

Valley Business

FRONT

**VIRGINIA'S BLUE RIDGE
BUSINESS JOURNAL**
ROANOKE/NEW RIVER VALLEYS & REGION

FREE • ISSUE 114 • MARCH 2018

vbFRONT.com

Giving Back

Mark Hudzik,
MemberOne Federal Credit Union



Banking For Good.

We measure our impact by how much we give back.

START WITH

\$530 Million Asset Portfolio

Consumer, Impact, & Business

NATIONAL RECOGNITION

Recognized By MetLife, The WSJ, & The NY Times
for innovative community impact products & programs

GIVING

\$296,906 (2016-17)
*through scholarships
& event sponsorships*

CDFI STATUS

Enables Community Development
*the largest Community Development
Financial Institution in Southwest Virginia*

COMMUNITY CAPITAL

Deployed Over \$400 Million
in community loan capital (2016-17)

GRANTING

\$60,000 To 16 Nonprofits (2016-17)
in grant awards to improve local communities

SERVING

Over 52,000 Members
mostly of low to moderate income

See our **Impact Report** online for stories.
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"Give it back! Now!"

Hearing that phrase (in that exact way) makes us think of an injustice. A school kid demanding the immediate return of his "borrowed" iPod or a girl noticing her school lunch dessert suddenly snatched from her tray.

But taken in a different context, the phrase could be our mission. Spoken with equal amount of determination.

Whether viewed as a positive obligation or simply an honor, community service is undoubtedly one of the best activities we can engage as individuals and as organizations. One such local example is Roanoke Valley Gives initiative by Foundation for Roanoke Valley. A high energy compacted 24-hour online marathon of charitable support you should consider on March 14, 2018. This initiative, which just started three years ago, has EXPLODED.



Local community banks and credit unions have a reputation of community service programs; and we list some of them in this issue of FRONT. To date, we have contributed over \$175,000 to local nonprofits in direct advertising placements, along with sponsorships and media coverage and countless volunteer hours and direct individual donations at Valley Business FRONT. There is no question the organizations and individuals serving our communities are only able to do so with truly effective results when the business community steps up to contribute time, money, resources, and meaningful attention.

Get yourself to www.rvgives.givebig.org on March 14. And keep reading FRONT where you will see examples of community service over and over throughout all our editions.

Giving back—is moving forward.

Tom Field

“ “
I have my own
ideas! — Page 28

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SAT April 7th ★ 8am - 4pm
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The Early Bird

Spring Craft Fair and Gardening Primer

@ 16 West Marketplace, Church Ave. SW
downtown, Roanoke, VA

- ★ Free Admission and Family Friendly
- ★ Indoor/Outdoor
- ★ Over 50 Vendors [Indie Crafts, Wearables, Jewelry, Edibles and More]
- ★ Little Critters Petting Zoo 8am-1pm [photos encouraged]
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- ★ Granpa Ike's Mini Donuts . Locavore Food . Craft Beverages
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Did You Know?

16 West Marketplace is a vibrant indoor city center, conveniently located in the heart of downtown, Roanoke--for locavore food, locally roasted coffee, fresh smoothies, wellness and fitness, PLUS houses a vintage and record shop and new independent bookstore. 16 West has commercial retail and restaurant space available for lease. Contact Aaron at GarlandPropertiesVA.com or call (540) 632-2482 for a tour today.

16
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MARKETPLACE

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More than Money

A look at community service initiatives



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“We do need to play every day! — Page 36



Cover photography of Mark Hudzik by Tom Field.

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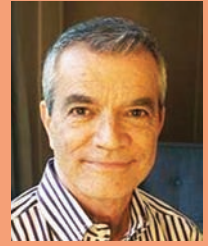
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MARCH



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Kathy Surace

Editorial Advisory Board

Valley Business FRONT has organized an Editorial Advisory Board in order to help direct coverage. FRONT selected a group of diverse business professionals, who will serve as a sounding board throughout the rotational term.

This board has been given the task of helping FRONT understand the issues and develop coverage. "Members essentially have a red telephone at their hand," says publisher Tom Field. "They can inform us best on what is important, what is new, what impacts the greater community. Of course, our red phone reaches right back to them as well, for assignments and insight on our coverage. Although the members are encouraged to keep FRONT updated on their own industries and the key players, they aren't limited to their area of specialty, as all commercial enterprises ultimately collaborate to impact our quality of life here in this part of Virginia." An additional contribution by the Editorial Advisory Board involves direct input on the various FRONTLists we present throughout the year.

CONTRIBUTORS



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Biographies and contact information on each contributor are provided on Page 54.

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Laura Bradford Claire V (Retail)
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John Garland Garland Properties (Development)
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Nanci Hardwick Aeroprobe (Tech/Industry)
George Kegley Retired (Seniors)
John D. Long National D-Day Memorial (Culture)
Nancy May LewisGale Regional Health System (Wellness)
Stuart Mease Virginia Tech (Education)
Mary Miller ACI (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.

“
I can't
believe
running a
little charity
can be so
complicated

— Page 35

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Blog: morefront.blogspot.com

More than Money

A look at community service initiatives



How Banks & Credit Unions Give Back >

Executive Summary:

Local financial institutions give back to their communities in time, money, and other resources.

By Christine Liana

City, small town, or rural area ... wherever you choose to call home, a sense of community is the connection that brings us together. Caring also means good business. According to the March 18, 2013, post at www.business4better.org by Bea Boccalandro, "19 Compelling Business Reasons for Corporate Community Involvement," Boccalandro's research revealed the following ways that philanthropy helps business:

- Harvard Business School research found that companies with more corporate social responsibility practices significantly outperform their counterparts over the long-term, both in terms of stock market and accounting performance.
- Employees' view of a company's corporate citizenship affects team member morale, spirit, and pride; trust in their employer; and willingness to recommend their employer as a good place to work, according to a Golin Harris study.
- A Deloitte and Points of Light Institute national study of white collar workers found that 74% of volunteers reported that volunteering had a positive effect on their careers.
- A Net Impact and Rutgers University survey found that respondents who are able to make a social or environmental impact while on the job are more satisfied with their jobs by a 2:1 ratio.

Meet Your Business Neighbors

Here in southwest Virginia, many financial institutions actively support their communities. Framed mission statements hanging on the walls aren't just another hackneyed management fad, but a reality to be lived. If you haven't yet met your business neighbor, let us introduce you.

American National Bank

(Headquarters: Danville. Market: Southern and Central Virginia; North Central North Carolina)

Founded in 1909, American National Bank and Trust Company (ANB) supports charitable causes and civic groups in each of the communities it serves. From educational institutions to health and wellness affiliations to social assistance and business/merchant associations, ANB lists over 50 such entities within its community support program.

President Jeff Haley says American National Bank supports "the communities we work in, live in, and raise our families... in other words, the places we call home" in the Pass It On video on the company's website. Despite all the technological advancements in banking ("amazing changes," says Haley); what hasn't changed is that it's still "a people business." It's about trust in the people and causes we care about. And in ANB's case, those people could include your parents and grandparents who banked at the long standing institution.

HomeTown Bank

(Headquarters: Roanoke. Market: Roanoke, Salem, Moneta, Christiansburg.)

According to Carolyn Kiser, vice president, director of marketing: "While the 'local' movement has become increasingly popular in communities across the nation, it's the very reason we exist – to improve lives and strengthen communities. The dollars that are deposited at HomeTown Bank stay in the valley and are loaned to local businesses; not across the nation or another state. The dollars used to fuel our small businesses help provide jobs for people in our community."

HomeTown Bank supports local businesses and launched a "Buy Local" initiative in 2015 with the help of the Roanoke Regional, Salem-

Community Bikeshare



HomeTown Bank



Scholarship recipient

Roanoke County, Montgomery County, and Smith Mountain Lake Chambers of Commerce. The bank also served over 200 local charities and non-profit organizations that improve the quality of life, and encourage their employees to volunteer in their communities.

A "HomeTown Giveback" promotion ran in August, September, and October 2017, with donations up to \$100 to local charities for each new checking account that was opened, sending over \$3,000 to area non-profits and schools. The bank also contributes around \$120,000 annually to area organizations through various sponsorships and programs.

"Perhaps the most important role we play in the community is by providing financial education to customers of all ages. Employees are frequently involved as volunteers in teaching financial management concepts in classrooms at local schools during the year. In addition, HomeTown Bank provides a Kids' Club account to teach children at a young age about the importance of saving," said Kiser.

The Bank of Fincastle

(Headquarters: Fincastle. Market: Fincastle, Daleville, Troutville, Cloverdale, Roanoke.)

From supporting their local high schools and middle schools to participating in fundraising golf tournaments for organizations like the Botetourt Kiwanis Club and Botetourt Chamber of Commerce, the Bank of Fincastle plays an active role in the community. Throughout the year they serve up Community Breakfasts for the public with topics of community interest with local guest speakers; and host Hot Dog Days in September, a community appreciation event financially supporting the Botetourt Town and Country Women's Club.

Like to run? One of the most popular events in Botetourt County is the annual 5K and 10K Fall Run in October.



Bank of Fincastle

2017 Fall Run

Beginning with 150 runners in 1987, this bank-sponsored event had over 700 registered in 2017. "The Bank of Fincastle started an event that has become an intricate part of this community to which we are loyal, and we are committed to continue it and to grow it. The real proceeds are being able to bring the community together and to offer a Fall Run Scholarship for which local high school students may apply," said Cindy Bailey, marketing director.

Other community events sponsored include the 2017 Healthy Living Initiative with contributions to community groups focusing on education, feeding those in need, healthy living, and exercise.

Bank of Botetourt

(Headquarters: Buchanan. Market: Buchanan, Daleville, Eagle Rock, Troutville, Roanoke, Fairfield, Moneta, Lexington, Natural Bridge Station.)

Events that the Bank of Botetourt supports and attends are:

- American Heart Association
- Habitat for Humanity
- Henry Street Heritage Festival
- Buchanan Carnival
- Christmas & 4th of July Parades



Bank of Botetourt

American Heart Association

- Evening in Buchanan
- Smith Mountain Lake Wine Festival
- Mountain Magic
- Smith Mountain Lake Chili Festival
- Virginia Dare Flotilla for Toys
- Angel Trees
- Buchanan Theatre
- Chamber Events
- 12th Night Concert
- Business Expos
- Relay for Life
- Buchanan Fishing Carnival
- BOCO BBQ & Country Festival
- State of County Events
- Flat Pickin' Fridays
- Daleville Institute

Habitat for Humanity 2018



Bank of Botetourt

Giver executive



Mark Hudzik, senior vice president and market executive at MemberOne Federal Credit Union looks over the Roanoke Valley on our FRONTcover.

"I love working for MemberOne... there's a reason I've been here for 24 years," he says. "MemberOne's philosophy really is about helping the community. When we help our community, we're making a difference; and it's a win-win for all of us. It builds better and stronger communities."

That hair!

Hudzik says people trust you when you give back. And that can take the form of all the community service initiatives at the credit union, to personal initiatives, like his volunteering and contributing to Susan G. Komen Virginia Blue Ridge "Big Wigs" fundraising challenge.



Bank of the James

(Headquarters: Lynchburg. Market: Altavista, Amherst, Appomattox, Bedford, Charlottesville, Forest, Harrisonburg, Lynchburg, Madison Heights, Roanoke.)

Last year Bank of the James contributed donations and sponsorships to over 200 local organizations and non-profits. Sponsorships in the Roanoke market include: Family Promise, Festival in the Park, Junior Achievement, Roanoke Valley Association of Realtors, Salem Family YMCA, and the Virginia Small Business Development Center.

Financial support is only one aspect. Employees volunteer their time serving at a local soup kitchen, painting fences, and planting trees to help their communities. They also volunteer as board and committee members for numerous non-profits.



National Bank

Angel Tree 2017

Roanoke Market President, Bradford K. Harris, commented, "Being a local bank means more than specializing in deposits and loans. To our company, community impact is a commitment to serve as a key connector to stability and growth within our community by giving support to individuals and businesses by participating in community development through volunteerism, sponsorships and charitable giving. Bank of the James takes our role as a community bank to heart."

National Bank

(Headquarters: Blacksburg. Market: Abingdon, Blacksburg, Bluefield, Christiansburg, Cedar Bluff, Dublin, Galax, Pearisburg, Pembroke, Pulaski, Radford, Rich Creek, Richlands, North Tazewell, Tazewell, Wytheville.)

According to their recent statement, "National Bank traces its roots back to 1891, when The Bank of Blacksburg was founded to serve the fledgling town's financial needs. In the 126 years since it first opened its doors, National Bank has grown along with Blacksburg and Southwest Virginia, and today the bank has 25 branch offices and one loan production office, over \$1.2 billion in assets, and 230 employees. National Bank's mission is summarized by the phrase "Banking Built on Values," and community stewardship is an important part of that mission. The bank supports a wide variety of nonprofit organizations through charitable donations, while the bank's employees regularly volunteer their time and talent on behalf of civic and community groups throughout the bank's market area. National Bank also believes strongly in the value of financial literacy, and actively partners with local public schools to bring financial education to the classroom."

Concert



Bank of the James

To Their Credit

Freedom First Credit Union

(Headquarters: Roanoke. Market: Roanoke and New River Valleys)

The overall mission of Freedom First (FFCU) says "Helping People Prosper—Helping Communities Thrive" and the institution's local reputation is heavily influenced by its prominent community impact programs. The credit union's website is replete with numerous outreach and support activities, including a *Multipliers of Prosperity* video featuring veterans, underserved populations, and a hefty Community Impact Report that publishes hard stats such as direct dollar contributions to both organizational and individual units.

Dave Prosser, senior vice president of community development says FFCU's emphasis is its "impact banking service, where we help individuals in lower or moderate incomes as well as our community grants to assist nonprofits." He's especially encouraged by specific stories like those shown on the Prosperity video and collaboration with organizations like MetLife, the Robert Wood Johnson Foundation and the Invest Health Initiative. FFCU partnerships and service on board of directors totals nearly three dozen nonprofits and charitable organizations, some with national affiliation, but all with local impact and influence.

Member One Federal Credit Union

(Headquarters: Roanoke. Market: Christiansburg, Hardy, Lynchburg, Radford, Roanoke, Rocky Mount, Salem, Vinton.)

Employee volunteering is a significant activity at Member One. Each employee is allowed eight hours a year of paid community service. In 2017, employees devoted 831 hours to volunteering. Financial literacy is also important to

CYP CoatDrive



MemberOne



Victory Lane check presentation

MemberOne, and they offer free financial seminars to various entities, including schools, the Community Youth Program, and employees of their partner companies.

In 2017, MemberOne provided \$160,000 in sponsorship funds and donated to all of their markets in four categories: arts, culture, education; youth; health and human services; and sustainability. Their largest sponsorships go to the Taubman Museum of Art, Carilion Children's Hospital, Children's Miracle Network, Roanoke Symphony Orchestra, Opera Roanoke, City Market Saturdays, and Mill Mountain Theatre.

"Supporting the community, both in monetary sponsorships and contribution of employee time and talents, is a fundamental and vital part of the MemberOne culture. We consider sponsorships and volunteering activities not as a cost, but as an investment," said Nick Hart, senior vice president of marketing.

ValleyStar Credit Union

(Headquarters: Martinsville. Market: Collinsville, Danville, Martinsville, Roanoke, Rocky Mount, Waynesboro.)

Who's the driving force behind sponsored car racing and golf tournaments in Martinsville? That would be ValleyStar Credit Union, sponsoring the ValleyStar Credit Union 300 at Martinsville Speedway on September 29, 2018, as they've done in the past. And each spring, ValleyStar hosts an annual golf tournament at Chatmoss Country Club in Martinsville, benefitting the Children's Miracle Network Hospitals Southwest Virginia. In 2017, \$20,000 was raised through sponsorships and team entries. All funds donated by ValleyStar remain local and support the purchase of lifesaving medical equipment and services at Roanoke's Carilion Children's Hospital, a designated Children's Miracle Network Hospital. "It's an honor for us to be able to make this donation to such a worthwhile organization in our area," remarked ValleyStar President/CEO Delbert Lee Morgan. "We are thankful to the sponsors, players, and our employees who came

CMN Check Presentation



together to ensure this event was a huge success.”

ValleyStar Credit Union has also sponsored a teddy bear drive in December 2017 benefitting Children’s Miracle Network hospitals in Roanoke and Charlottesville; and its first “12 Days of Giving” in December. Among the benefits, it provided dinner for a local homeless ministry; shopped for Salvation Army angels; and made donations to local food pantries, the American Red Cross, and local families with unusual hardships. In total, ValleyStar distributed over \$3,500 to local charities and families in need. ValleyStar also presented Lieutenant Ruby Keith of the Martinsville Salvation Army with a donation of \$1,000.


Salem VA Credit Union

Among the programs the Salem VA Credit Union supports, such as: Be a Santa to a Senior (gifts to seniors in the community who may not otherwise receive them), and March of Dimes: March for Babies, much support involves helping veterans. This includes: concerts for veterans, the Christmas Extravaganza music program by veterans who use music therapy to help with mental and physical ailments, and VAzK, a walk that helps raise money for veteran programs.

Why the emphasis on veterans? According to Joe Scales, director of marketing, “Much of our volunteer efforts are at the VA Medical Center because that’s where the Salem VA Credit Union got its start. Many people believe it’s the Salem Virginia Credit Union but the VA actually stands for Veterans Administration. So we try to do as much as we can for our veterans.”

Credit unions differ from banks in that customers are member-owners, deposits represent “shares” in the credit union’s business, volunteer board members make operational decisions, and by nature, they have a community-focus. “Credit Unions were founded on the idea of people helping people. We all take that seriously, and when the opportunity arises, you can bet that credit unions all over will extend their hand to help others in the community,” commented Scales.

More Than Business As Usual

The banks and credit unions that shared their stories with us are examples of what service is all about. There is ample evidence such contributions fortify the bottom line, but the outcome in goodwill alone, is enough motivation for employees and stakeholders. Particularly at the local community level. 

Twelve additional banks and credit unions contacted for this article did not return calls for comment.



Harvard Business School research found that companies with more corporate social responsibility practices significantly outperform their counterparts over the long-term, both in terms of stock market and accounting performance



Business Dress

By Kathy Surace

Executive Summary:

Conventional, to be sure; but a business suit still speaks volumes when it comes to projecting the credentials of today's professional.

The business suit >

Today, more than ever, we have specialized clothing available to us that helps us do what we need to do while keeping us comfortable.

We have workout clothing that wicks perspiration away from the body, keeping us cool and dry. We have cold weather clothing to wear while mountain climbing or skiing that keep us warm at sub-zero temperatures.

Similarly, our business attire is a tool we can use to create the professional image we want to impress on others – and the business suit may be the most underestimated tool in a professional wardrobe.

The design of a menswear suit aims to create a silhouette in which the shoulders are padded to look wide and square. Gone are any signs of sloping shoulders or poor posture. Then it tapers in to the waistline, giving the impression of wide shoulders and a narrow waist and hips – perfect! It continues on to cover the hips and crotch, hiding any belly or hip issues. Even when the wearer is extremely fit, the suit can neutralize what could be a sexy or distracting physique.


By creating this classic silhouette the suit helps a man project a strong, fit, capable image. It completely covers any physical imperfections. It creates balance if the torso is long and the legs are short, or the torso is short and the legs extra-long.

The same illusion applies to women's suits. A jacket and skirt or pants can smooth out any figure imperfections, just as in a man's suit. It can also downplay the figure if a woman is very fit and possibly distracting. In this way, a woman's suit can help her be taken more seriously.

For both men and women the lines of a suit and lapels draw attention to the face and hence to the points the speaker is trying to make.

The suit color matters, too. Navy, gray and black are more serious colors. Brown is more casual and bright colors or pastels evoke a more casual and approachable image.

So although business casual is here to stay, always have an updated business suit in your wardrobe. On certain days you'll need to dress in a businesslike way, leaving no question as to your qualifications and your expectation to be treated as a professional.

Take advantage of this simple tool to broadcast to the world that you're knowledgeable, capable, and confident. 

Comments? Email kssurace@aol.com

Great Conversations >

Have you ever been in the company of a person who was a thoroughly engaging conversationalist? I'm not talking about a good public or motivational speaker, but of one with whom it is a pleasure to engage in conversation. From Socrates to Winston Churchill, and more recently to Christopher Hitchens, brilliant conversationalists engage with and encourage others to discuss ideas. They are ones who will leave you stimulated, energized, and animated.

George Orwell, in 1946, grumbled, "in very many English homes the radio is literally never turned off. ... The music prevents the conversation from becoming serious or even coherent." Later television was similarly blamed. Stephen Miller in his book *Conversation: A History of a Declining Art* noted that "neither digital music players nor computers were invented to help people avoid real conversation, but they have that effect."

Check out bookstores and you will find a surprising number of books on how to be a better conversationalist. These books, and the advice they contain, are not a modern phenomenon, as the hints and tips found in them go back hundreds of years.

According to research by the State University of New York at New Paltz, interrupting another is one of the ten acts of rudeness in the workplace. That principle goes back to Cicero, who wrote in 44BC "...speak clearly; speak easily but not too much, especially when others want their turn; **do not interrupt**; be courteous; deal seriously with serious matters and gracefully with lighter ones; never criticize people behind their backs; stick to subjects of general interest; do not talk about yourself; and, above all, never lose your temper."

Self-help gurus have been giving similar advice ever since. Cicero didn't mention that it was important to remember names and listen carefully to what others are saying. However, Dale Carnegie picked that up in his book *"How to Win Friends and Influence People."*

In the late 17th Century the French nobility required the scintillating conversationalist to have "good manners, wit, gallantry, obligingness, cheerfulness and flattery." These qualities are still helpful in our social and professional lives, although "flattery" strikes us as insincere today.

Coming closer to our age, Margaret Shepherd, author of *The Art of Civilized Conversation: A guide to Expressing Yourself, with Style and Grace*, admonishes us not to speak longer than four minutes without interruption. (That's a little long, don't you think?) She also advised "if your dinner plate is full when others are finished... stop talking!" So this writer will stop here! 📖

Conversation is food for the soul
— **Proverb**



Etiquette & Protocol

By Kathleen Harvey
Harshberger

Executive Summary:
The art of conversation begins with conversational etiquette.





Using sound to help the deaf >

Executive Summary:

A music venue and business operation carves itself a most unique niche with multiple missions—you should hear it.

By Nanette Levin

Housed in a former church with sanctuary as part of the name, one might conclude 5 Points Music Sanctuary is religiously oriented. It is and it isn't. Tyler Godsey, the executive director of 5 Points Music Foundation, the not-for-profit the Sanctuary supports, views music as a religious experience. It unites people, makes life sacred and is spiritual, he says. "One of the business models here is to create moments – every show I book here I book with that intention," explains Godsey.

Assessing noise in the workplace

The facility recently celebrated its first anniversary. This month, Godsey is launching an initiative designed to help employers reduce the risk of hearing loss. This involves a workplace sound-friendliness assessment tool, free sound audits and a checklist people can download to understand issues on their own. The program supports the Foundation mission "to pursue the power of sound in all its glory through live events and programs that support music therapy, music education and hearing loss advocacy."

"I view this as a public health issue," Godsey says, equating noise to smoking in bars. He compares what he's offering to an energy audit. Godsey illustrates the challenge with local bartenders stationed to the left of the stage, noting right ear deafness due to band exposure. No performance at the Sanctuary is permitted to exceed 95 decibels.



All remaining photos courtesy of 5 Points Music Sanctuary



According to the National Institutes of Health, one in eight people in the United States over age 12 have hearing loss in both ears. Godsey is among them. Both his children, ages five and eight, were born deaf. Each received a cochlear implant at 11 months old. The first sounds his son heard were "I love you," an example Godsey uses to illustrate the tremendous power of sound.

Catering to varied audiences

People fly in from as far as Chicago and New York to attend music performances. Quality sound equipment and carefully orchestrated light shows enhance band acts. "Lights, band, audience . . . there's the moment where everyone in the audience is united . . . in sync," says Godsey.

Those with hearing loss – or those without – are offered Subpacs, which wirelessly connect the PA system to respond to low

frequency sounds. The Foundation currently owns three Subpacs, but will add two more units with anonymous donation funds. Godsey cites big social implications with the Subpac program in reducing isolation and developing empathy among attendees without hearing loss. He adds these tools cost a fraction of what's required to build a ramp.

More than 40 bands were booked over the first year with 75 shows projected for 2018. There's seating and standing capacity for about 250 people in the 2000 square foot performance space. Godsey admits he intentionally appeals to many audiences, having learned it's difficult to get the same crowd two nights in a row.

Business strategies for non-profit success

In November, the Foundation was federally approved for not-for-profit status. Godsey

a college that is
inspired
to make
a difference

VCOM, a medical school in Blacksburg, Virginia was inspired by a vision to bring physicians to medically underserved areas. Our students are inspired by the College mission and focus on caring for those most in need.

Visit us online to find out how you will be *inspired...*

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says this will make a big difference in potential revenue with associated ABC license eligibility. In the past, vendors handled all alcohol and kept associated profits.

Godsey notes the importance of running the organization as a business. His background is in marketing. His strategies are focused on word-of-mouth promotion, with heavy emphasis on the experience both from a quality show and customer service standpoint.

Revenue streams include tickets, ABC sales and venue rentals, which includes office space leases. Donations and sponsors are "the cherry on top," Godsey says. "If I have to depend on a funder to keep this program open, then I've failed," he says. "Then the model doesn't work. Just because you're a non-profit doesn't mean you can have a bad business model." He established early systems and processes to be easily implemented in his absence. This includes ticketing and bar point of sales.

"If I can't make it work with these three revenue streams, then I'm not doing it right. And so, we adapt. How do you make products better?" he asks. Assessments also include reviewing expenses and keeping overhead as low as possible.

Rather than compete with area venues, Godsey seeks to compliment them. He notes the Jefferson Center as an area institution and The Harvester as a high-ticket price success story, claiming good relationships with both. Power Pass subscribers, who pre-purchase tickets in six or 12 show blocks for \$100 and starting at \$175 respectively, represent 20% of his revenue.

Ultimately, Godsey prioritizes his investments by asking the question "How does this help me pursue sound?" "The purpose of sound is not just what you hear. For a deaf person it's about what you feel and what you see," he explains. 

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all photos: Anne Sampson

Lynn's slogan is "Real plumbers wear pink!"

A woman in a man's world >

Executive Summary:

Lynn Horn is a rarity among plumbing contractors; but that didn't clog her opportunities.

By Brian Bongard

Lynn Horn has surprised a few people in her life: some first-time clients who didn't expect a female plumber to show up at their door, a few friends and family members along the way, and maybe herself.

In the late 1990's, Lynn and her husband, Steve, had good jobs. She was a bookkeeper at John Norman, and he was a plumber for S.J. Conner & Sons. Their two daughters played softball, and Lynn coached.

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Encouraged by family and friends, Steve started his own plumbing and heating business. Lynn kept those books, too. It was a family affair. Lynn's mom frequently met the girls as they got off the school bus, and sometimes ran them out to a job site to help Steve. He taught the girls how to run water supply and drain lines, sweat copper pipe, and clear clogged drains. Lynn's dad would help out when Steve got covered up with work.

Just as the business was hitting its stride, Steve came down with the flu. With a new business to manage, he kept going. He'd feel a little better, push a little harder, then relapse. Lynn started going on service calls to help out, sometimes by herself, sometimes with her daughters, or her dad.

But it wasn't the flu. Months later, they

learned that Steve had a strep infection in his heart.

Months of treatments followed, with improvements, work, relapses and complications. The infection went to his eyes, requiring surgery. Steve needed IVs three hours a day, which Lynn managed at home, on top of the business and coaching, while selling one house and moving to another.

"I would get an IV started, go to softball practice, come home, and unhook everything," she said.

Despite their long struggle, Steve died from complications following surgery to correct his leaky heart valve. He had worked only a few precious months in his new business.



[nimble]?

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Loading up. Lynn's toolbag includes a hair clip.

Immediately, Lynn's family started planning.

"Dad said that he would run the truck, this person would do this, that person would do that. I said, 'Wait a minute, Steve is the one who died, not me! I'm still here! And I have my own ideas!'"

Her idea was that she would keep the business going by becoming the plumber

at Horn's Plumbing. For Steve, and for their daughters.

"I was angry, because he worked so hard for [his business], and he just got it. It just wasn't fair!"

Lynn started going on service calls, and the girls went with her. She took classes at Virginia Western Community College to earn her Journeyman's card, which must



Her favorite tool

be held for four years of apprenticeship under a Master Plumber before taking the exam to become one herself.

Her apprenticeship started slowly.

"The plumber I was working with would ask me to run out to the truck for something, and I would have to ask, 'Is that a plasticky looking thing, or a metally looking thing?'"

At the parts counter, embarrassed by her unfamiliarity with plumbing supplies, Lynn would whisper her requests, until she noticed experienced plumbers bringing in parts they couldn't identify either.

"Everybody runs into things they've never seen before. I shouldn't have worried," she laughs.

Being a woman in a field dominated by men hasn't been a problem.


"I had a whole list of responses prepared for the snide remarks and comments I was expecting, but I never got to use them," said Lynn. "Everyone's been nice."

There was that one time though.

"One woman wouldn't let me in the door until my dad showed up."

Lynn's daughters have moved on to their own endeavors, but they still jump in to help sometimes. And they still know how to sweat copper pipe.

Her old boss gave her a parting gift that said, "To Lynn Horn, whose career went to the sewer."

"Sewer lines are my favorite thing," she said. "I love running that excavator." 

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Business Operations

By Mike Leigh

Executive Summary:
Training should begin on day one with a formidable program; but that rarely happens.

Institute sufficient training >

This month we continue the series on W. Edwards Deming's 14 points for management to follow as covered in his book, *Out of the Crisis*. Each point will be discussed in a separate article.

Point #6 – Institute Training on the Job.

Do you remember what it was like when you started your first job? If you were fortunate, your organization had a great onboarding program. Everything you needed was ready for you when you arrived; and most importantly, you received an amazing training program that set you up for success.

Yeah right!

Unfortunately, this rarely happens. The vast majority of new employees do not receive sufficient training to quickly master their jobs. It's even worse for leaders and managers.

We've all been thrown into jobs with steep learning curves and insufficient training. It's no fun, and can be very stressful. Yet organizations continue to do a poor job training new employees and managers. There are many reasons:

- "We need you to get started right away!"
- Job responsibilities are not clear.
- There are no formal methods for training.


According to Dr. Deming, a big problem in training and in leadership also arises from a flexible standard of what is acceptable work, and what is not.

If your people are truly your most important resource, then effective leadership development and new employee training is essential. Consider taking the following actions:

- Establish clear standards for job responsibilities and acceptable work.
- Develop standard processes on how to do the job, which will form the foundation of your training.
- Develop a formal training program that must be completed before starting work.

When I was in the Navy, I had to complete a rigorous training program to become a nuclear engineer. First, I had to complete six months of classroom training, which was followed by six months at a functional training site working in all the jobs I would be supervising in the engine room. Then upon reporting to my first ship, another six months of standing watch under instruction were needed before I was qualified to go solo.

How does your training program stand up?

Next month: *Point #7 – Institute leadership.* 

Faith, hope, charity — and proper registration >

My friend sounded terrified. "I just got the most horrible call from a donor," she said. "He bought several tickets to our benefit, and now he's just called to say that he checked some website, and that we're all going to jail because we're not it."

She explained that she had just recently started a charitable group to benefit disabled children, and that they were holding their First Annual Benefit Dance in a month. She and several of her volunteers had been going door-to-door, selling tickets for \$80 each. They'd already raised nearly \$10,000.

"I was so excited when he bought ten tickets," she said. "He asked if they were tax-deductible, and of course I said that they were, because the Dance is for charity. But just now he telephoned and called me a liar, because our name isn't on some web site."

"He probably searched the IRS Exempt Organizations Select Check web site," I said. "You say that you just started this organization a couple of months ago. Have you filed with the IRS yet?"

"What do you mean?" she said.

"For most organizations, in order to take tax-deductible contributions, you have to apply for tax-exempt status under Section 501(c)(3) of the Internal Revenue Code. You have to fill out a form and pay a fee. I'm guessing that didn't happen yet?"

"I thought that as long as it was for charity, it was tax-deductible," she said. "A friend of mine from high school just started a church, and he said that you don't have to file any forms to start a nonprofit."

"Well, he's correct that churches are exempt from the requirement to file the form," I said. "You're also exempt if you take in less than \$5000 per year. But you've already taken in more than that this year. And if you file the form and obtain 501(c)(3) tax-exempt status, then you'll appear on the IRS web site. That's one reason why a lot of churches and small organizations file the form anyway."

"So people can confirm that we're legitimate?" she said.

"Yes, it makes it easier to raise money if you have that legitimacy," I said. "Now, can you show me one of the Dance tickets?"



Shark Patrol

By Keith Finch

Executive Summary:

If you want to start a charity, you'll have to take care of some paperwork first.





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For most organizations, in order to take tax-deductible contributions, you have to apply for tax-exempt status under Section 501(c)(3) of the Internal Revenue Code.

She showed me one. It said "FIRST ANNUAL BENEFIT DANCE," and underneath it said "Price: \$80 — Tax Deductible."

"Well here's something else," I said. "If the price is \$80, then the entire \$80 isn't tax-deductible."

"Why not?" she said. "That's the size of the donation that we receive for each ticket."

"Ah, but the purchasers of the tickets receive something too — they get the right to attend the Dance," I said. "How much do you think someone normally would have to pay to attend a dance like that, if it weren't a benefit?"

"Maybe \$30?" she said. "I went to one not long ago that cost that much."

"If a purchaser of your ticket pays you \$80, but gets

WORKPLACE wisdom

By Christine Liana



Q

A

Q. I'm a newly licensed insurance agent. As account manager at a small, independent agency, I explain policy coverages and exclusions and advise clients on the best solutions for their insurance needs. We communicate well and they're pleased with my service. But one potential client questions everything and still doesn't understand what I explain, then confuses the issue by changing the subject. I can't countersign an application or bind coverage unless he understands the information. This could be a big account, but it monopolizes my time. How can I help this individual?

A. If he has a legal guardian, you may need to talk with that person. Otherwise, be patient; some people take longer to understand things. Listen first, then ask him direct questions to clarify what he's unclear about. Don't absorb his confusion. Some helpful phrases are: "So if I understand you correctly, your question / concern is" or: "What specifically are you unclear about?" Break the explanation down into simple concepts using examples. When jumps to another issue before the first is clarified, you could say, "That's interesting, but not relevant to this situation. Let's focus on the issue of" If you still can't make any progress and the agency principal also cannot help this person, consider tactfully referring him to another agency. Time is money, too. What you miss with this one sale you can gain with other new accounts.

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P E R S P E C T I V E S

something worth \$30 in return, then the total amount of the donation is \$50, not \$80,” I said. “IRS rules require you to disclose this to your donors. If you don’t, you can be penalized \$10 per contribution, up to \$5000 per event.”


“I think I’m going to have to get some new tickets printed,” she said.

“Or you could just handwrite the correct amount on these,” I said. “Probably no one would mind. OK, one more thing: you’re selling these tickets door-to-door, right?”

“Yes, we’re selling almost all of them door-to-door,” she said.

“Well then, to solicit contributions in Virginia you have to file a form with the Office of Charitable and Regulatory Programs and pay a fee,” I said. “If you don’t then you can be prosecuted or fined. Some organizations, like churches, don’t have to file. Fortunately it’s a simple form and a small fee.”

“I can’t believe running a little charity is so complicated,” she said.

In the end, it only took us a few days to form a new Virginia nonstock corporation for the charity and file its applications for tax exemption and for solicitation of contributions. Everything was finished well in advance of the First Annual Benefit Dance (which was a blast, by the way). 

Keith can be reached at keith@creekmorelaw.com

Note: *facts have been changed to preserve confidentiality. Oh, and this isn’t legal advice—you should consult a lawyer about applying for tax-exempt status, compliance with charitable solicitation laws, etc.*

““

If a purchaser of your ticket pays you \$80, but gets something worth \$30 in return, then the total amount of the donation is \$50, not \$80. IRS rules require you to disclose this to your donors. If you don’t, you can be penalized \$10 per contribution, up to \$5000 per event.

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ENTRÉ



Paula Bolte

A toy story >

Executive Summary:

Paula Bolte's business could be described as play time; she doesn't mind.

By Caitlyn Scaggs

Do you know “The Toy Lady”? Paula Bolte is a Blacksburg business leader who has grown four businesses alongside her husband, Keith Bolte.

Why “The Toy Lady”? Paula’s unofficial nickname is quite fitting, not only because of the businesses she co-owns—Imaginations in Blacksburg and Imagination Station in Roanoke—but also because her personal mission is to play each and every day.

“We do need to play every day! Get out of your routine,” shared Paula. She believes play is about more than toys: it could be riding a bike, working on a puzzle, trying something new, or dancing. “If you are dancing around the house to ‘Footloose,’” Paula exclaimed, “you are feeling pretty good.”

After graduating from Emory and Henry in 1987 Paula entered the local restaurant industry. Her husband Keith had already established Bolte Development Corporation, a property management company that, at present, has 90 rentable units within its portfolio. As Paula and Keith were expecting their first son—Taylor—Paula knew restaurant work would no longer fit her new season of life. It was time for a major change.

When Taylor was still a tot, Paula and her husband Keith decided to purchase Imaginations in Blacksburg. “We both realized we don’t do well working for other people. We like to do things in our own particular way,” recalled Paula. Of course, having a young son helped build a customer base and created a personal connection with the toys she sold. Even now that Taylor is grown, however, his influence helps Paula continue to build relationships with the parents that come through the door. “It is so cool to think that some of the toys Taylor had when he was little influenced Taylor becoming an engineer,” Paula said.

As for Annie Kay’s Main Street Market, Paula had been a regular customer when the news broke of the original owner’s retirement.

EXECUTIVE PROFILE

Keith and Paula made moves to acquire the store, which was finalized January 1, 2006. After being owners for eight months, Keith and Paula moved the store to its present location on South Main Street in Blacksburg. Imaginations and Annie Kay's are now adjoined, allowing Paula to be present in both stores with ease.

What is the connection between a health and wellness store and a toy store? "It has been such a beautiful combination," Paula explained. "Families who are committed to good healthy play are also committed to healthy eating." She loved that, combined, Annie Kay's and Imaginations have made the building family-friendly, and, more importantly, have created a space where that kids feel welcome.


In 2014 Paul and Keith acquired Imagination Station, a toy store located in Roanoke. Being able to share their belief in the importance of healthy play beyond the boundaries of Blacksburg was a dream come true for the two.

Beyond her connection with both products and customers, Paula emphasized that without her husband's love and support in this endeavor, she would not have been able to do it. Period. "To be a business owner," she explained, "your spouse has to buy-in on the dream." Paula firmly believes that Keith's role in her business growth and success has been paramount. Aside from his unending support, Keith's partnership in this is enjoyable for Paula. "I'm fortunate

In Brief

Names:	Paula Bolte
Ages:	52 Young
Hometown:	Floyd, VA
Company:	Imaginations, Imagination Station, Annie Kays, and Bolte Development
Position:	Co-Owner
Background:	Floyd Native; Graduated from Emory & Henry; Started in the restaurant industry, acquired Imaginations, Annie Kays, and Imagination Station; co-owns Bolte Development Corporation.
Family:	Married, with one son
Personal Mission:	Everyone needs to play everyday!

that my husband is part of this too and we are together in this," Paula said. "It's pretty cool that we can do this together."

Being a small business owner is no easy endeavor. Through the ups and downs, Paula and her village of staff and family have stuck together, worked hard, and are now thriving as local entrepreneurs. She admits that, without the support of her husband and her staff, none of this would have been possible. But their success is also a testament to Paula's ingenuity, determination, and dedication to the importance of play across all seasons and circumstances of life. 

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all photos: Anne Sampson

Katharine Ransom pours a flight

A brew from the bee >

Executive Summary:

Blacksnake Meadery in Dugspur and Roanoke slithers into its unique space and experience between the plethora of breweries and wineries recently exploding in our market.

Beloved of Vikings, with a history going as far back as 2000 years before the Common Era, the honey-based wine called mead is enjoying a renaissance. And thanks to BlackSnake Meadery, you can enjoy this ancient spirit at their shiny new tasting room, The Hive, on Main Street in Wasena.

By Anne Sampson

Offering flights of regional wines, ciders and unusual honeys, as well as many



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BlackSnake offers a variety of meads and other regional products like cider and grape wine

varieties of mead, The Hive is a nook to enjoy with friends or on your own. Patrons are welcome to bring food, a book, buy a bottle or a flight, and enjoy a board game or a hand of cards while you sip.

Mead, like fruit-based wines, runs from

dry to sweet, crisp to mellow, with a similar alcoholic content, ranging approximately between 7% and 14%.

The Hive hosts special events, like the recent "Libations and Love Potions" in February, and holiday open houses in

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A selection of games for tasters to enjoy

December, featuring mulled mead and "12 Days of Cocktails." The space is also available for parties.

On a rainy Sunday, Buddy and Sandra Burgess of Salem stopped in with daughter and son-in-law, Renee and Rob Butterworth of Catawba, for a flight of mead and a hand of cards.

"We found them at a tasting at Black Dog [Salvage]," said Buddy, "and just wanted to come back."

BlackSnake Meadery opens its Sippin' Porch in Dugspur, Virginia on Saturdays from 11 to 5. The Hive, in Roanoke, is open Thursday & Friday, 5:00-8:00, Saturday, 1:00-8:00, and Sunday, 1:00-6:00. 

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On Tap from the Pub

By Tom Field

Executive Summary:
Traditional female and male recreational activities are opening up to broader thinking minds and preferences in our region.

Girly things >

What an incredibly sexist approach to a subject. Girly things? Really?

I like hanging out with the boys*. Don't hunt much anymore these days (make that never). Only fished a little. Not a golfer (it's the golfers I don't like, not the game so much), though I would love to spend more time on some of our beautiful and relaxing courses—and that lovely 19th hole. And though I never got into NASCAR, I can be entranced by an off road race like the Baja 500/1000 or caught into the whipping sails of the America's Cup. A good boxing match is hard to beat, too.

So yes, I do like playing or watching sports with the guys. Indulging an occasional cigar or smooth whiskey. Supporting (heavily supporting) our fine local pubs and breweries. Standing around an open car hood while co-speculating what the problem and that funny noise could be.

My position on guy things is not unlike that of "Tool Time" Tim Allen's: "oh, ho, ho, ho, ho.. argghhh.. rawrrr...hawrr, hawrr..." [with emphasis on the grunt].

And though there isn't an activity listed above that isn't also populated by "girls*," if we're honest, there are activities that attract a higher percentage of guys than gals. And vice versa.

I've noticed a lot more of that vice versa lately. But I'm not talking about more girls stepping into guys' sacred (and formerly exclusive) places.

You don't have to be a husband to a female, and father to three females (like I am) to experience the new multi-sexual and who-cares-what-sexual landscape of recreation and entertainment. Look what's creeping in... err... happening right here in our region.

Wine tastings

There is zero doubt that wineries and vineyards are equally accessed by—and supportive to—both guys and gals. All sexes enjoy the nectar of the gods. But visit tasting rooms throughout our region, and there's a high chance you will see a preponderance of ladies at the bar. A lovely covey of beautiful girls in their swaying little flitty outfits, smiling and sampling, with outstretched pinkies. Ahhh...I have yet to walk into a wine tasting room to see only a bevy of boisterous boys. I'm embarrassed to say it's a little scary just imagining that scene. That said, I'm right up there with these wine tastings. I hold my head high and would invite any dude (well, most any dude... ok, some dude) to indulge in this lovely practice.

Paint night

You might think a lot of males would draw the line at attending this newest popular phenomenon called... "paint night." But you would be... well, okay, so you would be partially... mostly correct. But I have now been dragged... err... invited to two of these shindigs now. I have to say, they're rather delightful, dear sir or madam. I thought I would be ostracized as the only male at the first one... an intruder who would be pointed at and screamed at like Donald Sutherland in the movie *Invasion of the Body Snatchers*. For the record, there were two of us. I still think it would be okay (and preferable in a lot of cases) for women to have their own event; but when the sexes are mixed, it's not as bad as you might think. I have found out that when males are in the minority, the jokes and attempts at being clever aren't received at quite the high level as they are when men are in the majority (or the only gender). I would, however, advise my guy pals to check out the painting subject in advance before signing up. Your experience is different when it's a pansy versus an old barn (or a nude for that matter).

Dinner theatre

This one's easy. Just do it. Go. They're fun.

Performances

Also easy, if we're talking concerts and festivals. Go to the ones you like. But opera? This also should be easy. Opera is most definitely designed for guys and gals. So much so, that I wonder why you can't have a beer while you watch it. But what about ballet? I'll leave that one up to your individual preference.

Yoga

Years ago, I laughed when a guy told me he had just come from yoga class. I thought he was joking as a very unlikely yoga candidate. I'm not sure I've ever done yoga, but I was recently dragged... err... invited to a thing called Pilates. It was... well, quite revealing in my lack of flexibility. But I did experience


a bit of that Zen-like physical refreshment by the conclusion... to the point I might very well pick up that foam mat and flail around on the floor again. Guys, if you haven't tried it, I recommend a go at it. Just leave the form-fitting-neoprene-spandex-la-la-larue-leggin attire at home (or wherever you keep it).

Craft shows

Sorry. I do draw the line here. Guys, don't do it. I suppose you can SELL there, but let's just kindly leave this one to the ladies.

Shopping

If you still subscribe to the old lore and notion that guys don't do shopping—I won't say you're a liar... but you're probably... well, lying. What, you don't buy things? Shopping is anti-discriminatory—if done right. Yes, I am Tom Field, and yes, I shop. (Actually, now that I write that out, it does come across a bit effeminate. But it shouldn't, dammit!) This old notion should just die in the old dusty books of "Old Husband's Tales" (see what I did there?). Just buy your own stuff and admit it. Whether you want to call your purchase "a wonderful acquisition of perfected cashmere-wool-blended argyle footwear in the deep turquoise and burgundy colors of both your family crest and country club"—or you just call it "them there extra pair of socks since the ones I have got big ol' holes in 'em"—quit acting like there is some noble calling to some patriarchal fabricated idea that you don't shop. Besides, you should support your local merchants.

And there you have it. Recreational activities that guys and gals can enjoy equally. Except for craft shows. That's never going to happen in a million years. 

** I was once accosted for using the word "girls" in reference to grown ass women. "How would you like me to call you a boy?" I was interrogated. In the context of how I used the word "girl," I have a simple answer: Fine by me. "Me and the boys" doesn't always mean me and males under the age of 13.*

Books @ the FRONT >

Following are book recommendations from our contributors and business people in the Roanoke and New River Valleys who are inveterate readers. Readers are invited to submit short reviews of books you've read during the past six months. Our goal is to recommend good books on any topic and in any genre. Send reviews to news@vbFRONT.com

Backwoods corruption

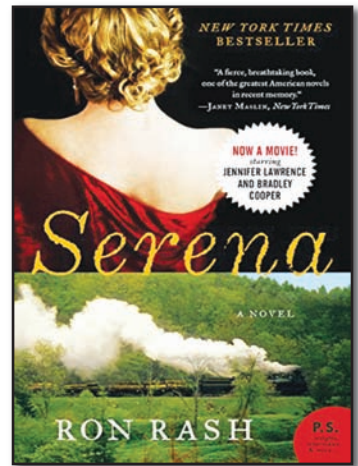
An hour or so into the reading of *Serena* (Ecco; 2009) by Ron Rash, the familiarity crept upon me like unconstrained kudzu until I realized... dang, I saw this movie only three or so years ago (with Bradley Cooper and Jennifer Lawrence). Critics were underwhelmed with the film (perhaps that's why I didn't remember it at first); while I suspect the novel's reception is significantly better (don't know yet; I refuse to read reviews before I write my own). Any story about the South, or Appalachia, or, in this case, the pre-Depression era in timbering western North Carolina is going to capture my attention, and Rash delivers a compelling story with Shakespearean themes and a plot worthy of the Mafioso.

The hardscrabble characters here are Rash's strength; even as I wanted a tad more development of their psyche. But the writing has that newspaper feel, primarily the who-what-when-where formula, leaving the reader to craft more of the how and why. Still, one absolutely gets a sense of the place and the corruption that affects that environment. Nature loses in big ways here, wins in little ways—but there's little doubt that man is separated from any chance of symbiosis or redemption. At least in the mountains of western North Carolina, circa 1929.

—Tom Field

Art of seduction

People in my ad club know I'm a sucker for good books on advertising—both the creative and strategic informative ones, and the biographical or works from top ad men and



women. This little ditty, *Seducing Strangers: The Little Black Book of Advertising Secrets* by Joshua Weltman (Workman; 2015) is a gem for the copywriter—the new and aspiring writer as well as the one who's already making words pay off.

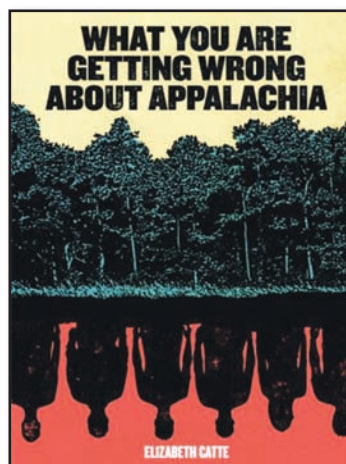
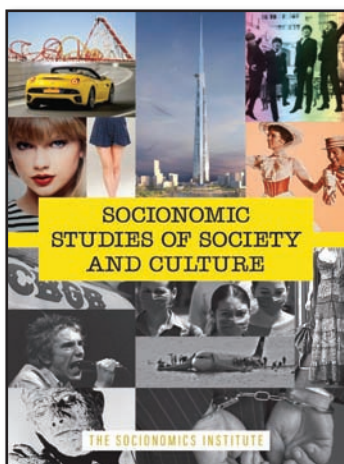
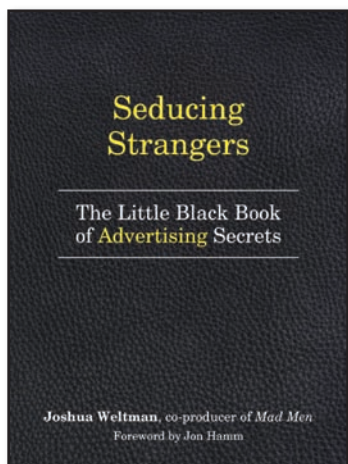
Condensed and forthright, you'll get solid material on how the ad game works and tapping into the consumer psyche. I was introduced to *Seducing Strangers* by Jim Edwards, the founder and ultra-successful entrepreneur of FunnelScripts, who credits his multi-million dollar breakthrough when he accidentally noticed how headlines made all the difference in the world on your response rate. When you can get virtually zero responses and then record-breaking, overwhelming traffic to the same product, simply by changing your headline, well... that pretty much sums up the power of effective copywriting. This book confirms how seductive you can be with just a little understanding how people's minds work.

—Tom Field

Social moods shape us

One year the nation's social mood might be in a funk, while the next year could feel like a non-stop party. But what causes society to be spirited one moment and exuberant the next? It's a fascinating question, but we may have it backward. Perhaps events don't affect our social mood as much as our mood affects events. In the two most recent books of a five-volume series, researchers with the Socionomics Institute apply that idea to topics ranging from automobiles to elections to cartoons and beyond.

Socionomic Studies of Society and Culture (Socionomics Institute Press; 2017) for example,



includes one essay that explains how a positive social mood fueled the career of pop singer Taylor Swift, while another essay proposes that the negative mood of the early 1930s proved the perfect time for risqué cartoon character Betty Boop, who tackled such dark subjects as coerced sex and drug use. *Socionomic Causality in Politics*, meanwhile, examines such topics as how a positive social mood caused the Tea Party movement to lose steam, and how a negative social mood helps pave the way for authoritarianism.

This five-book series presents some of the most interesting work of the Socionomics Institute, as researchers apply their unique perspective across diverse areas of economics, politics, business, fashion, music, film, television, sports and more.

— Miguel Casellas

A straighter story?

Elizabeth Catte is among a great number of Appalachians who responded with strong reactions to J.D. Vance's *Hillbilly Elegy*. In her tightly written response, *What You Are Getting Wrong About Appalachia* (Belt; 2018), Catte disputes each of the claims of Vance's 2016 best seller.

The stereotypical Appalachia people and culture are a much recent phenomenon that traditional media and entertainment portray. "A flaw of the popular narratives of Appalachia is the willingness of authors to describe destruction and social decline in lurid detail while remaining wholly uninterested in the people challenged it."

The examples abound. Catte tells of an

unnamed university — her alma mater — outside Appalachia that has made *Elegy* required reading, partnered with photos by Arthur Rothstein "who favors images of poor, often disabled, individuals in contexts that her frequently manipulates."

Catte discusses the creation of the Trump Country motif and the how politicians have used Appalachia for political purposes for years, though not always successfully. Ask Hillary Clinton whose mis-reported, out-of-context quote, "We're going to put a lot of coal miners and coal companies out of business" may have cost her the election.

"It is not possible for anyone with more than a passing knowledge of Appalachia and the coal industry to listen to those comments without cringing, regardless of one's political affiliation," Catte says, as she carefully acknowledges that much of what Vance is true, though not universally true of all those in the region. The book takes a similar approach of blending personal memoir with an examination of the current problems of Appalachia.

Everyone who read *Elegy*, especially those outside the region, should feel an obligation to balance its premises with Catte's book so that they also see the rich diversity activism of her clearly loved home.

— Doloris Vest

The reviewers: Tom Field is a creative director and the publisher of FRONT; Miguel Casellas-Gil is a print campaign manager in Wesley Chapel, FL; Doloris Vest owns Book No Further book store in downtown Roanoke.



Photos submitted by The Market Gallery

Art By Night >

The Market Gallery's next Art By Night is Friday, March 2, 2018, from 5:30 - 9:00 p.m., featuring artists Brett LaGue, Anne Way Bernard, and Steve Bernard. The show hangs from February 27 to March 28, 2018. The Market Gallery is a regional artists' cooperative, located on Roanoke's downtown market at 23 Salem Avenue, Roanoke. For more information, call 540-342-1177 or visit www.marketgallery.com

FRONT 'N ABOUT



Photos submitted by Member One Federal Credit Union

Hockey Heroes >

Member One Federal Credit Union sponsored the 15th annual Guns & Hoses charity hockey game for the Muscular Dystrophy Association at the Berglund Center in Roanoke on January 20. Chris Woods of Buena Vista was chosen for the puck shot contest, making the shot from the red line and winning \$500 from Member One. Roanoke-area firefighters represented the Hoses and Roanoke-area law enforcement represented the Guns. \$44,580 was raised for MDA. The Hoses won with a score of seven to three.



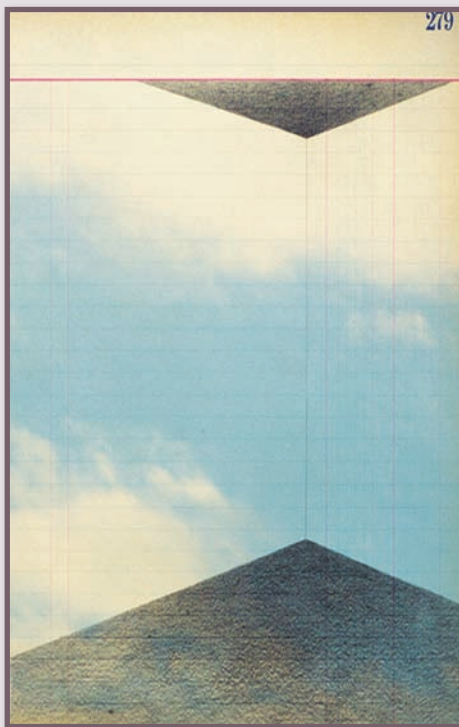
Photos submitted by Shelter Alternatives

Taking Shelter >

Custom home builder **Shelter Alternatives** of Blacksburg was recognized with two New River Valley Homebuilders Association Design Excellence Awards on January 27 at the Inn at Virginia Tech. Owner Ed Tuchler received the awards on behalf of his team, and are celebrating 30 years of business in the New River Valley. Shelter Alternatives was also named designer and builder of the top three most efficient EarthCraft-certified homes in Virginia.



Photos submitted by Roanoke Regional Airport Commission



Art in the Airport >

The **Roanoke Regional Airport Commission** announced in February the third installment of the Art in the Airport program featuring local artists. Each quarter, the Commission sends out a request for art from the 19 counties served by the airport. This quarter's theme is aviation featuring artists Richard Mallory Allnutt, Troy DeHaven, and Jennifer Printz. The art is available for purchase directly from the artists, but the paintings must remain in the airport until April 16, 2018. Photos submitted by Roanoke Regional Airport Commission.



Granting Help >

Foundation for Roanoke Valley awarded approximately \$250,000 in grants from its Mary Louise Home Fund and Marion S. and Willie Z. Camp Fund for Eldercare to non-profits that provide services to the elderly. Recipients were: Botetourt Resource Center, Family Service of Roanoke Valley, Goodwill Industries of the Valleys, Local Office on Aging, New Vision, and Renovation Alliance.



Breaking New Ground >

Carilion Clinic at Warm Hearth Village in Blacksburg had its ceremonial ground breaking on February 9. Fralin and Waldron will construct the 2,300 sq. ft. medical facility designed by C2Architecture. The clinic will provide wellness and acute care, screenings, immunizations, physical exams, and primary care services for Warm Hearth Village residents, employees, and the community. Project completion is expected later this year. Warm Hearth Village is a non-profit senior living community.

FRONT'N ABOUT



Nanette Levin

So Simulating >

The surgery room at the new **Carilion Simulation Lab** is appointed with the same equipment found in the hospital. The ribbon cutting on this \$5 million facility was held February 20th. Two full-time Simulation Lab Education Facilitator positions are currently open to round out the current staff needs. Front broke the story of this initiative in their 2017 July issue. See more at https://issuu.com/berryfield5/docs/vbfront_july17

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LEGAL FRONT



Polley

Erin Polley has been named executive director at Glenn Feldmann Darby & Goodlatte.



Puvak

Jonathan Puvak, partner at Gentry Locke in Roanoke, received the Emerson G. Spies Award from the Virginia Bar Association.

DEVELOPMENT FRONT



Eller

Steve Eller, Realtor and sales associate, joined Lichtenstein Rowan REALTORS.



Mason-Deese

Will Mason-Deese, geologist, was promoted to associate in the Blacksburg office of Draper Aden Associates.

Gavin Hollingsworth has joined the sales and leasing team of Hall Associates.



Hollingsworth

EDUCATION FRONT



Hicks

Matthew Hicks was appointed assistant professor of computer science and **Jeremy Weaver** was named



Weaver



Uyeda

assistant dean of advancement in the College of Engineering; **Josef Uyeda** was named assistant professor in the Department of Biological Sciences; **Lina Ni** was named



Ni



Kovach



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assistant professor in the School of Neuroscience; and **Matthew Kovach** was named assistant professor in the Department of Economics at Virginia Tech.



Ellerbrock

Mike Ellerbrock, Virginia Tech professor of agricultural and applied economics, was appointed to the Virginia Environmental Justice Advisory Council.

Frances Bennett Clark, director of the Upward Bound program at West Virginia University, is the new leader for the Upward Bound and Talent Search programs at Virginia Tech.



Clark



Aylward

Frank Aylward, assistant professor in Biological Sciences at Virginia Tech, has been selected as a 2018 Alfred P. Sloan Research Fellow in Ocean Sciences.

WELLNESS FRONT



Torrey

Katharine Torrey is filling the position of director of human resources at Warm Hearth Village.



Emerson

OTHER FRONTS



Archer

Shellie Archer, executive director, joined the Virginia Nursery & Landscape Association.

Compiled by Christine Liana

MUNICIPAL FRONTS

Hannah Emerson, marketing and events coordinator, was hired by the Botetourt County Chamber of Commerce.



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CONTRIBUTORS

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Dan Dowdy is the business development director for Valley Business FRONT and owner of The Proofing Prof proofreading services (www.proofingprof.com). His background includes service in the U.S. Air Force and an extensive career in education, including teaching college-level writing competency and business courses, and working for a Fortune 100 company. [ddowdy@vbFRONT.com]

Tom Field is a creative director, marketing executive and owner of Berryfield, Inc. in Salem, and owner of Valley Business FRONT magazine. He has written and produced programs and materials for local and international organizations for more than 30 years. [tfield@berryfield.com]

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Kathleen Harvey Harshberger is a graduate of Radford University and the Protocol School of Washington. She conducts seminars in business etiquette, international business protocol, and dining skills. She has an international clientele in business, government, and higher education. She is a certified Protocol Officer. [harshberger@aol.com]

Mike Leigh is president of OpX Solutions, LLC, a performance improvement company that helps organizations pursue operational excellence. A retired naval commander and former GE manufacturing manager, he has extensive experience in leadership development and process improvement. [Mike@OpXSolutionsLLC.com]

Waking up with the peaceful sound of bird chatter while watching the sun rise over the mountains is one of **Nanette Levin's** simple pleasures. Still considered a foreigner by some local residents (she moved to Roanoke at the end of 2015), Nanette's determined to illuminate local treasures for business and pleasure through her company,

Roanoke Revealed. When she's not enjoying nature and writing or creating marketing strategies for clients, she's growing fresh vegetables & herbs, seeing the sights in the area and occasionally hopping on a horse. [nlevin@fulcrumny.com]

Christine Liana is news editor and business writer for Valley Business FRONT. She has a 30-year business background in banking, insurance, law and local government, in which she's worked with a diverse management and client base. Christine earned a Certificate in Management from Darden Graduate School of Business, University of Virginia. [businessmail@mailfence.com]

Theresa Passeretti is an account executive for Valley Business FRONT; a native of Roanoke, married and mother to two girls, she has an AAS degree in Environmental Studies and serves on the board of directors for Clean Valley Council. She enjoys the outdoors, has a passion for local business and superior customer service and is excited to see the positive growth and momentum in Virginia's Blue Ridge region. [tpasseretti@vbFRONT.com]

Anne Sampson is a photographer and writer who has been active in local arts and events for 15 years. Her work highlights the sights of people of the Roanoke Valley. She specializes in fresh looks at familiar subjects. [sampsona7@gmail.com]

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Nicholas Vaassen is a graphic designer with 16 years experience, specializing in publications. His design projects include FRONT, lifestyle, real estate, municipal, classified sales and cultural organization magazines in Roanoke and southwestern Virginia markets. [nvaassen@berryfield.com]



Interrupting another is one of the tenants of rudeness — Page 19



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FRONT Notes

Save Our Schools

Senator Ben Chafin, R-Russell, proposed legislation to allow localities in **Virginia's coalfields region** affected by the decline in the coal industry and resulting decreased population to turn abandoned schools into tax-free zones to attract private businesses willing to purchase and develop the properties. Chafin's bill was unopposed and goes to the Senate Finance Committee.

GE Jobs Cut

GE Power in Salem announced in February a layoff of 42 workers effective March 2 due to a decrease in business resulting from use of alternative energy sources and a decline in energy demand.

Economic Development Report

In its annual report, the **Roanoke Regional Partnership** in 2017 announced projects representing \$89 million in new investment, 633 primary jobs, and \$378 million in recurring annual economic impact. The business investment

program and its government partners were involved in 12 successful locations and expansions: Altec, Appalachian Power Co., Deschutes Brewery, Earth Fare, Harkness Screens, Humm Kombucha, Parkway Brewing, PowerSchool, Sampson Bladen Oil Co., Three Notch'd Brewing, Wilson International, and Wholesome Harvest. To read the full report, go to: roanoke.org/2017-annual-report.

Railroad Workers Dispatched

Norfolk Southern is closing its Roanoke dispatch center and offering the center's 56 employees jobs in Atlanta. According to the company, eight regional dispatching offices will be consolidated at one Atlanta address.

Economic Development Accreditation

Roanoke County Department of Economic Development was again recognized by the International Economic Development Council (IEDC) as an Accredited Economic Development

Organization (AEDO). Originally accredited in 2004, it was reaccredited by IEDC after 13 years as an AEDO member. The AEDO program is a peer review process measuring economic development organizations against commonly held standards. AEDO status is required every three years through documentation and/or onsite visits by an AEDO subcommittee.

Shaping the Future of Roanoke

Roanoke County is working on two new planning studies for commercial corridors in the Hollins and Oak Grove areas. The Hollins Center Study involves plans for a connected, mixed-use center from portions of Williamson Road, Peters Creek Road, and Plantation Road up to Interstate 81. The Oak Grove Center Study involves Roanoke County and the City of Roanoke developing plans enhancing the area for residents, visitors, and employees, involving Keagy Village, Oak Grove Plaza, and Southwest Plaza, with ideas to improve access to parks, shops, restaurants,

and amenities; and enhancing business development opportunities. Community meetings are held on Thursday evenings and Saturday mornings in March. Citizens may participate in online surveys for each study at: www.roanokecountyva.gov/reimagine. For more information about the Hollins Center Study and survey, go to: www.roanokecountyva.gov/Hollins. For information about the Oak Grove Center Study and survey link, go to: www.roanokecountyva.gov/OakGrove.

A Driving Force For Highway Safety

Virginia General Assembly members urged U.S. Senators Mark Warner and Tim Kaine, and U.S. Representatives Bob Goodlatte, Morgan Griffith, and Barbara Comstock, whose congressional districts include I-81, to fund safety improvements on **Interstate 81**, which runs from Tennessee to the Canadian border. Senate Bill 561 directs the Department of Transportation to conduct a pilot program establishing zones on

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I-81 where tractor trucks would be required to travel in the right lane. SB 561 was referred to the Committee on Transportation. Senate Bill 971 directs the Commonwealth Transportation Board to develop an I-81 Corridor Improvement Plan that may include tolling heavy commercial vehicles to finance the improvements. SB 971 was referred to the Committee on Rules.

New Package Store in Town

The Shack opened in January at 114 Kirk Avenue in downtown

Roanoke. The Shack sells wine, beer, snacks, Virginia-made products, local food, and kitchenware; and also offers gift baskets. Miguel Liendo, owner of Leonore's restaurant on Campbell Avenue, is co-owner and his brother Ruben Liendo is store manager.

Noteworthy Store Opens in Vinton

Valley Music recently opened at 116 S. Poplar Street next to the Vinton Area Chamber of Commerce. The store sells sheet music, sells and rents musical instruments, and offers

Have an announcement about your business?

Send announcements to **news@vbFRONT.com**
A contact / source must be provided.
Inclusions are not guaranteed and all submissions are subject to editing.

singing lessons and instrument lessons. Valley Music is owned by Austin Boone and Josh O'Dell.

On a Diet?

The "No Road Diet" road signs on Williamson Road in Roanoke were installed in response to the proposals to improve

the corridor. According to **Ride Solutions**, a road diet is any effort that modifies or reduces a road's existing number of lanes to make any number of improvements, including increasing transportation options, improving safety, better managing traffic flow, reducing travel speeds, etc. For more information, visit

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the City of Roanoke's website regarding the project, or go to: RIDEsolutions.org/road-diet-williamson. Ride Solutions is a grant-funded program providing transportation options of ridesharing, biking, public transit, walking, and guaranteed ride home services to residents living within the New River and Roanoke Valleys and Region 2000 regions of southwestern Virginia.

Company Merger

Union Bank & Trust of Richmond plans to purchase the investment advisory firm Dixon, Hubbard, Feinour, & Brown Inc., of Roanoke, which will operate as a stand-alone subsidiary of Union Bank & Trust. The deal is expected to close during the second quarter of 2018.

Remodeled Kroger

Kroger completed renovations valued at \$2.7 million at three of their stores: 5050 Rutgers Street, Roanoke; 7223 Williamson Road,

Roanoke; and 1925 Electric Road, Salem. The stores have new décor, new flooring, and renovated restrooms. Kroger operates 12 stores in the Roanoke Valley, a distribution center in Salem, and the Mid-Atlantic Division office on Peters Creek Road in Roanoke.

Efficient Grocery Shopping

Kroger launched Scan, Bag, Go in February at its Bonsack store in Roanoke County. Using a wireless, handheld scanner, shoppers can scan their groceries as they shop and the scanner maintains a running price total while applying digital coupons that are uploaded on the scanners. During check out, customers can go to a self-checkout station where they scan the device and pay their bill, with all forms of payment accepted.

Name Change

Ryan Harris Insurance and Financial Services is now **Ryan Harris**

Group due to a recent acquisition. The company has offices in the Roanoke Valley and Franklin County and provides service throughout Virginia, North Carolina, and Tennessee.

New Future for Roanoke Bank Building

Virginia Community Capital, owner of the 1912 bank building at Campbell Avenue and Jefferson Street in downtown Roanoke, plans to eventually sell the building. In the meantime, it held a meeting in February to discuss future plans for the historic building. For more information, go to: www.vacommunitycapital.org

RVs Come to Salem

American Family RV of Chesapeake, Virginia, leased property at 1259 E. Main Street in Salem, previously the site of Dominion Dodge. The new location has over 21,000 sq. ft. of showroom, office, and service space. Situated

on eight acres, it has room for over 200 RVs, including Grand Design, Nexus, Gulfstream, Fleetwood, Livin' Lite, and Coachman brands. Waldvogel Commercial Properties, Inc. handled the lease.

Historic Bank Building Sold

The historic **Lynchburg National Bank** building was purchased by Bailey Grey Holdings, LLC for \$1.08 million. Built in 1916, the former 26,718 sq. ft. bank building is in Lynchburg's central business district. The Lynchburg Historical Foundation issued the Merit Award for the building. Bailey Grey Holdings plans to renovate the building for a retail space, office space, and an event center. Cushman & Wakefield | Thalhimer brokered the sale.

New Hotel Expected in Salem

Spartan Development LLC plans to build a 95-room Staybridge Suites next door to the

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Salem Civic Center. The Salem Economic Development Authority approved an agreement allowing Spartan Development to borrow up to \$1.3 million from the city, allowing the developer to borrow money offsetting the operating costs of the hotel in its first year. The city agreed to sell a 6.75 acre tract at the corner of Roanoke Boulevard and Texas Street to Spartan Development in 2016, selling the land for \$100 per acre. Spartan Development said it ex-

pected to invest \$10 million in the project and create new jobs. A loan request requires votes of approval from the Salem City Council.

*Carilion Facility
Expansion in Roanoke*

New York-based **Skanska USA** was awarded a \$68 million contract to finish the 140,000 sq. ft. addition of the Virginia Tech Carilion Biomedical Research facility in Roanoke. The building,

which is planned for completion in February 2020, is designed to provide research for body device interfaces, brain health and disorders, cardiovascular science, infectious diseases and immunology, and metabolism and obesity. AECOM is the architect for the addition.

Career Education

The Roanoke Regional Chamber and Junior Achievement of Southwest Virginia

joined forces to implement a seventh grade curriculum highlighting career paths focusing on regional industry. Held at Stonewall Jackson Middle School and Read Mountain Middle School in February, students learned the importance of building their reputation, checking out careers, and learning the difference between technical and soft skills.

*Compiled by
Christine Liana*

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Adam Workman from First Citizens Bank

Funding small business growth >

Executive Summary:

Could you use a rundown on funding options for your small business? Here's an overview.

By Nanette Levin

There are many ways small business owners can fund growth today. Adam Workman, First Citizens' Premiere Relationship Banker in Roanoke and New River Valleys, has seen creative funding solutions, including using personal vehicles as collateral. "Something I never encourage, but have seen some folks do, is to piecemeal things together through personal credit cards," he notes.

Most of what he sees, though, is company owners discovering they can qualify for traditional lending solutions more affordable than expected. "Interview a few bankers and figure out what bank fits you best," he recommends.

Line of Credit

This is attached to a business account and designed primarily for short term working

capital. Relatively expensive, this money is best used to avoid late fees on bills due to slow pay receivables. Most banks will give a \$5,000 to \$10,000 line on any business account without requiring credit checks, but can go up to \$50,000. Workman indicates there's typically an origination fee, currently \$150 at First Citizens, that is applied annually or every two years. The interest is based on the loan amount and usually prime (currently $4\frac{1}{2}\%$), plus a margin – 5% at First Citizens. Cheaper than credit cards, but not ideal for long-term growth investment.

Unsecured term loans

These generally are granted with a maximum three-year payoff period with fixed interest. Rates vary, depending on market conditions. If you need \$35,000 or so, don't have collateral and plan on being profitable quickly, this is a good vehicle with current pricing around 5.4%, Workman states.

Collateralized loans

"Obviously, banks like to have collateral most of the time," Workman says. That's why capitalized loans often offer the best rates. First Citizens' niches are owner-occupied commercial real estate and equipment financing. "Usually the terms and rates are a little more favorable for owner occupied than non-owner occupied," he explains. Owners are more likely to pay bills when their business survival requires the space. "There's more risk when you depend on someone else to make lease payments to you," Workman says. His bank prefers to amortize out the typical 4-5% interest rates on such loans over 15 years, but can extend out to 20.

Capital leases

"We do equipment and vehicle financing for businesses," Workman states. "It's a capital lease so, basically, the tax benefits and ownership benefits still go to the borrower," he says. "Everything goes through the business – it just affords the bank to lend up to 100% of the purchase price," he explains.

SBA loans

Sometimes these can offer favorable terms for borrowers, such as lower origination fees for veterans and minorities, but usually interest rates are higher. The SBA provides guarantees for the bank, generally 75-85%, in the event of default. According to Workman, one of the benefits of these products is eligibility doesn't require a history of business success, but instead, considers work in the industry. If you have five years of directly transferable experience, this type of loan may forego typical bank eligibility requirements.

Critical issues for small business financing >

- Cash flow
- Type of collateral
- Credit scores (even on a business loan, personal scores will be considered)
- Credit history
- Work history

Home Equity Lines of Credit


While these are variable rates, which comes with risks over time, if it's money you expect to be able to pay off relatively quickly, interest rates now are lower than business loans. Most banks are currently offering around 3.9%.

this. Regional banks rarely have an inhouse department for such services, Workman explains. These credit lines put a lean against A/R.

Personal guarantees are required for most loans. "A lot of folks, at least if they're not familiar with business lending, are surprised that they have to guarantee," says Workman.

Bridge Loans

These are designed primarily for manufacturers or distributors. They offer short term loans that are asset-based lines of credit tied to accounts receivable. First Citizens partners with Crestmark Working Capital Solutions for

"We really try hard to be competitive from a range standpoint, but more importantly, we provide a consultative service," says Workman. "We want to build that relationship with our clients and prospective clients and truly do what's best for them," Workman states. 



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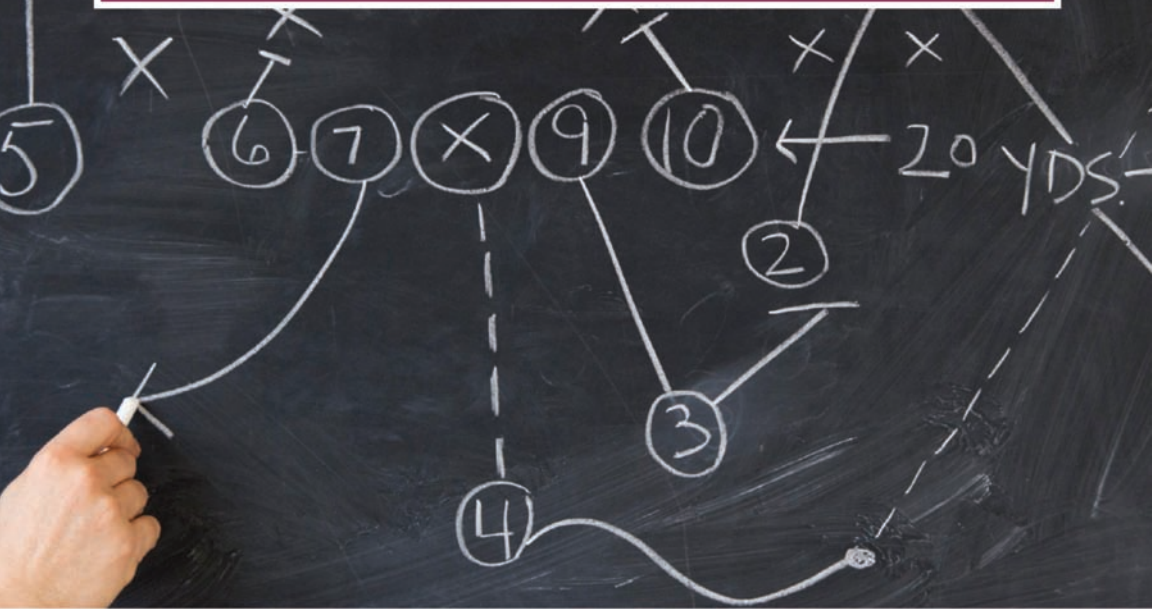
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