, and asset

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1.) What structure works for you? >

Your decision will impact taxes, the relationships between owners, and legal liability. If your company is sued for personal injury, can the plaintiff sue you personally and take your house, car, and bank accounts? These are important considerations.

Sole Proprietorships: Usually owned by a single person or a couple. Owner(s) personally liable for all business debts, can freely transfer all or part of the business, and for taxes, owner(s) can report profit or loss as personal income.

Limited Liability Companies (LLC's): Owner(s) have limited legal liability like a full corporation however, for taxes purposes they're more like Sole Proprietorships or Partnerships.

General Partnerships: Owners share profit, loss, and managerial duties, and each is personally liable for any debt entirely. Members file an informational tax return and income/loss is reported personally. ("Joint Ventures" are short-term partnerships.)

Corporations: There are several types of corporate structures. Corporations are complex structures with more startup cost. They are owned through stock and have more complex licensing, taxation, and regulation requirements and have to follow formalities like issuing stock certificates, holding annual meetings and keeping minutes, electing directors, etc. Forming a Corporation should always be done with the assistance of a qualified attorney.

and liability protection after the fact is too little, too late. It can be very expensive. How will your business be structured? (See box 1) This decision impacts taxes, the relationships between owners, and legal liability. If the company is sued for personal injury, can you be personally responsible? If the business fails do you risk losing your house, car, and bank accounts?

"Donny", a local man who requests we not

use his real name, knows about this, all too well. He started his own business at the height of the housing boom, working as a subcontractor in the home construction business. He was successful and he and his wife bought their own home and were building the large family both of them always wanted. Then, the bubble burst. "I had [done work for] two big contractors who filed for bankruptcy and left me holding the bag for materials I'd bought and wages

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2.) Websites >

If you're planning to start a business without the assistance of an attorney, or wish to do some homework before meeting with an attorney, there are many web sites, some free, some that charge fees, for you to explore. Here are a few:

www.legalzoom.com

www.llc.com

www.lawdepot.com/free-documents/usa

www.sba.gov/category/navigation-structure/starting-managing-business

www.businessweek.com/small-business/business-forms/categories/starting-and-forming-a-business

I'd already paid. That's all it took. We lost the business, the house, everything", he says.

When it comes to assistance structuring a new business, you have a couple of choices. There are many websites offering documents and information. (See box 2) But, unless you are very business savvy, exercising caution is recommended. Robin Ellis (robysmithellis.com), an attorney in Salem says, "If you are just starting your business, you probably know that you want to form some kind of entity to provide a layer of protection for your personal assets. However, do you know the reasons why you might choose a limited liability company over a corporation? Should you form some kind of partnership? Do these entities provide the same creditor protection? Are they taxed the same way?"

Ms. Ellis continues, "I can tell you that attorneys attend educational seminars just on the topic of choosing the right business entity. It is a complex topic. It is easy to buy a form to create a corporation or a limited



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3 REASONS YOUNG PEOPLE NEED TO THINK ABOUT ESTATE PLANNING

liability company, but if you don't understand the choices you have, you may not find out until it's time to file your taxes that you have made some mistakes. Just yesterday someone who formed his own corporation in 2013 and made an 'S [Corporation] election' called me. His accountant had just told him that because he had not paid himself a salary (but just took dividends from the corporation), he will lose the child care tax credit for 2013. Not having good legal and tax advice will cost him thousands of dollars this year."

Steven Higgs, a Roanoke attorney who specializes in business law, often meets with potential new clients who want to start a business. He also provides links on his web site to the free forms and Virginia's guide to setting up a business (www.higgslawfirm.com). He says, "The number one problem is that people don't do their homework. A monkey can fill out the [online] forms, but that's not the issue. The IRS elections you make are important. I advise people to talk to a tax professional first, then come back to us to set up the business. Many times a client will come in thinking they want to set up as one kind of business, but after they talk to other business owners and tax people, they change their minds."

The second issue Higgs often sees is people who "don't recognize the corporate formality, that a business is considered a separate entity." This can impact liability, tax, and creditor issues down the road. Higgs advises anyone thinking of starting a business to talk to an attorney. "Most lawyers offer a 30 minute or 1 hour free consultation. Taking advantage of that time can be critical to the decisions you make."

There are many people who have successfully launched their own business. There are also many who have found themselves unprepared for partnership disputes, trademark, tax and liability issues. As "Donny" learned, the lack of preparation can spell disaster for the business and the business owner. This is one instance when the old adage, "Better to be safe than sorry" really applies. 



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- 2 CHILDREN**
Who will look after your children in the event of your death? Would you want your children to receive a lump sum of assets at age 18? Do you have a special needs child who will need particular care and attention after you're gone?
- 3 INCAPACITY**
Estate planning isn't just about death. Who do you want making decisions about your health care if you are unable to do so? Who would you want controlling your assets, paying your bills, etc., if you are unable to do so?



all photos: Gene Marrano

A former high school and college catcher (UNC) who called games for future major leaguers including Al Leiter, Lauria demonstrates correct posture and a simple exercise.

Get up once in a while – it's better for everyone's bottom line >

Executive Summary:

Simply correcting posture can improve a company's bottom line and an employee's bottom size.

By Gene Marrano

It's not difficult to find studies about the detrimental effects of sitting too long at a work desk or on the couch – or both. In 2010 the American Cancer Society reported that those who spent more than six hours sitting everyday had a

34 percent higher mortality rate (for women), 17 percent higher for men, when they analyzed a group for 14 years.

They weren't sure why gender was such a big factor on mortality rates. "Sitting for long periods of time contributes to risk of metabolic syndrome, heart attack and stroke risk and overall death risk, among others," a research fellow at University of Sydney's School of Public Health related to TIME Magazine. "Those who sit a great deal also have lower life expectancies, larger bottoms and slower metabolisms." (Another study states that standing for more than 50 percent of the time isn't good health-wise either.)

So whether you work in a traditional office, in a giant call center or from the countertop at home get off your backside once in a while. Or off the couch in the



suffering from sedentary life and work styles.

Lauria, who opened his Roanoke office after moving from New Jersey sixteen years ago, says the way people sit – their posture – is the worst casualty. “People are sitting in a ...folded head posture position,” usually hunched over a screen of some sort. “It’s causing a lot of cervical (neck) problems,” says Lauria, often contributing to headaches, neck and back pains, carpal tunnel syndrome and nerve issues.

Ergonomics at the workplace is crucial adds Lauria. That starts with finding the optimum height for the computer monitor. Keep your head up over the shoulders when looking at a screen. “Most chairs,” cause people to slouch rather than sit up says Lauria, leading to a weakening of the core muscles that help support the back.

Lumbar support is better but Lauria sometimes tells patients just to avoid the back of the chair – sit up straight like your mother advised, “In a strong core position,” the doctor says, in language your mother may not have recognized. For some just sitting like that for 5-10 minutes at a time may be an exercise in itself.

middle of a cable TV marathon. Chris Lauria, a Doctor of Chiropractic in southwest Roanoke County at the Lifestyle Wellness Center, sometimes sees patients who are

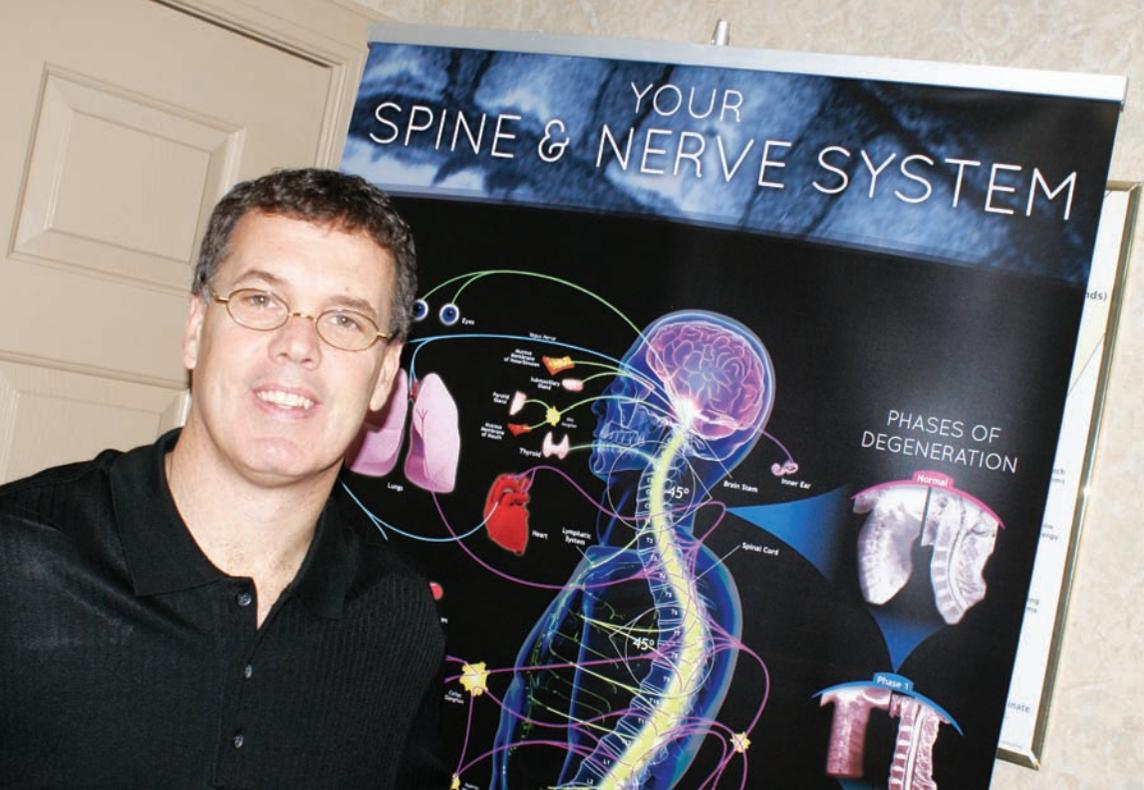
Lauria has a program, How to stay fit while you sit, that he presents to businesses around the valley. It demonstrates the value of keeping bodies in motion as often

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as possible in the workplace, offering about a dozen exercises that are easily done in that environment. Some firms he notes are now allowing employees to sit on rubber stability balls instead of a chair – a constant exercise where muscles are engaged to keep the desk occupant upright.

He has seen evidence that businesses are becoming more aware of ergonomics and the value of being less sedentary, because "it affects their bottom line. Less lost days at work, insurance claims." Patients that Lauria advises to ask for a more ergonomic desk or keyboard are generally seeing their employers willing to make the changes, "9 out of 10 times."

Still sitting on that couch at home for long stretches? Lauria says doing as little as extending the head back far as possible and then squeezing the shoulder blades together is good for you. Lay on the floor during a commercial in the Superman pose – chest to the floor, legs out and head up high.

Chiropractors can help with ailments like carpal tunnel syndrome, where poor ergonomics cause the nine bones in the wrist to shift. There are usually neck problems associated. Lauria probably doesn't mind the extra business that might make its way to his Brambleton Avenue office, but he advises that some relatively minor changes can impact your health – for the better. 

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Tech Scoop

Plug me in... >

Executive Summary:

Children at play often elicit the question, "Don't you wish you could bottle that energy?" Well, that may not be a rhetorical question for much longer.

By Michael Miller

Have you seen the movie "The Matrix"? Of course you have. Everybody has. The special effects in that movie were ground breaking, and have been emulated in nearly every action movie since.

The hook in the movie (aside from a leather-clad Carrie-Anne Moss) was the idea that our existence may just be a dream. But buried in the depths of that story was a little technological nugget of reality. Recall that the whole purpose of the virtual existence impressed on the human race was to keep them alive so the machines could collect electrical energy from the living bodies.

In reality, there are such things, and they may soon be coming to an electronic device near you. They're called biobatteries.

If you remember anything from high school biology (I mean the class, of course), you should realize that almost all living things are in a sense, batteries. A battery converts stored chemical energy into electrical energy. Almost every living cell uses sugar for this purpose. And if our bodies can convert sugar to electricity, then it is obvious that some smart guys would try to duplicate the process in a handy, pocket-sized version, right?

In fact some smart guys have been working on this for a while, including one who currently (haha, get it?) resides at Virginia Tech. Percival Zhang's group recently published some very interesting results of his research into sugar-based batteries. Zhang has found a way to



Michael Miller

make these biobatteries more efficient, hopefully paving the way to their near term commercial application.

I won't bore you with the details of the chemistry involved, but the important point is that Zhang's version of the battery has ten times the energy density of the standard Lithium-Ion battery like the one in your cell phone. Plus, he believes batteries based on his research could be in available for sale within about three years.

To be honest, there are some drawbacks. Your cell phone battery can be recharged by plugging it into the nearest wall outlet for a couple of hours. No muss, no fuss. But the biobattery gets its charge from a dose of sugar, which would have to be replenished somehow, such as maybe injecting sugar solution directly into it. This is somewhat less exciting. Plus, the TSA is unlikely to allow me to take a bottle of sugar solution and a hypodermic on an airplane, no matter what I tell them.

But still, the future is bright for biobatteries, in spite of the imagined cyber-terrorism of the Matrix. I look forward to a day when I can eat a Milky Way candy bar and then recharge my phone from electrodes implanted in my arm.

Because I was going to eat that Milky Way bar anyway. 



Dan Smith

Ben Bristoll and Gayla D'Gaia have a shared movie vision at 16 West Marketplace in downtown Roanoke.

Movie man >

Executive Summary:

Ben Bristoll's dream of becoming a movie magnate is off and running ... on a small scale.

By Dan Smith

Often dreams begin small. Ben Bristoll's has 16 seats, an overhead projector and a screen. Not much else. But it'll do because the dream is still mostly that.

Ben opened Compact Cinema (www.compactcinema.org) at 16 West Marketplace in downtown Roanoke in late February to small (what else?), but enthusiastic support, mostly from those who already know that it is the new hot spot in Roanoke. The Marketplace, now in its third year, has slowly moved into the mainstream of City Market culture and the movie theater could be the capstone. Ben Bristoll hopes so because he's waited a long time for this.

"I've been a movie person since junior

high," he says. He grew up on a farm in upstate New York and his movie palace was in the loft of a barn. The seats were bales of hay. He used an old film projector and often made his own movies. He went off to college at Binghamton University and majored in computer science for security and minored in film to scratch his creative itch. He had as many as three jobs at a time—mostly with movie theaters—as he made his way through school.

Today, he's a contract software engineer (working at Gridpoint in Roanoke) and his life is full. His significant other, Gayla D'Gaia, owns Sacred Beauty Boutique two doors up from Compact Cinema and is furnishing fresh ideas to him daily. She's an artist, he's a techie and they both have their ears to the ground of community involvement.

The movie theater slips in nicely. "I always wanted it, now I have it," he says. Be careful what you wish for.

The logistics were basically easy: projector, screen, folding seats, small room and you're in. Pricing: oh, about \$5 per movie. The movies: rent them through a service



Dan Smith

Mystery Science Theatre at Compact Cinema.

and show them with permission. The competition: most would believe that to be the Grandin Theatre, but Ben says, nah, not the case. “These aren’t first-run movies. They’ll be non-theatrical documentaries and foreign films, mostly topical.” Netflix and Amazon Prime are likely more the danger.

Mostly, though, Ben says he hasn’t “thought about the Grandin as competition. I’ve been too busy thinking about—and doing—other things. I love the Grandin and don’t want to undermine anything it does. This, though, is a different niche.”

And there’s a significant twist ... or two.

Compact Cinema will show movies to a crowd that can dine with one of 16 West’s restaurants and there will be a discussion of the movie’s themes after the run. That’s important because the crowd Ben hopes to draw is bright, informed and interested in issues, he says.

Ben has shown movies in the lobby areas already and the response has been good. 16 West features well-attended Ted Talks on Wednesdays and these movies will supplement those intellectual exercises.

Gayla puts her hand on Ben’s and says, “This is community activism.” They both smile. 

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Anne Sampson

Burning Brightly >

Executive Summary:

One Roanoke company has, for more than one hundred years, kept the lights burning.

By Anne Sampson

In 1913, New Jersey governor Woodrow Wilson was starting his first term as U.S. President. The first income tax was imposed that year, gasoline was about .12 a gallon, and approximately 16% of American households were wired for electricity.

In Roanoke, on January 28 of that year, J.M. Richardson and W.H. Wayland invested in new technology by founding a company that sold lighting fixtures and installed electrical wiring. They called it Richardson-Wayland Electrical Company (RWE).

Today, one hundred and one years later, while the company provides infrastructure

we use every day, most Roanokers probably can't tell you where the company is located or what it does.

"We're the trolls under the bridge," says CEO Jeff Walter, referring to buildings the company has occupied since before 1950, in the flood plain under Memorial Bridge. The Construction Division builds electrical transmission and distribution equipment and substations for electric companies like Dominion Virginia Power. The newer, fast-growing Traffic Signal Division installs traffic signals and cameras for entities like VDOT, and municipalities like Rocky Mount, Blacksburg, Christiansburg and Roanoke County. They also install, program and maintain the "Smart Signs" that warn of accidents, construction and hazards on the highways. RWE crews work all along the corridors of Interstates 81, 77 and 64.

In the company's early years, none of these things existed. In a large glass case of memorabilia at the main office, a photograph shows what looks like a booth at a home show. Under the "Richardson-Wayland Electrical Company" sign is a display that

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would be a renovator's dream today: Arts and Crafts style light fixtures, ornate lamps with mica shades, "electric sweepers" and electric fans made by companies such as General Electric and Westinghouse.

By 1924 the company had added its construction division, which quickly grew to equal, and then outpace, the merchandising side of the business. And in 1924, Richardson-Wayland also invested in another new technology: commercial radio.

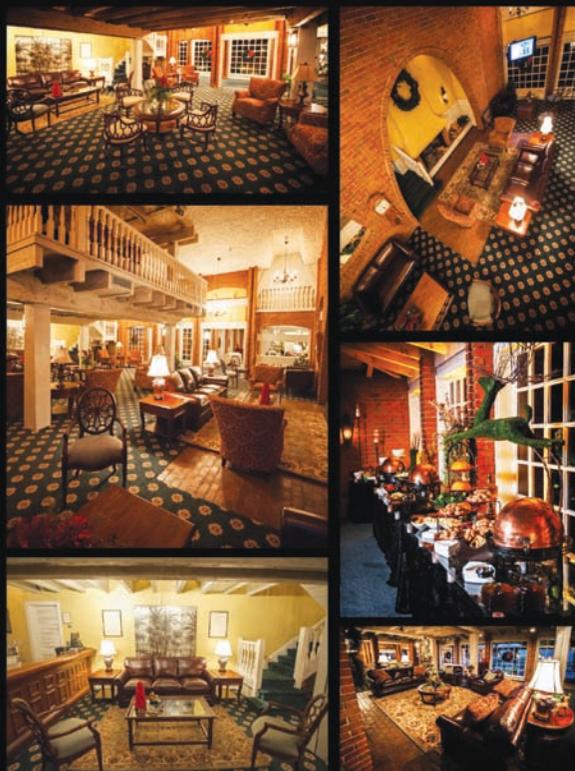
RWEC employee Frank Maddox was a radio enthusiast of the homemade "crystal set" variety. According to an historical sketch on www.roanokerradio.com, RWEC approached Maddox about starting a radio station. The company acquired a license to

broadcast and WDBJ Radio was born, with Maddox as technician and announcer. It was the second radio station in Virginia, after WTAR in Norfolk.

The station's transmitter was in the back of the Richardson-Wayland shop at 106 West Church Avenue and Mr. Richardson's office served as a studio. The antenna was placed on top of the Shenandoah Life building at the corner of First Street and Kirk Avenue. RWEC continued to move and improve the station until its sale in 1931 to the Times-World Corporation.

Another photo shows the equipment barn in the 1940s. The trucks are all equipped with ladders. "We see pictures (from those days) of guys working with no shirt on," says Walter, "no hard hat, no gloves. You just got the work done."

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Anne Sampson

According to a history compiled for the company's centennial in 2013, RWEC began doing commercial and industrial wiring in the 1930s, for businesses such as "Norfolk and Western Railway, American and Grandin Theaters, Hotel Roanoke [and] the Viscose plant..."

Today, like everyone else, RWEC deals with rapid change. "There's a lot of experience leaving the industry," through retirement, says Walter, "and what we do is not real glamorous. It's manual labor," although a career can lead to "quite a bit of money." New people enter the industry through apprenticeship programs run by

the International Brotherhood of Electrical Workers (IBEW).

"There's more public involvement" now, he continues. "Everyone wants reliable power and plenty of it, but not in their back yards. It's hard to get certain things done," like acquiring rights of way.

Richardson Wayland has been intimately connected with the growth and development of the Roanoke Valley for over 100 years, and continues to do work that touches each resident, every day. "We help keep the lights on," says Walter, "we help keep the roads safe." 

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all photos: Anne Sampson

Gereau Center, front view

The Gereau Center: Developing a Flight Plan for Life >

Executive Summary:

Dreams aren't the only things taking flight at this Franklin County school.

By Anne Sampson

Sandy Sampson is helping her 8th grade students develop a flight plan.

They are 'flying' across New Kent County, Virginia. "What's a good checkpoint here," she says as they study their FAA charts. They raise their hands and make suggestions, settling, with her guidance, on a big bend in the York River.

Sandy's students are studying Aeronautical Science at the award-winning Leonard A. Gereau Center for Applied Technology and Career Exploration in Rocky Mount. It's a long name for a Franklin County school

with a very broad mission: to expose all county 8th graders to career-related instruction, to immerse them in a problem-solving environment which reflects real-world needs and to feed well-prepared students into complementary programs in high school and beyond.

The Center was spearheaded by Leonard A. Gereau, superintendent of Franklin County Schools from 1984 to 2002, who, along with other community leaders, saw a need to prepare students to enter a 21st century workforce. Funded by a 1994 school bond referendum and by Federal grants, the center opened in 1997.

Nine "career exploration modules" are offered at the Gereau Center: Aeronautical Science, Architectural Design, Broadcast Media Design, Digital Media Design, Energy Engineering, Forensic Science, Graphic and Physical Design, Health and Human Services, and Legal Studies and Criminal Justice. Energy Engineering is enhanced by the neighboring Center for Energy Efficient Design (CEED). Half of Franklin County's 600 or so 8th graders attend the Gereau Center for 9 weeks each year. When they return to Benjamin Franklin Middle



Sandy Sampson leads her class as they develop a flight plan

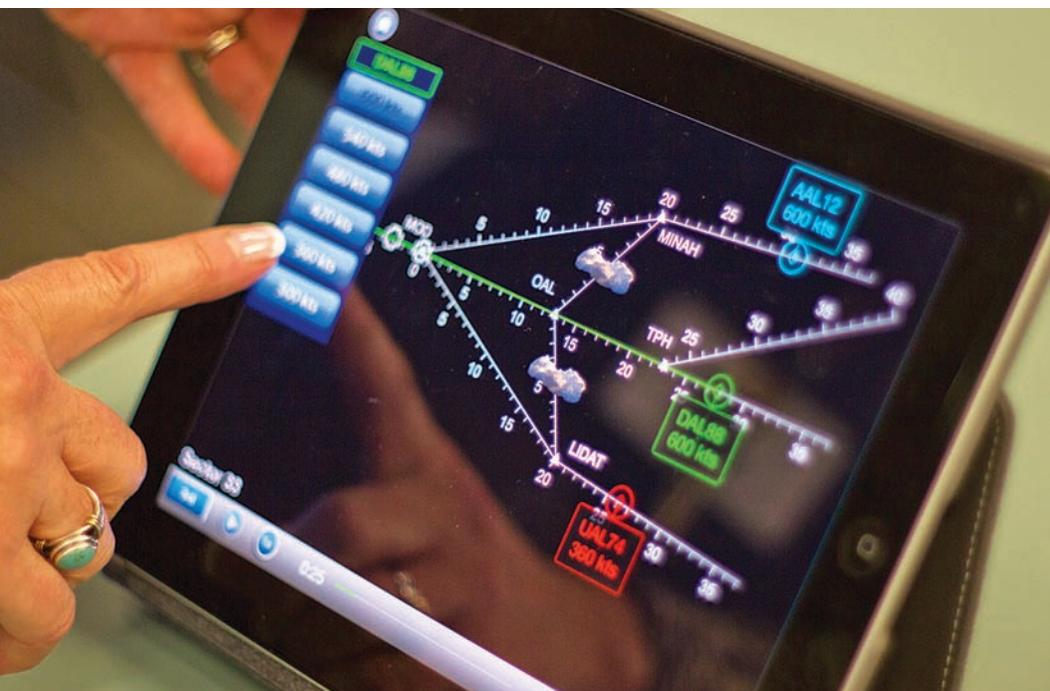
School, the other half come to Gereau.

Sandy's Aeronautical Science students have finished their flight plans. They're moving on to the flight simulators to "fly their plans".

"My job is to expose them to as many career opportunities as possible," she says. "Next week we'll do air traffic control, which is all math." She shows me the air traffic control application on an iPad. "This is a

free app from NASA," she grins. "We've got it on all the computers, but the iPad is cooler," adding that there is a computer for every student at the Gereau Center.

Sandy, a licensed pilot, taught Math and Science at Sontag Elementary School before Leonard Gereau invited her to help develop an aeronautics curriculum for what was then the Center for Applied Technology and Career Exploration (CATCE). With the changing Franklin County economy, CATCE



Sandy Sampson demonstrates an air traffic control application provided by NASA

moved from offering a Manufacturing curriculum, to Business, then to Aviation, and on to the broader Aeronautical Science. A trained teacher, Sandy had worked with her husband, Doug, also a pilot, training and monitoring the contractors who make repairs at nuclear power plants. She then did substitute teaching while raising her sons, as well as air show aerobatics in a 1942 single-engine Warbird.

The class has already constructed and flown hot air balloons, and their paper-and-balsa airplanes are ready for take-off, held up by the weather. Students will learn to control their planes by manipulating tiny flaps and ailerons on the wings and tails.

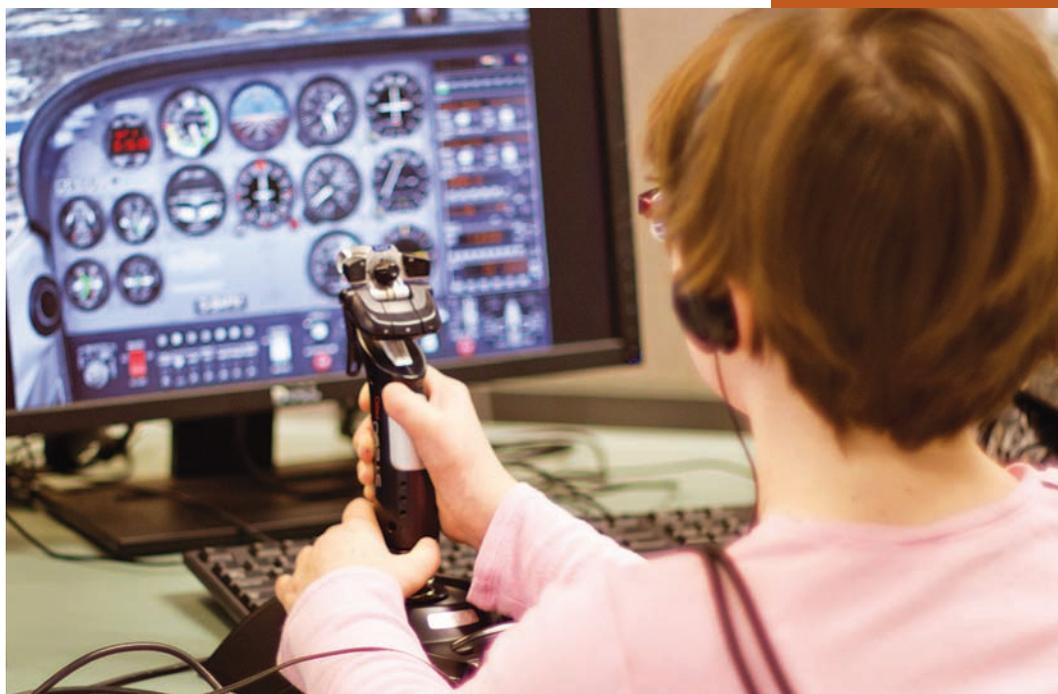
The 8th graders will also design and launch air-powered rockets, build and fly kites, and attempt to save a moon colony from certain death in a NASA-provided game called Moonbase Alpha. These activities teach the use of the Engineering Design Process, a multi-step system intended to take the engineer from research and conceptualization, through production, to a finished product with specific performance goals. They learn problem-solving and collaborative skills and strengthen the core subjects of science,

technology, engineering and mathematics. The school's "Guide to Course Offerings" states that this module is "appropriate for young ladies as well as young men."

Gereau Center Principal Matthew Brain says that "the unique thing about the Gereau Center is that every kid gets to do it," rather than having to qualify for it. Sandy makes sure that all skill levels find opportunities and inspiration in her classes with a mix of research, academics and hands-on design and manufacture. She has seen some of her students go on to study engineering and one student joined the service and became an aviator, an ambition he developed in her class.

Her 8th graders are finishing their simulated flights.

"You landed! All right!" Sandy cheers. "They're not allowed to use their GPS," she explains. "We do it the old-fashioned way." And, much like old-fashioned apprentices, her students gain personal, hands-on experience, not only in aeronautics, but in critical thinking and problem-solving. "Fly your pattern" comes to mean "Develop a plan for your life." 



A student "flies her pattern" on a flight simulator



Tim Pfeiffer working hard.

A Love for Painting >

Executive Summary:

A self-taught artist has a passion for painting and aims to make a career out of what he not only loves to do, but needs to do.

By Beth Klinefelter

Many of you may know Tim Pfeiffer for his 3D animations and motion graphics business based in Roanoke, however, you may not know about his passion for painting.

Tim's paintings are featured in galleries in Virginia and North Carolina, but he has sold paintings to people all along the East Coast, from Florida to New York.

Back in the late 80s, before Tim and his wife, Anne, started a family, Tim worked

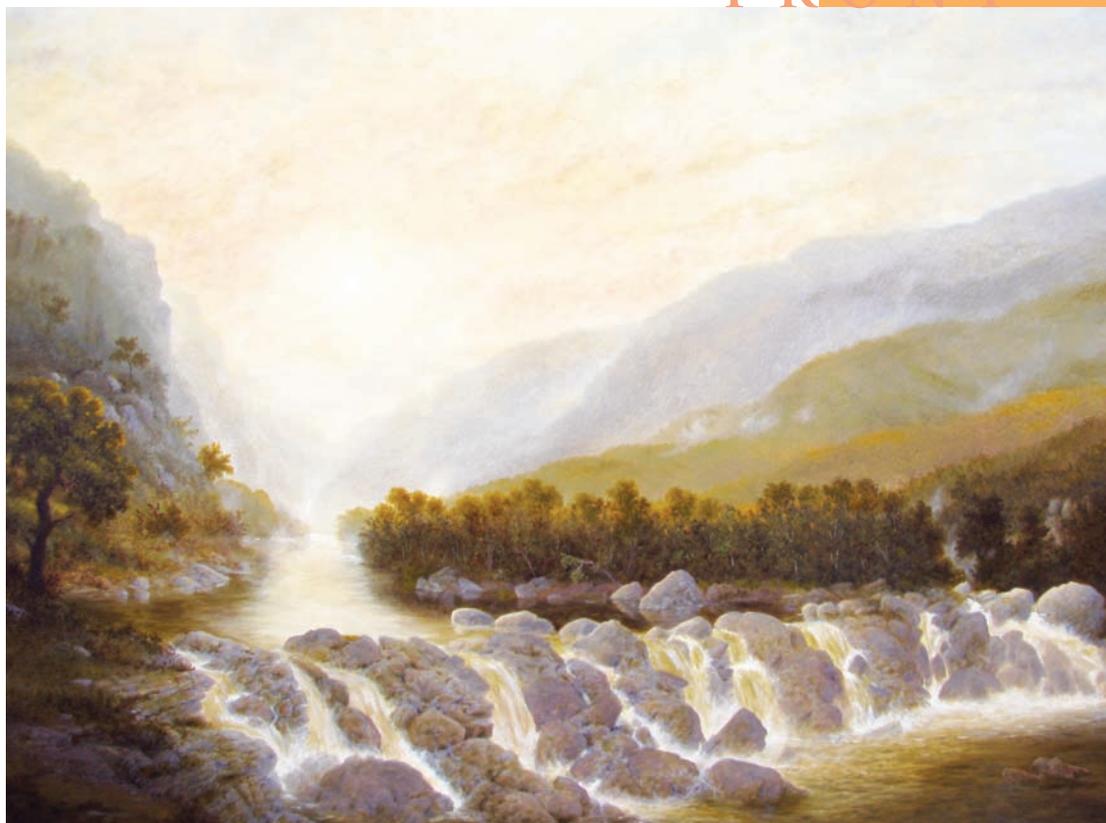
with an agent and was selling his paintings in galleries in Northern Virginia and even sold a few pieces for a corporate art collection in Boston.

Tim's painting slowed down while he and his wife, who is also an artist, raised their two boys, who both have chosen to follow in their parents' footsteps. After becoming an empty-nester about two and a half years ago, Tim made his painting a priority and now paints between eight and ten hours a day.

"Some paintings just click and I can finish one in three to four days," explains Tim. "Others can take up to a month to finish. Each painting is about problem-solving."

Tim's passion for painting is undeniable. "Painting is one of those things I just have to do," adds Tim. "It's like breathing to me. If I lost my arms, I'd hold the brush with my teeth."

Tim's painting style is traditional and is mainly inspired by the Hudson River



Tim Pfeiffer





School, a mid-19th century art movement. He explains he's mostly self-taught, having spent just a brief time at the Maryland Institute College of Art.

While most of Tim's paintings are invented landscapes based on memories from real life experiences or dreams, he also enjoys painting en plein air locations (in the open air) as well.

"People ask where the landscapes I paint are

located so they can visit them, and I have to tell them they don't exist except for in my mind," says Tim. "One part of the painting may be from Maine and another part from Virginia. I never exactly know where I saw something. It's just mental notes that I have taken from different places."

Locally, Tim's work is displayed at the LinDor Arts gallery on 1st Street in downtown Roanoke and The Little Gallery at Smith Mountain Lake. 

Self Funded vs. Insured

What is Self-Funding?

Under an insured health benefit plan, an insurance company assumes the financial and legal risk of loss in exchange for a fixed premium paid to the carrier by the employer. Employers with self-funded (or self-insured) plans retain the risk of paying for their employees' health care themselves, either from a trust or directly from corporate funds. Most employers with more than 200 employees self-insure some or all of their employee health benefits. Many employers with fewer than 200 employees also self-fund, but these employers require greater stop-loss insurance protection than larger employers (stop-loss insurance is discussed in greater detail later). As a general rule, employers with fewer than 100 employees fully insure their group medical benefits. The risk assumed in either situation is the chance that employees will become ill and require costly treatment. When employees have few claims and few expensive illnesses, the self-funded employer realizes an immediate positive impact on overall health care costs. Conversely, if the employee group has unfavorable claims experience, a self-funded employer would incur an immediate expense beyond what may have been expected. Insured plans have a more predictable cost for the year; however, large employee claims costs from one year can affect future premium amounts.

ERISA vs. State Regulation

Self-funded health plans are governed by the Employee Retirement Income Security Act of 1974 (ERISA). ERISA preempts state insurance regulations, meaning that employers with self-funded medical benefits are not required to comply with state insurance laws that apply to medical benefit plan administrators. On the other hand, insured plans must comply with some of ERISA's requirements, but are primarily governed by the state where covered employees reside. The distinction is important when determining if self-funding is right for your organization. Multi-state companies with insured health plans must comply with the regulations of each state in which they have plans and covered employees. Multi-state self-funded plans need only comply with ERISA.

Premium vs. Unbundled Fees

The risk an insurance company takes with an insured plan can be translated into a dollar amount for the employer. That dollar amount is the premium an employer pays each month for the insured group medical benefits. The premium amount includes the following:

- Current and predicted claims cost
- Administrative fee
- Premium tax paid to the state
- Insurance company profit

Employers who self-fund their medical benefits do not pay the premium tax or insurance company profit. They do, however, assume the costs of paying for claims and administrative functions.

Typically, employers with self-funded health plans will outsource plan administration to a third party administrator (TPA) or insurance company who charges the employer a fee for performing administrative services.

Stop-Loss Insurance

Employers with self-funded health plans typically carry stop-loss insurance to reduce the risk associated with large individual claims or high claims from the entire plan. The employer self-insures up to the stop-loss attachment point, which is the dollar amount above which the stop-loss carrier will reimburse claims. Stop-loss insurance comes in two forms: individual/specific stop-loss and aggregate stop-loss.

Individual/Specific Stop-Loss Insurance

This protects a self-funded employer against large individual health care claims. Essentially, it limits the amount that the employer must pay for each individual. For example, an employer with a specific stop-loss attachment point of \$25,000 would be responsible for the first \$25,000 in claims for each individual plan participant each year. The stop-loss carrier would pay any claims exceeding \$25,000 in a calendar year for a particular participant.

Aggregate Stop-Loss Insurance

This protects the employer against high total claims for the health care plan. For example, aggregate stop-loss insurance with an attachment point of \$500,000 would begin paying for claims after the plan's overall claims exceeded \$500,000. Any amounts paid by a specific stop-loss policy for the same plan would not count toward the aggregate attachment point.

Non-Discrimination Rules

Non-discrimination rules require employers to offer employee benefits that do not favor certain employees. Employers with insured plans do not have non-discrimination rules for group medical benefits, provided they follow the policy requirements of the sponsoring insurance carrier. However, employers with self-funded plans are required to comply with non-discrimination rules. Generally these requirements are not difficult to meet, but failure to comply can result in some employees having their benefits treated as taxable income.

Employers with either type of group medical plan are required to comply with certain reporting and disclosure requirements, usually by providing tax and other pertinent documents to the United States Department of Labor or to their particular state.

Typically self-funded plans are required to provide copies of plan communications such as summary plan descriptions (SPDs) and summary of material modifications if the plan language changes. Employers with insured plans that require employee contributions must file certain financial documents with the Internal Revenue Service (IRS). IRS filings are also required of self-funded plans, including Form 5500 and any accompanying documents.

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The BILL bill >

I've been an activist on various causes, but I've never really marched on Richmond. Until now. Since I publish a business magazine, I'm in a special position to make a real difference.

I'm going to submit a "BILL" bill, and I invite you to join the mission. This is something really exciting, and it makes me feel good.

Bill could be a real Bill (William) who owns a business, because somewhere along the line, I know a man with that name has died. And he was special. It's one of our most common names after all, and I know a lot of Bills who are alive right now who are super important.

But my BILL also serves as an acronym, so we can all remember it. BILL is for "Businesses I Like a Lot."

And what this new law would do is impose harsher penalties on anyone who causes the death of business operators we like. The untimely expiration of the principal could be the result of an intentional or unintentional act. Someone has to stand up and serve as a champion for these special people, and I'm happy to oblige. It makes me feel good, but it will make us all feel better about ourselves. Where would we be today without the businesses we all like a lot?

Here's how it works.

If someone's negligence causes the death of a small shop owner, the charge is automatically elevated to a homicide, because that shop owner was just doing his job to serve our community. The provisional law would cover businesses we like. You know, like favorite restaurants or massage spas or repair shops with reasonable rates. But the law would not have to cover businesses like cigarette shops (because those are bad for you) or dry cleaners (nice enough, but not really a necessity). We recognize businesses we really like because they're special. There's no need to cover ordinary businesses. That's absurd.

I have tons of precedence on my side.

Virginia's General Assembly is currently considering "Andrew's Law" which is aimed at making reckless driving a felony... if the person who died is a state police trooper. That makes sense. Because our kids and citizens can all know that you will pay the consequences should your actions hurt a special person. If you're going to be careless and run over someone, you better make sure that person is just a soccer mom, or some other average Joe. And once I get my BILL bill passed, we'll have another important and special class protected.

continued on Page 50

On Tap from the Pub

By Tom Field

Executive Summary:
Special recognition of the people who serve us is the American way.

The Survey Says >

We are pleased to announce that our guest columnist... is you. This edition marks the sixth volume of Valley Business FRONT; issue number 66. Whether you've been a loyal patron or reader since October 2008—or you're just discovering FRONT, we want to hear from you.

We always invite your input, and most of you already know you can contact us by telephone, through our website or Facebook site, or by any staff or departmental email:

info@vbFRONT.com
(general information, subscriptions, anything)

news@vbFRONT.com
(news releases, coverage ideas, letters, etc.)

ads@vbFRONT.com
(advertising)

But we also encourage you to take our 2014 FRONTSurvey. Your participation will enable us to better gauge our performance, even as we continue to implement improvements and strive for excellence, while delivering our product and service in the fashion you want it. 

Talk Back to the FRONT

2014 FRONTSurvey

Go to: www.surveymonkey.com/s/DR2SGGF

**Link also available on vbFRONT Facebook
and through vbFRONT eBlast**

Field / On Tap

from Page 48

If your actions can be attributed to the death of a federal worker, the charges and resulting penalties will be harsher. That's why criminals should know they're better off packaging a bomb or putting poison through the UPS instead of the USPS postal system. One letter makes all the difference. We have to watch out for the wonderful individuals handling our mail at the official post office; they're just working hard and putting themselves at risk. You can't establish harsher laws for just anyone who handles packages. That's absurd.

And of course, we all know hate crimes are particularly heinous. There's nothing more comforting than walking up to a grieving mother at a funeral, patting her softly on the shoulder as you reassure her that thankfully, her son's death is not nearly as hard to bear if it wasn't caused by someone of another skin color or sexual preference. We can't just willy nilly assigned "hate" as a motive resulting in harsher penalties to people within the same class or demographic. That's absurd.

One more example. As a publisher of a business magazine, I really help elevate our community. Should I experience an untimely death as the result of someone's intentional or unintentional action, the

penalty should be harsher under the new BILL bill; so that my family and all of us can know I wasn't ordinary. There are plenty of other publishers who should receive equal protection. But not all of them, like the guy who publishes a catalogue for kitchen appliances. That's absurd.

So there you have it, kids. In America, we know how special some of our people are. We'll do what it takes to make that distinction.

We all learned pretty fast that the "all men are created equal" statement in our Declaration of Independence isn't really completely true or self-evident. Such a belief sounds nice on paper, but not very practical in application.

Actually the one area where we could exercise that belief would be that moment when someone dies. We're not likely to ever get to the point where "equality" is fairly practiced in all areas while we're living; but we really could put equality into practice if our laws made no difference between the death of one person over another. Where the death of a crack whore is just as sad as the death of a philanthropist. But of course...

That's absurd. 

Read the FRONT online

vbFRONT.com

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

Letters

Sound of music

I'm writing because I truly love Salem and the Roanoke Valley and all that they offer. I'm so glad there's a great magazine like the FRONT to highlight local business and what this amazing community provides. I'd love to see you cover the local music scene!

Kate Smith
Salem

Familiarity

As a recent Salem transplant I'm glad to have found the FRONT. The articles have helped me familiarize myself with the local businesses and the community. I now know where to go for great wings and so much more. I really enjoyed the story about the local artist who did the Salem Y paintings. Keep up the good work!

Angelique Burnett
Former Northern Virginia Resident

Closed at night

The story on Roanoke City Market shops being closed [Small Business column: "Dear Roanoke retailers..."; February 2014] makes a valid point. It's unfortunate so many businesses, other than bars, close up for the evening, when the malls and other businesses all over town stay open. The problem is not unique to Roanoke though; many other cities shut up their downtown areas in the evenings, except for restaurants and clubs. I don't understand why shops would want to miss out on so many customers. Go to some of the downtowns where many or most of the shops are open at these busy times, and you notice all the business happening.

ML
Facebook PM

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

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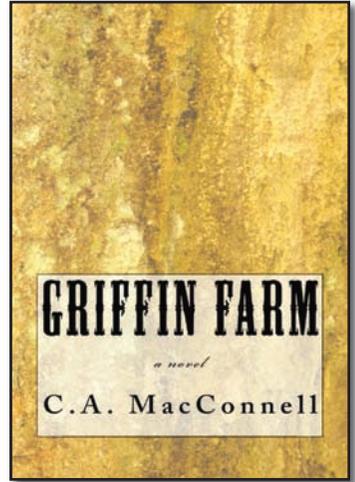
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Books @ the FRONT >

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



Finally here

After several aborted attempts over the past few years C.A. MacConnell has finally graced us with her first novel, *Griffin Farm* (CreateSpace). Christine is a Hollins graduate and Cincinnati native (she lives there now) who has lived an extraordinarily colorful young life and you can see her on the pages of her work, though she's writing fiction.

She's a thoroughly professional and thoughtful writer who has honed her skills in the pages of magazines and other attempts at fiction. I've read a good bit of her work, but this is the first one to make it between covers and it's a dandy. This is a large tale, centered on big issues: love, murder, addiction, recovery, rock 'n' roll (always that with Christine the musician) and horses (always that, too, for the former competition rider.

Christine writes beautifully, with rich textures and a deep, often troubling, understanding. Look this one up. It's worth your time and effort.

—Dan Smith

It does what?

Russia is every fiction writer's favorite bad guy these days. Raymond Khoury's latest, *Rasputin's Shadow* (Dutton, 2013), is no exception. But going a step farther, Khoury not only fingers the current government and its motives, he carries the reader back to the early 1900's when Rasputin, the Mad Monk, was gaining power. Recognized as a writer who does his homework and blends historical fact with fictional characters and scenarios, Khoury does an

excellent job of culling the copious research material on Rasputin to deliver a fully developed and believable character who drives the narrative of this book.

In present day New York City and Washington, D.C., FBI agent Sean Reilly is on the trail of Russian bad guys who are ruthlessly pursuing a brilliant scientist and his re-creation of a particularly heinous machine. Added to the mix are members of a NYC Korean mafia, the NYC Russian Mafia, Russian Embassy employees, moles, and a missing teacher and his wife. A series of seemingly unrelated events give Reilly the choice of a number of paths to follow. Making sense of all the events, players, and motives keep Reilly hopping and the reader turning the pages. *Rasputin's Shadow* is a fast-paced thriller sure to keep you enthralled to the end. Fair warning, you will never trust some of your appliances, ever again.

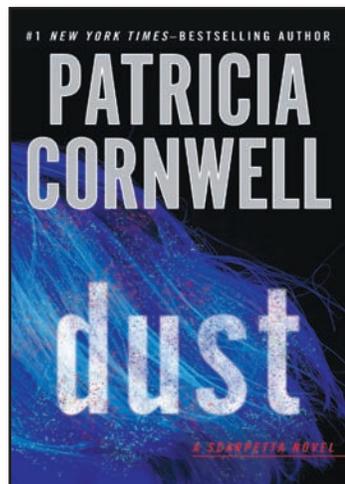
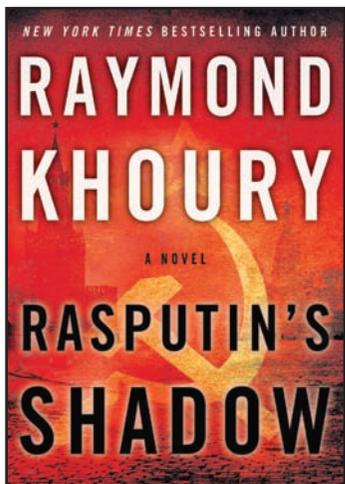
—Cathy Cooper

Scary stuff

Thank god I began reading *The Haunting Season* by Michelle Muto in the daytime because I had to speed through it. I never would've gone to sleep without knowing what happens for fear of nightmares!

Holy crap, Muto, way to make me jump at every noise in my house. The book is straight up scary, with ghosts and demons and all sorts of paranormal activity. The characters are great, but it's the constant forward-motion plot that grabs your attention and never lets go.

The ghosts are scary as hell and you're never



quite sure whether ghosts can be trusted or not. I won't spoil anything, but fans of horror and paranormal are going to love this one. I'll have the heebie-jeebies for the rest of the weekend.

—Liz Long

A crime...of writing

I used to be a great believer in “blurbs”...you know the little praises that authors write for the jacket of another author’s book. Then I realized it’s all a racket...quid pro quo...I’ll praise yours if you praise mine. Even the quotes from independent reviewers are unreliable. They may hate a current release but find something good to say about it. Only the “something good” gets printed on the jacket.

Such, I believe, is the case for the newest by Patricia Cornwell, *Dust* (Putnam, 2013). I was an early fan of Cornwell’s work. Her characters were original, the stories thrill packed, taut and unpredictable. But, at some point Cornwell realized she was rich and famous. At that point, her writing took a dive. She began to use, reuse, even abuse, the same cast of characters. The stories became less about the crime, victim, or perpetrator and became all about Kay Scarpetta and company.

Such is the case for *Dust*. Now Chief Medical Examiner for Massachusetts, Scarpetta again finds herself entwined in a series of grisly murders. Again, the same cast of characters, tiresome and predictable Marino, brilliant self-made millionaire Lucy, pioneering, world famous, old money man Benton Wesley are all on hand to contribute to Scarpetta’s amazing crime-solving by autopsy routine.

Bodies, draped in an unusual cloth, begin to appear first in Washington, DC and then in Scarpetta’s jurisdiction. CSI-type testing, (read, it doesn’t work that way) instrumentation, and rapid results reveal other similarities between the murders. Of course, one clue leads to another, seemingly disparate clue, and before you know it organized crime, designer drugs, and “shocking corruption at the highest levels” all come into play. The killer is caught, of course, but since Cornwell has reached her word count or deadline, we aren’t there when it happens. As in the last few books, after 400 or so pages, Cornwell rapidly reaches dénouement and the reader is left adrift. Introduction of an irrelevant and odd character, yet another Scarpetta family function, and we’re done.

Truly done. We already know Marino, Lucy, Benton, and Scarpetta. We know them too well. We also know that Benton and Kay are filthy rich...does it really add anything to the story to have her describe her fabulous house and comment, “Marino returns the bottle to a refrigerator, (in her kitchen) not the one he took it from.”? No, but such is the tiresome blather Cornwell readers now must endure.

Or not.

—Cathy Cooper

(The reviewers: Dan Smith is a writer and founding editor of FRONT; Cathy Cooper is an executive assistant and project manager for Berryfield; Liz Long of Roanoke is an indie author and avid reader who enjoys fantasy, mystery, and getting lost in the pages.)



Bank break-in >

HomeTown Bank breaks ground Feb. 6 on its new location in Salem on Main Street in front of Lowe's Home Improvement site. Thor, Inc. is the contractor and Rife+Wood Architects designed the branch which increases HomeTown's locations to six in the region.



William Mahone Photography

Adgala >

AAF Roanoke's 2014 **American Advertising Awards** was held Feb. 22 at The Patrick Henry to a standing room only crowd of advertising professionals and enthusiasts. **Shawn and Sandy Murray** admire a winning entry from Corrugated Container Company; and the Judge's Choice award was presented to Abandon Films by ad club governor **Chris Dodd**, Ad 2 president **Caitlin Mitchell**, and club president **Tom Field**, with **Won Novalis** accepting.



Tom Field

Heavy toll >

The region's record snowfall Feb 13 exacted a costly toll on some businesses, such as a roof collapse at **Crotts Brothers Garage** in Salem. With reports of up to 22-inches, Salem also racked up the highest concentration of traffic accidents for the day.

Order up >

Bob Rotanz of Salem's **Mac and Bob's** restaurant addresses Honor's Conference Week at Roanoke College with "Careers in Food: Lessons from one of Roanoke College's Own" for professional development.



Hayley Field

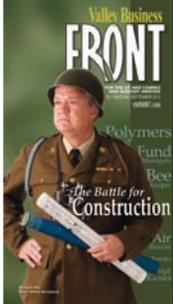
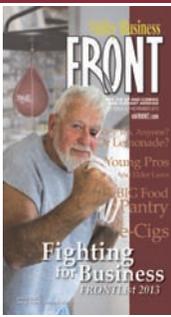
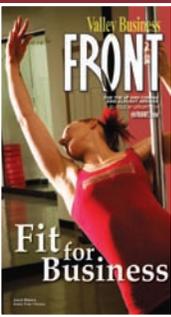
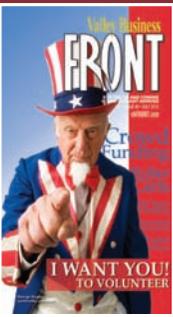


Tom Field

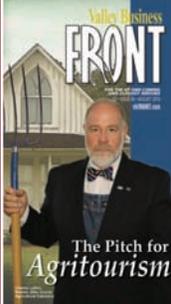
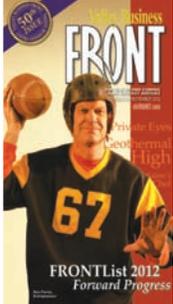
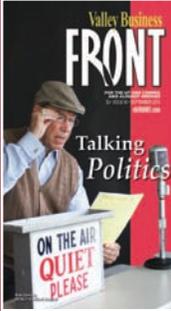
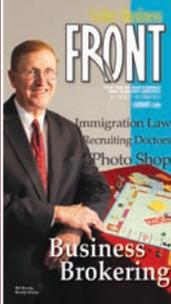
Centennial citizen >

Citizens, a technology-media-communications company based in Floyd but operating regionally, celebrates its 100th anniversary in 2014. The first meeting of "citizens" at the Floyd County Courthouse to form a mutual telephone company was on Feb. 28, 1914. With more than 60 employees now, the company held an open house on Feb. 28 as a community appreciation event for its century of service.

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

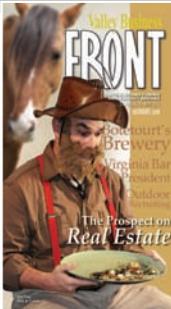


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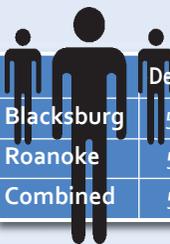


By the Numbers

The Roanoke and New River Valleys ended 2013 with economic data trending in the right direction. Unemployment rates were down and employment was up. Housing costs and sales also were up from last month and the same month last year. Stay tuned to see if the positive trend continues into the new year.

Unemployment/Employment

While **unemployment rates** in the Roanoke and Blacksburg Metropolitan Statistical Areas were down slightly from November, they were down sharply from a year ago. The region's combine unemployment rate in December was just off Virginia's 4.8 percent. The region's unemployment rate fell by 14 percent from December to December, bettering the state's drop of 12.7 percent (5.5 percent to 4.8 percent). Nationally, the unemployment rate fell from 7.6 percent to 6.5 percent, a 14.5 percent drop.



UNEMPLOYMENT RATES			
	Dec. 2012	Nov. 2013	Dec. 2013
Blacksburg	5.8%	5.1%	4.9%
Roanoke	5.7%	5.1%	5.0%
Combined	5.7%	5.1%	4.9%

The number of people **employed** in the region was up over the month (up 3.2 percent) and the year (up 4.9 percent).

EMPLOYED		
Dec. 2012	Nov. 2013	Dec. 2013
227,274	230,618	237,881

Initial unemployment claims in the region fell at about the same rate as for the state as a whole. For Week 5 (January 24-30) initial

claims fell by 23.4 percent, close to Virginia's drop of 24.4 percent.

INITIAL UNEMPLOYMENT CLAIMS	
Week 5 2013	Week 5 2014
337	88

Source: Virginia Employment Commission

Real Estate

Home prices are on the rise. The average home price in December was 2.2 percent higher than in November, and 9.3 percent higher than a year ago. The yearly average in 2013 was up 5.8 percent from 2012 and 8.2 percent from 2011. Nationally, home prices rose 7.0 percent, from \$230,600 in December 2012 to \$246,800 in December 2013. Home sales in the region were up 26 percent from a year ago, while national home sales over the year fell 0.6 percent. Local sales also rose (18.4 percent) from November, a much sharper climb than the 1.0 percent rise nationally.



HOME PRICES		
Dec. 2012	Nov. 2013	Dec. 2013
\$174,440	\$186,651	\$190,717
2011	2012	2013
\$176,197	\$180,302	\$190,712

HOMES SOLD		
Dec. 2012	Nov. 2013	Dec. 2013
250	266	315
2011	2012	2013
3,432	3,666	4,307

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

—By Anne Piedmont,
Piedmont Research Associates



Dan Smith

Deborah Goglia: “This has helped me become stronger.”

Proving herself >

Executive Summary:

Deborah Goglia has spent her entire life showing that she's just a little smarter, a little more focused, a little less handicapped than you think she is.

By Dan Smith

People have underestimated Deborah Goglia all her life. It still happens on occasion, but dealing with it is easier now because she has proved herself over and over again.

She's consistently demonstrated that she's bright, resourceful, energetic and ambitious. Her newish Roanoke City Market antiques

shop, Birdy's Loft, which opened in June, is the most recent manifestation of her focus and creativity, evolving, as it did from a series of small opportunities she molded into the Big Opportunity.

Deborah, who was called “Birdy” as a child, was born deaf and remained that way until she was nearly nine when, she says, a faith healer worked a small miracle. “I woke up Feb. 14 and could hear,” she says, as if that were too unbelievable to say out loud. She faced 10 years of speech therapy four to five days a week and she still had—and has—difficulty hearing.

The deafness, she says, led people to expect little from her, to treat her as something different. “I’m deaf, not dumb,” she says emphatically. And she set out to prove it.

“It has been a challenge professionally,” says Deborah. “I am often treated as impaired and I strive to be better, smarter and am constantly proving myself.”

Until recently, Deborah, who is 49, was events coordinator for Center in the Square for six years. Before that she was food and beverage director at Roanoke Country Club and Hunting Hills Country Club, both in Roanoke for 20 years.

Deborah was born in Brooklyn and reared on Long Island. She escaped a dysfunctional family early, winding up as residential counselor for blind and deaf culture, though she had no college—and would get none. She has a 30-year-old tattoo artist daughter now who “is considered a genius.” Deborah

EXECUTIVE PROFILE

has no tattoos. "I don't believe in them," she smiles that big-toothed, wide, affecting smile.

Jim Sears, former director of Center in the Square, has served as something of a mentor for Deborah, she says, and helped put her into a position to start her own business. He knew what would emerge when he began encouraging her: "Deborah has unique talents and intelligence. She is an artist and sees things that others do not see whether it is through the lens of her camera or through an intelligence that sees beauty in landscapes, flowers, mountain views, streams, and animals. She possesses a sense that guides her to the creative.

"Added to her artistic abilities is her innate business mind that allows her to negotiate and orchestrate business. Her personality and enthusiasm are contagious. Unlike many people, her focus is on truly benefitting the customers. Visiting Deborah is like visiting an old friend and not like walking into a hurried commercial retail operation."

Birdy's Loft evolved from an opportunity Sears gave Deborah to display her photos,

a skill she was developing at the time, on the second floor of Center. She recruited 27 other artists for the display and when a space came open on the first floor, he encouraged her to move into it and sell the art to benefit Center and promote local artists.

She never had to take out a loan to open the business. It simply evolved from the openings she was presented and now she pays Center \$3,000 a month rent. "It was a big opportunity for me," she says.

The shop, whose ebb and flow has been seriously disrupted by massive construction of a new mall at her front door, has met some success despite the negative activity. Deborah does all the work: "paperwork, budgets, spread sheets. I taught myself." All the while, she was leaving a long-term relationship and buying a house—one with a garden, which she adores. "I've had some lows," she says, "but this has helped me become stronger."

She smiles and walks eagerly toward a customer. "Let me help you with that," she says. 



Birdy's Loft has 400 square feet of vintage women's clothing and accessories in a room just off the main antiques portion of the shop.

Career FRONT

FINANCIAL FRONT

BB&T Home Mortgage hired **Rita Joyce** as banking officer and community mortgage specialist.

Lee Brooks has become a private wealth advisor with Ameriprise Financial.

Investment Management Corp. welcomed **Kevin Warman** as an associate.



Hipes

BB&T hired **David Hipes** as a mortgage loan officer for the Salem market.

National Bank hired **Joseph Beury** as senior vice president and trust officer.

Franklin Community

Bank N.A. made the following promotions: **Michael English** to vice president and business banking relationship manager and **Christopher Gibson** to investment officer.

Anderson & Reed LLP announced **Michael Bell** has been selected managing partner.

Cole & Associates CPAs LLC hired **Tim Friel** as a staff accountant. SunTrust Investment Services hired **Danny Lugar** as a financial adviser.

LEGAL FRONT

Gentry Locke Rakes & Moore announced the following: **Lindsey Coley** has been promoted to partner; **David Paxton** has been selected a Fellow of the Virginia Law Foundation.

LeClair-Ryan named **Lori Thompson** office



Thompson

leader of the Roanoke office.

WELLNESS FRONT

Revolv Inc. promoted **Christopher Porter** to chief operating officer and senior vice president.



Pace

ETS Dental promoted **Morgan Pace** to vice president.

Kaizen Health Care Innovations named **George Repa** to the



Repa



Tyson

position of CEO.

LewisGale Regional Health System is pleased to announce the promotion of **Charlotte Tyson, MHA, BSN, FACHE**, to Chief Executive Officer of LewisGale Hospital Allegheny, effective February 1. The 205-bed hospital is the second-largest private employer in Allegheny County.

Three physician assistants at Carilion Clinic earned a specialty credential

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called the Certificate of Added Qualifications from the National Commission on Certification of Physician Assistants: **Christina Gardner** and **Joshua Wilson** received CAQ in emergency medicine, and **Laura White** received CAQ in cardiovascular and thoracic surgery.

Dr. Sean Skinner has been named a full partner with Tuck Chiropractic Clinic the organization and Dr. Jeremy Keene has joined the Bedford clinic.

HCA, Health Connect

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.

America hired **Betty Etzler** as the vice president of Virginia operations.

DEVELOPMENT FRONT

Poe & Cronk Real Estate Group has hired **Danielle Poe** who will specialize

in commercial and residential sales and leasing services.

Branch & Associates Inc. made the following new hires: **Doug Childress** as a senior estimator and Linda Vos as marketing and communications director.

W.M. Jordan Co. hired

Paul Galloway to manage the Roanoke office.

Anderson & Associates hired **William B. Keaton**, PE as the assistant vice president of environmental engineering. The company also announced the following: **Scott Cramer** and **Michael**

So much more.

vbFRONT.com

- > The BUTT stops here?
- > Digital Madness
- > Brrrrr....Think you're cold?
- > From Fat to Fit...What Works
- > LIGHTS...CAMERA...ACTION!
- > What's not open during the shutdown
- > FRONT favorites
- > Assisting Senior Drivers...
- > Roanoke County Property Rights Resolution
- > MORE: Antiques and Flea Markets

morefront.blogspot.com

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: Agritourism
- > 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

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

Career FRONT

Vellines have been hired as project engineers; **Mathew Mason** hired as survey technician; and **Nicole Kmetz** as environmental scientist; project engineer **Daniel Grim** recently passed the Professional Engineering Exam and has earned the designation of professional engineer.

RETAIL FRONT

Sharon Sever was named vice president-merchandising of Kroger's Mid-Atlantic region



Coradini

Advance Auto Parts hired **Geno Coradini**

as vice president, real estate.

Chateau Morrisette Winery hired **Brian Cheeseborough** as oenologist and winemaker.

EDUCATION FRONT

Virginia Tech hired **Keith Pierce** as communications coordinator for VT's Outreach and International Affairs.

Matthew Hulver, associate professor, has been named head of the Department of Human Nutrition, Foods and Exercise in the College of Agriculture and Life Sciences at Virginia Tech.

Charles Steger, who will step down from his position as President of Virginia Tech in June, has been appointed by Governor Terry McAuliffe to serve on the Virginia

Commission on Higher Education Board. The appointment takes effect after Steger leaves Tech.

Radford University has named **George Low** dean of the University's College of Business and Economics.



Baker-Lloyd

University Organizational and Professional Development at Virginia Tech named **Lori Baker-Lloyd** executive director.

Washington and Lee School of Law has named **Cliff Jarrett** assistant dean for career planning.

American National University has hired **Diane Hailey** as director of programmatic and

agency approvals

OTHER FRONTS

Mountain Lake Lodge has promoted **Heidi Stone** to general manager.

The National Association of Letter Carriers, Branch 524 elected **Jenny Hall** as president.

The Economic Development Authority for the city of Roanoke announced the appointment of **Braxton Naff** to the board of directors.

Amy Whittaker has been named Public Information Officer for Roanoke County. Whittaker will begin work at Roanoke County on February 24.

Employee owned Ronile Inc. in Rocky Mount promoted **Rich Bryant** to vice president of sales

Read the FRONT online

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

Bacova Guild Ltd. of Low Moor, VA, a subsidiary of Ronile, Inc. announced the following promotions: **Dave Woods** to vice president of operations, **Kathy Fowlkes** to vice president of marketing and design and **Rick Lewis** to vice president of sales.

Kari Dabrowski has joined the staff of The Roanoke Regional Airport Commission as Director of Operations and Maintenance for Roanoke-Blacksburg Regional Airport. Dabrowski is responsible for

planning, organizing, staffing and directing the Custodial, Facilities, and Operations division for the Commission. Also joining the Commission is **Diana Lewis** as Director of Planning and Engineering, responsible for organizing, planning, leading, and managing the newly created department.

New board members for 2014 have been announced by Interactive Achievement Foundation for Kids. **Joanna Hudzik** and **John Saunders** were recently elected.

Billy Weitzenfeld recently joined the board of directors of Rebuilding Together Roanoke.

New Officers for 2014 have been selected by the Military Family Support Center. They are: **Roger Talmadge**, CEO; **Samuel Lionberger**, vice president; and **Melinda Payne**, secretary.

Horizon Behavioral Health announced the appointment of four new board members: **Betty Brickhouse** and **David Craft** (Lynchburg citizen members), **Claudia Tucker** (elected official

from Amherst County) and **Ron Merryman** (Campbell County citizen member.) Their terms begin during the first quarter of 2014.

Family Promise of Greater Roanoke announced 2014 officers: **Lauren Ellerman**, president; the **Rev. Joe Cobb**, vice president; **Dr. George Lester**, treasurer; and **Randy Burton**, secretary.

DePaul Community Resources named **Annie Harvey** director of development.

Compiled by Tom Field and Cathy Cooper.

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LewisGale Medical Center

Third time's the charm?

LewisGale Medical Center has applied to open a neo-natal care unit at its Salem facility. A notice posted on the Virginia Department of Health's website says the hospital is seeking a certificate of public need from the state health commissioner. The health care provider's request has been turned down twice since 2011.

Going green

Emory & Henry College, Hollins University, Lynchburg College, Randolph College, and Sweet Briar College have become the first institutions of higher learning in Virginia to provide 100 percent renewable electricity to their respective campuses. The campuses are offsetting between 50 and 70 percent of their total carbon footprints, resulting in an estimated

\$3.2 million to \$6.4 million over the next twelve years.

Huff stuff

Poe & Cronk announced that the Huff Lane property near Valley View will soon be home to a mid-tier extended-stay hotel, Home2 Suites and another location for a local Mexican food chain. Home2 Suites is a Hilton Hotels property. The El Rodeo group will build a 7,000-square-foot restaurant with indoor and patio seating on the property. Another hotel is expected to be built on the remainder of the property.

Jobs loss

BB&T bank announced the closing of its Roanoke call center next summer. The move could cost about 140 area employees their jobs. The bank hopes to place

the affected employees in other positions with BB&T. Severance packages and job-counseling services will be offered to employees who are still working at the facility when it closes.

No bridge collapse here

Natural Bridge's former owner, Angelo Puglisi, has donated the bridge and sold all the other buildings and land to the newly formed Virginia Conservation Legacy Fund in a deal that requires most of the property to be deeded to Virginia to be run as a state park once VCLF pays off a \$9.1 million loan. The VCLF will keep the hotel, cottages and caverns. Plans are underway to update the hotel's appearance and business model and to offer attractions for those seeking outdoors and historic quests.

Seeing the future

The Roanoke Valley Center for Sight is seeking state approval for a third operating room in the Roanoke Valley. The company plans to build the facility at 2154 McVitty Road in Southwest Roanoke County, adjacent to where a Vistar Eye Center clinic also will be constructed, according to a recent application to the Virginia Department of Health.

Goin' country

Cumulus Media announced the launch of NASH FM 107.1. The station is the first Cumulus Country station in the New River Valley.

Moog awarded

Moog Components Group has received the 2013 Commonwealth of Virginia Governor's Award for

Excellence in International Trade. Moog Components Group, based in Blacksburg, is a business segment of Moog Inc., an innovative motion company specializing in the design of slip rings, motors, actuators, resolvers, solenoids and air moving solutions as well as avionic instruments and fiber optic products.

Going global

Capco Machinery Systems of Roanoke and QualiChem Inc. of Salem have been accepted into the Virginia Economic Development Partnership (VEDP) two-year Virginia Leaders in Export Trade (VALET) program. Launched in January 2002, the VALET program assists exporters in the Commonwealth that have firmly established domestic operations and are committed to

international exporting as an expansion strategy.

Legal brewing in Franklin County

Dillon's Mill Road in Callaway will be the home of Chaos Mountain Brewing. The microbrewery, owned by Joe Hallock, expects to produce 2,500 barrels of beer in the first year, eventually creating 20 to 25 new jobs. The 20,000-square foot facility, a transformation of a former bed manufacturing site, will feature eight to 12 varieties of beer, a bottling facility, cold storage and office space. There will also be a tasting room, which will be open to the public.

One, over easy

Toast Cafe, a North Carolina-based chain that features specialty breakfast foods including

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

multiple-flavored pancakes and about a dozen different omelets, is looking at properties in Roanoke for its next location. The chain has three locations in North Carolina. Once a site is chosen the Roanoke location of Toast Café could be operating within six months. Toast Café also offers lunch.

Love to ski?

The Wintergreen resort in Nelson County is for sale. Current owner, Jim Justice, who also owns the Greenbrier Resort, bought the property just over two years ago.

Wintergreen posted a successful revenue year for the 2012-2013 season.

It's all good

Blacksburg has been selected by Forbes Magazine as one of the 25 best places in the country to retire in 2014. The business magazine noted several attributes that make Blacksburg an attractive place, including its strong economy, cost of living, average home price, mild climate, and low crime. Blacksburg was one of only four places making the list that had no negative attributes mentioned.



QualiChem Inc. of Salem

FRONT Notes

Fetch....my lunch

A new food delivery service has begun operating in Roanoke. Fetch Roanoke has 27 restaurants on board, including TGI Fridays, Jack Browns, Thelma's, and Montano's, covering the Valley View, downtown, and Southwest Roanoke areas. The service charges \$5.99 (not including tip) for delivery. The menus of all the participating restaurants and the delivery area are available at fetchroanoke.com.

The upside of snow

While residents of the Roanoke and New River Valleys hunkered down during the recent snow storm, the weather created a boon for local hotels, motels and restaurants. Travelers and snow removal and electric line workers had many local hotels booked to capacity and restaurants of all types benefitted from all those out of town visitors as well. In addition, many locals checked into hotels to make sure they would be able to get to

work. While there is yet no hard data on the economic impact, some local businesses were glad to benefit from the snow.

Are you ready?

Apocalypse Tear, a store offering locals a way to prepare for power outages, floods or any number of other events has opened at 10th Street and Williamson Road in Roanoke. Survival kits including non-perishable foods, firearms accessories, generators, first aid kits, hunting gear, and ready-to-eat meals are available from the store. Store owner, Eddie Pimentel wanted to create a one-stop shop for anything that might be needed in a disaster.

Beauty on the move

Elizabeth Arden, a perfume and cosmetics manufacturer, is moving its warehouse and store to Salem. The company will occupy a building they already owned on Brand Avenue. The larger space will still offer the well-known

warehouse sales about once a month. Elizabeth Arden's brands include their signature line as well as other popular brands like Juicy Couture and Cynthia Rawley.

Still perking

Froth, a coffee shop on Starkey Road in Roanoke County, will remain open under new ownership. The current owners planned to close the shop but customer disappointment encouraged them to look for a buyer. The current manager plans to buy the shop and continue operations.

Change at Bedford Memorial

Carilion Clinic plans to sell its 50% stake in Bedford Memorial Hospital to the current owner of the other 50%, Centra Health. The transaction will also include the Oakwood Health and Rehabilitation Center. Centra has said the change should not result in a reduction of services or staff.

Gimme some skin!

Michele Meinhart, a nurse practitioner and owner of Starkey Medical Esthetics in Roanoke County is opening a second location in the former home of Miss Mona's School of Dance in Salem. The new location will focus more on dermatology while the Starkey Road facility will focus more on the aesthetic procedures and products.

Moving mattresses

Mattress Depot, a locally-owned bedding supply store, opened its sixth store in the region on Hardy Rd. in Vinton. The company also announced it will be closing its Valley View location.

One less empty building

The former Ukrops grocery at Franklin Ave. and Wonju Streets in Roanoke has been purchased by Carilion Clinic. The health care organization plans to put an orthopedic and neuroscience outpatient

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center in the large and empty building after spending \$7 million to purchase the property and another \$9 million on renovations. The center is expected to open in about 18 months.

Microbrewery soars into downtown

The former brewmaster for Big Daddy's Brewing Company is opening a new, and newly named, brewery in the former Flowers Baking Co. building on Shenandoah Avenue in Roanoke.

Soaring Ridge Craft Brewers hopes to open by mid-March.

Grants won

Virginia Tech faculty members are the recipients of grants from the Virginia Innovation Partnership i6 Challenge. The three grants, totaling over \$100 thousand were awarded for projects involving adding communication capability to devices, providing high-speed internet to remote areas, and improving the safety of materials.

Ad winners

After collecting nearly 600 entries, the 2014 American Advertising Awards gala was held Feb. 22 at The Patrick Henry to a crowd of professionals, students, and fans of advertising produced in the western Virginia region. Ad agencies, marketing departments, students, institutions and organizations, production studios and freelancers racked up gold and silver "ADDY" awards at the event, managed by AAF Roanoke ad club. In the

professional "best of" categories, Venveo won Best of Interactive for Fiberon; Access won Best of Broadcast for Roanoke Regional Airport / Delta; Center for the Arts at Virginia Tech won Best of Print; Abandon Films won Judges' Choice for AAF Roanoke Working Dead video; and Mikula-Harris won the Best in Show, Howard Packett Award for Creative Excellence for Abingdon Convention and Visitors Bureau.

Compiled by Tom Field and Cathy Cooper

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

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Some of my acquaintances profess not to iron their clothing – ever.

— Page 22



Wives ...note their husbands' professed ignorance about money.

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