

## Freedom First – your banking partner since 1956.



Neal brings over 25 years experience in commercial and retail banking, commercial real estate lending, and small business development to Freedom First's Commercial Division, strengthening investment in the local community through products and services that help local businesses and non-profits grow and prosper.

With over \$600M in assets, Freedom First offers a commitment to the continued growth of the Roanoke Valleys with a team of local professionals bringing alive the mission "Helping People Prosper–Helping Communities Thrive".

ON LOANS.

ALL DEPOSITS
INVESTED LOCALLY.



Business Banking (540) 378-8966 | Commercial Lending (540) 904-0901 Personal Banking (540) 389-0244

> www.freedomfirst.com/contact-our-business-team www.freedomfirst.com/neal-cummings





#### Play ball!

If you haven't attended a Salem Red Sox game, you should consider it. "Thanks, but I don't really care for baseball," some of you might be saying. That's ok. Love (or like) of the game is not required.

A summer night at the ballfield is enjoyable in its own right, and probably more responsible for developing "America's favorite pastime" than the sport itself.

Hotdogs. Beer. Friends. Fans. Sweet Caroline—Ba-Ba-Ba. PEOPLE-WATCHING. These are the sights, sounds, smells, good time feelings that make such an evening and ritual so worthwhile.

You don't have to know it's a \$4 million "local" business.

But you do have to watch out (or have someone watch out) for foul balls if you're watching everything else around you instead of the game.

See you at the next home game.

Invite unexpected people



## CONTENTS

## Valley Business FRONT

**COVER STORY** 

DEPARTMENTS



# OUR SALEM RED SOX

A Franchise of Fun and Funding

### Roanoke Obituaries 24

Taubman Museum 28

Feinour Adult Medical 31
Day Care Center
at Friendship

Meridian Bird Removal 38

#### **PERSPECTIVES**

Professional Development 22
Financial Figures 23
Legal 26
Business Operations 36
A Little Insight 37



On Tap from the Pub 42 There's Something Happening Here 43 Letters 45 Reviews 46

#### **FRONTLINES**

FRONT'n About 48 Career FRONT 54 FRONT Notes 58

vbFRONT.com







# 16 WEST IS NOW CRAFTERIA

MAKERS MARKET,

COFFEE SHOP,

RECORD STORE,

FOOD WINDOWS,

AND MORE

ALL INSIDE A
RESTORED 1951
CAFETERIA AT
16 W. CHURCH AVE.



P.O. Box 1041 Salem, VA 24153 (540) 389-9945 www.vbFRONT.com

#### Staff

Publisher / Creative Director Tom Field tfield@vbFRONT.com

Interim Editor

Gene Marrano

(540) 389-9945

Advertising

Dan Dowdy (540) 797-7943

ads@vbFRONT.com (540) 389-9945

Graphic Designer

Nicholas Vaassen

nvaassen@berryfield.com

Production

Berryfield, Inc. PO Box 1041 Salem, VA 24153 (540) 389-9945

## **Departmental Contacts**

Advertising Subscriptions News / Releases Admin / Ops

ads@vbFRONT.com info@vbFRONT.com news@vbFRONT.com info@vbFRONT.com

(540) 389-9945 vbFRONT.com morefront.blogspot.com

© Copyright 2019; Valley Business FRONT, LLC. All rights reserved. Reproduction or use of this publication in whole or in part without written permission is prohibited. Information within Valley Business FRONT is obtained from sources considered reliable, but cannot be guaranteed. Opinions expressed are not necessarily those of the ownership. Valley Business FRONT is primarily distributed to subscribers by mail, digitally and select locations throughout the Roanoke Valley, New River Valley, and western Virginia.







**Bruce Bryan** 







Lesa Hanlin







Michael Shelton

## **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



Dan Dowdy



Tom Field



Mike Leigh



Gene Marrano



Dan Smith



Nicholas Vaassen

Biographies and contact information on each contributor are provided on Page 44.

#### 2019 Members

Nancy Agee Carilion (Wellness)
Laura Bradford Claire V (Retail)
Nicholas C. Conte Carilion (Legal)
Warner Dalhouse Retired (Finance)
John Garland Garland Properties (Development)
Nancy Gray Hollins University (Education)
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.

Mookie
Betts, Jackie
Bradley Jr.
and Andrew
Benintendi
are just a few
of the Boston
standouts
who cut their
teeth in Salem

— Page 15

# facebook

Website: www.vbfront.com Facebook: vb front Twitter: @vbfront Blog: morefront.blogspot.com



# OUR SALEM

A Franchise of Fun and Funding

Interim General Manager Allen Lawrence has no sense of irony in his voice when he says, frankly, "Most people don't come for the baseball."

That's pretty easy to determine on a lovely spring night at the Salem Red Sox's comfortable, scenic baseball park where the crowd is mostly comprised of people guietly chatting, soaking in a lovely sunset, sipping beer and eating a hotdog. Many of them don't know—or care about—the score.

Baseball in Salem is about family and friends, fireworks after the game, contests on the field between innings, birthday announcements, an occasional home run, Star Wars, Harry Potter, Superheroes, Jurassic Park, Christmas in July and a large list of special promotions. Thursday is beer night, Friday is fireworks. On nine of those "Thirsty Thursdays" this season the Sox become the alter-ego "Beer Mongers," complete with different uniforms and a cap that was purchased by collectors in 20 states the first day it was released.

"We've been profitable for the last eight years," says Lawrence, who became the GM in mid-April after Ryan Shelton left to run a racetrack in Michigan. "A lot of teams have not. Ticket sales here create a domino effect. When people are in the stadium, they eat the food, see the advertising signs, buy products. Ticket sales is the driver. We can't control the weather, but we can control sales of tickets." Those cost \$12, \$10 and \$8, but you can save up to \$3 by buying in advance on line. Season tickets are \$500 and that drops to half price for 35 games and a quarter price for 18 games. Salem is scheduled for 70 home games.

## The Business of Salem Red Sox >

By most measures the minor league Salem Red Sox are an entertainment value. The bottom line tells a similar tale.

By Dan Smith



STORY

The Advanced-A Carolina League Salem Red Sox are owned by Fenway Sports Group (FSG), which was founded in 2001 as New England Sports Ventures by John W. Henry, Tom Werner, Les Otten, the New York Times and several other Red Sox investors. FSG owns the Boston Red Sox, Fenway Park, 80 percent of the New England Sports Network, 50 percent of Roush Fenway Racing (NASCAR), Fenway Sports Management, Liverpool Football Club, Anfield soccer stadium in Liverpool and the Salem Red Sox.

Its name was changed to FSG in 2011, four years after acquiring the former Salem Avalanche from a pair of Atlanta businessmen. Before that Kelvin Bowles (a one-time Boston Red Sox scout) was the long term owner. An affiliation with the Houston Astros ended in 2008 and in 2009 the Salem Red Sox were born.

Today, FSG has 19 owners, including Henry, listed as the principal owner with 40 percent of the stock. No other owner has more than 12 percent ownership.

In the past three seasons, Salem has finished with average attendance of 2,919, 3,311 and 3,084, good for sixth place twice (out of 10) in the Carolina League and fifth once (in an eight-team league). Winston-Salem

Ticket sales here create a domino effect... people eat the food, see the advertising signs, buy products. We can't control the weather, but we can control sales of tickets.

— Allen Lawrence

Salem Red Socks staff







and Frederick consistently finish at the top.

Last year, on May 18, the Red Sox set three franchise records in one night, one the attendance mark of 8,856 (that's 2,500 over capacity). The others were a smidge ignominious: they lost 18-1 to the Lynchburg Hillcats, setting records for largest margin of defeat and runs allowed.

Baseball's 15 minor leagues drew 40.5 million people last year, a slight decline, but still impressive. Salem finished 94th out of 160 teams in the U.S. The Triple A Charlotte Knights were No. 1 at 8,980 per game.

Red Sox affiliates include the Pawtucket (Rhode Island) Red Sox, Portland (Maine) Sea Dogs, Salem, Greenville (S.C.) Drive, Lowell (Mass) Spinners, and the Gulf Coast League Red Sox.

The Salem Red Sox bring in about \$4 million a year, says Lawrence. He's been in professional baseball for 18 years and with the Red Sox since January of 2002. The Roanoke native and North Cross School graduate has a business administration degree from Elon College and went straight to the baseball job market after graduation.

The baseball business in Salem is divided between Salem Professional Baseball (the team) and Diamond Fare (concessions). The former employs 12 people full Loyal season ticket holder fans love to dress for the occasion

The Salem Red Sox brings in about \$4 million a year



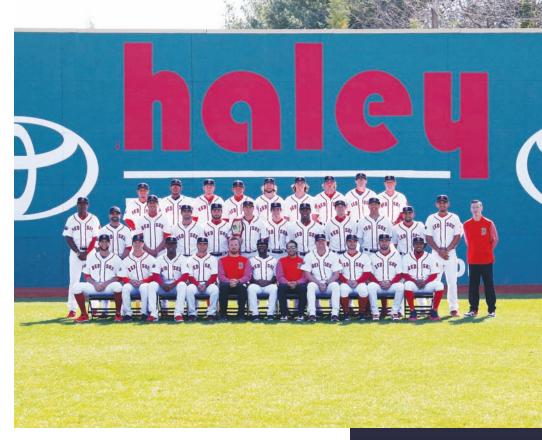
#### STORY C O V E R

time and six seasonally, the latter has one full time and three seasonally. Game day employment rises to 200 for the two entities.

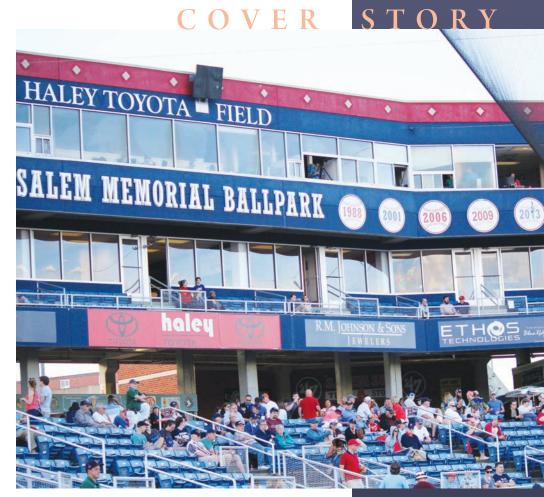
"We hire a lot of kids, retired people and teachers working the games," says Lawrence. "That's how I started. I did a little bit of everything here in high school: usher, Kid Zone, hawker, picking up trash. I didn't realize it at the time, but I'm thankful now that I worked so many different aspects of the operation."

Team personnel are paid by the Boston Red Sox, which owns their contracts. Salem's status as a Class A team is just about the middle of the hierarchy of minor league baseball and players earn \$1,500 to \$2,000 a month. That's not a lot of money for a season from April to September, but "the money is with the signing bonus," says Lawrence. Some of the better players clean up (Yoan Moncada, who is a major leaguer now with the White Sox and was a bonus baby from Cuba when he signed with Boston to play in Salem, had a bonus of \$31.5 million). Most don't make the majors and don't get rich. However over the past few seasons Mookie Betts, Jackie Bradley Jr. and Andrew Benintendi are just a few of the Boston standouts who cut their teeth in Salem.

Salem Red Sox team







The roster has 25 active players, about half of them pitchers, a pitching coach, manager, hitting coach and a third coach who teaches various skills. The Sox also employ a trainer and intern, strength coach and a video intern. Salem Professional Baseball hires a club house manager, who "is essentially the players' parent for the season," says Lawrence. "He does laundry, feeds the players, cares for the team in general."

The players most often stay in houses or apartments, but a few stay with Salem families. They all pay rent. The club pays road expenses for the players, including the bus ride and hotels and it provides bats, balls, catcher's gear, jackets, uniforms (about \$120 each for six uniforms per player). "We have to buy about 40 of each uniform" because of variables, including players moving on, becoming disabled and the like, says Lawrence, "and we don't always know which exact sizes we need." Players provide their gloves, sunglasses and shoes.

The City of Salem owns 24-year-old Haley Toyota Field at Salem Memorial Ballpark (which has had various names over the years, depending on the sponsor, who pays quite a chunk of change for that designation). Haley Toyota Field has 6,300 seats. Salem Baseball has a 10-year lease and is charged with some upkeep of the facility. The team has its

Organizations of all sorts reserve suites at the stadium



## COVER STORY

own groundskeeper and a facilities manager. Concession upkeep is the team's responsibility ("except for the big refrigerators," says Lawrence).

The revenue stream depends on tickets heavily: 30 percent of income. Sponsorships make up 28 percent and food and beverage account for between 35 and 40 percent. Merchandising hats, jerseys, bats, helmets and nick-nacks from the team store accounts for a small amount of the total.

Beer, says Lawrence, is the No. 1 food item, but there is more food sold than beer.

**Batter up: Red Sox** player wear home game Thursday Night "Beer Monger" uniforms











The park has 10 suites that rent for \$1,200 to \$1,500 a year each and eight of them are rented this year (the remaining two rent for \$500 nightly and are often sold). Most suites are rented by companies, but one is rented by a couple, says Lawrence, "and the husband doesn't like baseball. Most of the time, the couple is alone in the suite." The suites are often used by companies to entertain customers. They come with food service.

"We have a lot of real fans," says Lawrence, "but we have a decent number of season ticket holders who don't even like baseball. They don't come for the baseball and the team's performance doesn't necessarily affect attendance. The weather has more of an impact, except maybe at the end of the year if the team is contending.

The stadium is frequently rented out for other uses (movies, college baseball and the like) and that creates a nice, if small, profit center.

The economic impact on the area? "I wish I knew that," says Lawrence. "But I think it's fairly significant. With our 70 home games, we have about 55 nights a year where visiting teams will need 23 rooms—about 1,100 a year—and they will need to eat. The owners of Mac 'n' Bob's and Buffalo Wild Wings tell us that their business is significantly up when the [visiting] team is in town."

Keeping all this going is more than a full-time job during the season, says Lawrence. "We work 15 hours a day when the team is in town," he says. "When it's on the road, we work 'half a days,' which are 8:30-5, except Sundays when games are in the afternoon." But employees get time off for Christmas and Thanksqiving the way they would if they were in school. Offseason "is back to 'half days," says Lawrence.

It's a great job for those who love the game, even if the fans don't necessarily.

Boston Red Sox 2018 **World Series ring and** trophy "toured" in May

The revenue stream depends on tickets heavily: 30 percent of income; sponsorships make up 28 percent; and food and beverage account for between 35 and 40 percent.



## **Professional** Development

By Lesa Hanlin

**Executive Summary:** When engaging your team to generate or flush out a new idea, consider these tangible applications.

## Beyond brainstorming >

Many a good idea has been born in a brainstorming session. Where would we be without flipcharts and markers? Keeping up with today's fast changing world, however, may require

Enter ideation.

It's a technique that involves both the right and left sides of the brain to prevent circular thinking. It embraces accountability and consensus building which are both good for team health. Here are the steps you can take to introduce ideation at work.

- 1. Ideation is about opening up to new ideas so consider carefully who to include in the ideation group. Intentionally invite unexpected people such as a customer, teenager, or someone from an unrelated department.
- 2. Meet in a different location such as a park or museum, or trade with another company for a meeting space. Be clear on your objective and deliverables. Do you want to generate three new ideas? One? Exactly what are you trying to do or solve?
- 3. Warm up to engage both sides of the brain. Juggle or write your name with your non-dominant hand. If you have more time, take turns narrating a story based on a random object (ball of yarn, calculator or whatever you have around that would be interesting).
- 4. Introduce new stimuli. Depending on the problem you are tackling you could bring in magazines, menus, artwork, a game or puzzle, different foods, lists of current trends in your industry, or sample web pages.
- 5. Small groups of 3 4 people are formed and asked to first create then filter ideas that will make the cut to be presented as their best idea for consideration by the entire group
- 6. Vote with your feet. The final ideas are posted around the room and ideation participants physically move to the idea that they feel will best solve the problem.
- 7. Finish strong. Debrief. Come up with clear direction to take forward steps with that idea and assign deliverables.

Breathe fresh life into your flipchart by going beyond brainstorming. You'll be surprised by how energized your team can be by implementing ideation.

## PERSPECTIVES

## Medicare issues affect you too >

Few understand how Medicare works. What most agree on, though, is it's not sustainable in its current state. The insolvency year is now set for 2026 on Part A. Social Security isn't far behind with 2035 the projected doom date. That's a concern for Western Virginia's aging population. It also should be for everyone currently paying taxes.

Retirees are automatically enrolled in Medicare at age 65. This is tax payer subsidized healthcare coverage. Part A funds are deducted from paychecks, or paid to the IRS as self-employment tax.

#### What's with these Medicare Parts?

Medicare is divided into segments. Part A covers mostly professional services. This includes inpatient hospital care, skilled nursing facility care, hospice and home health care.

Part B deals more with ancillary issues. Items such as clinical research, ambulance services, durable medical equipment, and a limited number of outpatient prescription drugs are under this section. It also covers mental health as well as inpatient, outpatient and partial hospitalization services. Need a second opinion before surgery? Medicare Part B pays for this.

Part D is for prescription costs.

What happened to Part C? Well, that's administered by private insurance companies. It covers Part A and Part B and often offers extra benefits.

The government sponsored Medicare program doesn't cover everything. Retirees pay out-of-pocket for additional Medicare Supplement Insurance to protect against unexpected costs. Plans are administered by independent companies. The most popular options are Part F, Part G and Part N.

You can choose whatever insurance company you like to work with. Federal mandates dictate what's covered, so that's the same for all.

#### The future

Insolvency doesn't mean there will be no funds come 2026. There won't be any left in the trust fund, though. That's for Hospital Insurance (Part A). Someone's going to have to pay the difference in taxes and/or premiums. More money is being drawn out of Medicare than what's coming in from the current work force. This is expected to continue. It's likely there will be some shuffling of funds from elsewhere, as is the current case with Part B and Part D. That's more debt for everyone. It's not a solution.

If you're approaching your golden years – and who isn't – it's probably wise to start setting more money aside for medical costs in retirement.



# **Financial Figures**

By Michael Shelton

**Executive Summary:** Here's a primer on Medicare



Charlie Overstreet and Sherry Quinley show off their website at one of Charlie's hardware stores.

## A new option for expensive obits >

#### **Executive Summary:**

An angry hardware man and a marketing-savvy professional are providing an inexpensive option to those break-the-bank obituaries.

#### By Dan Smith

"Charlie had just lost a good friend and didn't go to the funeral because he didn't know about it," says Sherry Quinley. "There was no obituary in The Roanoke Times newspaper because of the cost. He was furious."

And, so Charlie Overstreet, owner of Northwest Hardware, and Quinley, a professional marketer and advertising representative, came up with a plan.

"While we were discussing what to do, Sherry went online and bought the domain name—roanokeobituaries.com—and we went from there," says Overstreet.

Since January, they have signed about 30 funeral homes to use their website service and are looking to re-orient people seeking to read current obituaries or those wanting to place obits in a much less expensive format. "We charge \$65 for a permanent placement with as many as three photos," says Overstreet, "which is about 10 percent of what the daily paper charges for one day." There is no word limit. "You can write as much as you want," says the brochure. The internet posts are never taken down, says Quinley.

Overstreet has bought domains for most of the localities surrounding the Roanoke Valley, including the New River Valley and the Lynchburg area. "We look at it as a news site," says Overstreet. "Obituaries should not be so expensive you can't afford them. They are news."

# SERVICE

The site is far from labor intensive. The funeral homes write the obits and roanokeobituaries.com simply places them. It is easy to print obituaries from the site, says Overstreet and keepsake obits are especially important to many people.

Quinley, a former ad sales representative for the newspaper, points out that the local daily has lost significant circulation and "has done the opposite with regard to price of obituaries." In years past, the Sunday circulation of The Times was reported at 120,000 and the paper had the best market penetration of any midsized daily in the country. That circulation has sunk by well over 60 percent in recent years (in 2013, according to Wikipedia, the daily circulation was 60,000 and it has been shrinking since) – wile the Roanoke Valley's population has remained relatively static -

according to newspaper professionals.

The business is growing slowly and steadily and in July, says Quinley, "we are coming out with our app, making it even more convenient."

"That's when we expect to become more popular," says Overstreet. "The cell phone is more used, I think, than the computer."

Not all the funeral homes are on board yet, says Quinley, "but I think they will be eventually. Actually, I am really pleased with funeral home participation to this point. Most are in. There are some people who refuse to pay the newspaper price and are using us. That's especially true in Blacksburg where the paper is weak [circulation-wise].

"This is a useful service and it is so reasonably priced that it will grow."



Lyndell Bryant KNEE REPLACEMENT

# from bum knee to BLAZING TRAILS!

"After knee replacement surgery I thought my hiking days might be over. Thanks to LifeWorks Rehab, I was able to return home in only 20 days, and at 84 I'm out on the trails walking two miles a day."



3433 Springtree Dr NE | Roanoke, VA 24012

(540) 339-3489

www.SpringtreeHealthRehab.com





## Shark **Patrol**

By Keith Finch

**Executive Summary:** You can't just change your mind and cancel a real estate purchase agreement; if you try, you might be forced to go through with the deal anyway.

## Performance anxiety >

The couple sat across from me in our conference room. "We need you to write a letter cancelling our house purchase agreement," said the husband. He put a thick document down on the table.

I looked at the document. "OK, could you please explain that a little more?" I said.

The wife took over the conversation from that point. "We're moving to the area, and yesterday we went to tour houses with a real estate agent," she said. "We liked the first house so much that we signed a contract to buy it. But today we changed our mind, so we need to cancel it."

I thumbed through the contract. "This seems to be fully-executed," I said. "It looks like both of you signed it, and here it looks like the seller signed it too."

"Yes, we know," she said. "But we need to cancel. Don't we have, like, three days to change our mind and cancel the agreement?"

"No, I'm afraid not," I said. "Not this kind of agreement."

"But we already canceled an agreement once, a while back," she said. "Someone tried to sell us a time-share property, and we signed the contract, but then we cancelled three days later."

"Yes, there are laws that allow you to cancel some kinds of contracts," I said, "especially when some sort of highpressure sales effort is involved. But according to this contract, the seller isn't some sort of sales company, right? I mean, the person who signed this looks like just an ordinary guy, is that correct?"

"Yes, that's so," she said. "He just wants to sell his house and move to Florida to be near his grandchildren."

"Well then, I'm afraid the contract is binding," I said. "A real estate purchase agreement is a serious thing. You can't just change your mind about it the next day. The moment you sign it, it becomes an enforceable obligation."

"We were afraid of that," she said. "You see, we already called the seller this morning, and he said that he doesn't want to let us cancel. We even offered to let him keep our deposit, but he said no. He said that he's going to require us to give him specific, specific . . . specific something."

"Specific performance?" I said.

## PERSPECTIVES

"Yes, specific performance," she said. "That's what he wants. Can you explain that? What is that?"

"That's a special kind of remedy that a buyer or a seller can get in a case involving real estate," I said. "Specific performance is based on the idea that since each piece of real estate is unique, when someone breaches an agreement to buy or sell real estate, it's not enough to require that person to pay money damages. Instead, the other person can require the breaching person to actually perform the agreement."

"Perform the agreement?" she said. "Like, actually buy the house?"

"Yes," I said. "If the seller goes to the court and asks for specific performance, then he can force you to buy the house."

"Even if we don't want it any more?" she said.

"Right, even if you don't want it any more," I said.

"But isn't there any way we can get out of the agreement?" said the husband. "Just look at this section of the contract, for example. It says here that we have the right to have the house inspected, and to cancel the agreement if we don't like what we find. Couldn't we just decide that we don't like whatever the inspector says about the house?"

"That might work sometimes," I said, "but if the seller is really determined to sell, then it probably won't. You can't just reject a house for no reason. Also, suppose that your inspector comes back with a list of problems with the house, and the seller then just fixes all those problems? Then you'll have no choice but to go through with the purchase."

In the end that's exactly what happened. The couple hired a real estate inspector who found a few problems with the house, which the seller promptly fixed, and then the seller demanded that the couple proceed to close the purchase. After a few days of fevered negotiations, the seller finally agreed to accept a large cash payment in exchange for dropping his demand for specific performance. A few weeks later, after a long search, the couple put a contract on another house in the area. But you'd better believe that this time they thought long and hard about it before signing their names to the contract.

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 before signing a real estate purchase agreement, deciding whether an agreement is enforceable, trying to get out of an agreement, etc.

There are laws that allow you to cancel some kinds of contracts, especially when some sort of high-pressure sales effort is involved.

If the seller goes to the court and asks for specific performance, then he can force you to buy the house.



**Cindy Petersen** 

## Taubman director calls it institutional innovation >

#### **Executive Summary:**

The Taubman Museum's executive director believes that art, education and business are all interwoven—no museum is an island.

By Gene Marrano

Cindy Petersen was appointed executive director of the Taubman Museum of Art in January 2018 but had been at the downtown Roanoke cultural landmark since 2011 as deputy director of education and visitor engagement. That was right up her alley she has a Master's in Education from Harvard. Petersen also earned a Bachelor's degree in Business Administration at Nebraska. Both pieces of sheepskin now come in handy.

Petersen envisions the Taubman as being in the mix, interwoven with the Roanoke area business world and a major player

when it comes to art education. She also says much of the past year-plus has involved instilling "institutional innovation," a term you might hear in any number of business sectors. That approach is also about museum sustainability - something many didn't see the Taubman having early on – and streamlining to stay lean and mean. "Compassionate problem solving," Petersen calls it.

By this fall a remodeled third floor room will help accommodate the growing demand for adult art classes says Petersen, who in her spare time performs annually with her three children and husband in Southwest Virginia Ballet's The Nutcracker. SWVB has performed in the Taubman atrium, as have other artists, part of the collaborative approach she likes to take.

As for connecting with the business community Petersen says look no further than inside the museum, where Morning Brew Coffee and Steger Creek fine gifts are tenants and "doing well," after a year. Petersen has also gotten involved with the Roanoke Regional Partnership's Experience Leadership program, welcoming young professionals to the Taubman for a creative leadership workshop and luncheon.

Over 250 people from various organizations and industries have now come through the museum for some type of leadership training. Art is the vehicle to "take them out of their comfort zone," notes Petersen, compelling them to look from a different perspective at their own business environment. "[We] use the galleries as a classroom." Virginia Tech Carilion medical school students have also been introduced to the Taubman as a way to build observational skills and empathy for future patients they will encounter.

Those perfect pairs; a

and fries, milk and cookies.... chocolate and peanut butter.

At B2C, we pair dynamic advertising campaigns with the ideal audience.

is just one of the many things we can do to help get your marketing

to a great start.



Marketing and Advertising Solutions

b2cEnterprises.com

The museum will formally become involved next year with the Mini Medical School that VTCSOM puts on for the public, with "The Art of Observation," as the theme. Before those children taking art classes at the Taubman or in their schools will create colorful ceiling tiles that Carilion Roanoke Memorial Hospital will use to liven up lobby spaces and patient rooms. "That feeds into our strategic plan," says Petersen, "[an example of] institutional innovation. Combining art with healthcare." Another recently concluded pilot program with Friendship that brought art instruction to an older and rehabilitating population in their own environment will be ramped up next year.

Petersen says she believes in a one team, "visitor-centered approach" that blends educational perspectives with art exhibitions and artist lectures: "things are happening at the museum as a community convener." Drawing in a different audience with nontraditional programs like the recent Drive! vintage car exhibition is "part of the equation for a wider reach." 60 percent of those who came for the ticketed Drive! were from outside the region says Petersen.

She's also working with colleges and universities in the area, creating packages and programs to draw students and faculty to the Taubman. "The door is open [for] deeper partnerships." Speaking of higher education, Petersen is embarking on an annual "share" with local university galleries in the Roanoke and New River Valleys, to talk about joint exhibition efforts like a Dorothy Gillespie 100th birthday celebration next year. "I feel the museum plays a large part ... with that collaborative spirit." The Taubman insists Petersen "is not adjacent [to the rest of Roanoke]. It is interwoven within the community - using the museum as the hub, as the gem that it is. We're ready to fly."











## A respite for caregivers, too >

#### **Executive Summary:**

The Feinour Adult Medical Day Care Center at Friendship offers adult care for Roanoke and surrounding area.

By Obinna Morton

David was diagnosed with autism at six-years old. His parents took care of him, faithfully, enrolling him in a school for autistic kids, and structuring his days to stay attuned to his unique needs. At 18, however, just like a lot of high school students who graduate following their senior year, his parents wondered, 'What next?'

Adult day care, they decided, would be one of their options. It would allow David the sense of autonomy but with reassuring

## THE SMALL BUSINESS PLAN

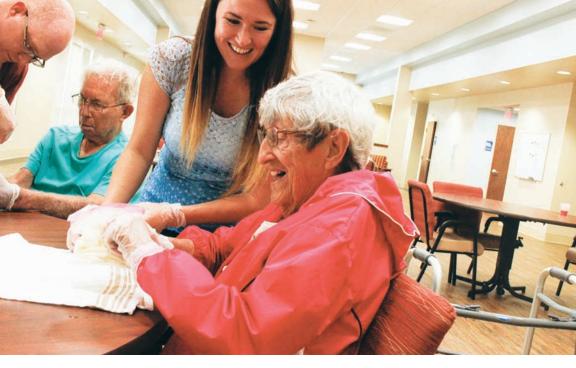
Dependable Legal Counsel for Your Small Business

No "billable hours." Just a simple flat rate.

Perhaps it's happened to you — a small business owner calls a lawyer to ask a simple question, then unexpectedly receives a huge bill a few weeks later. After an experience like that, it's hard to pick up the phone the next time you have a legal question.

We want you to come to us with your problems and questions as soon as they arise, rather than allowing a problem to fester and grow into a legal disaster. That's why we've developed The Small Business Plan. So you can feel free to call us any time, and ask any question you want about your small business, without fear of excessive and unexpected legal bills.





care from an attending staff. An adult day care facility would also give David's parents some breathing room from the emotionally and physically taxing job of full-time caregiving.

For Roanoke area parents and loved ones, adult day care is an option that can help alleviate the demands of caregiving full-time.

The residential and care-giving facility at Friendship offers a place to provide this respite through its Feinour Center - Adult Medical Day Care on Hershberger Road. It provides health and wellness services to anyone over 18 years-old who can socialize with a group and transfer themselves from one area to another.

"They have to be able to move themselves to seating patterns or places, though we're certainly able to provide assistance," says Erin Layell, director of the Center.

The Feinour Center - Adult Medical Day Care

is part of the larger Friendship facility, which is the largest continuing care retirement community in Virginia, adds Layell.

The facility has assisted and independent living with more than 300 apartments. Friendship also has home care and wellness services, and companion care. Amenities include housekeeping/laundry services and transportation. The Feinour Center - Adult Medical Day Care provides adjustable care—whether one or five days of the week—depending on each family's needs.

"The facility is for families who have a loved one still living at home either with a spouse, caregiver, or family member. Or for someone who needs additional support with taking the next step to a nursing home. Our adult day care center gives part-time care before a person needs full-time assistance," says Layell.

Enrolling a loved one in The Feinour Center - Adult Medical Day Care also gives caregivers



the opportunity to focus on their own personal needs for a while. They can go to a doctor's appointment, to the gym or do other things for themselves, adds Layell.

The center offers various services for the mind, body and spirit, from music and group outings to faith-based programming and exercise. Members recently visited a duck pond in Salem for a picnic lunch and watched a Salem Red Sox baseball game.

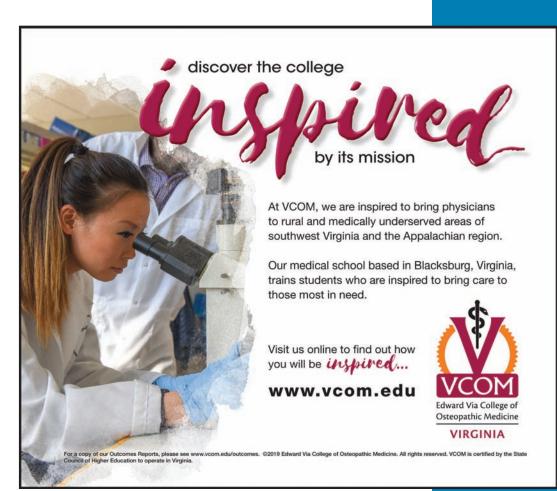
The staff—which includes nurses and nurse assistants, a director and recreation therapist—assists with medication management, health assessments each month, dementia care, post-hospitalization recovery and therapy (physical, occupational and speech).

Benefits of The Feinour Center include socializing and movement. "Coming to the center really keeps [members] from being

isolated in the home alone in front of a television or really not doing anything," says Erin Layell. "While they're at the day center, they can do activities. They socialize and have conversations. They spend time with others and even make friends."

Members of the Adult Medical Day Care Center come from all over the greater Roanoke Valley and currently from as far away as Buchanan. "We're still growing and accepting participants, just being over a year old," she says.

The Feinour Center - Adult Medical Day Care relies on volunteers as well, working with Goodwill Industries of the Valleys and with other volunteers from the Roanoke community and Friendship facilities. "We want to keep our members engaged and offer different activities," notes Layell. The Center is open Monday through Friday from 7:30 am to 5:30 pm.







Tell Your Story, Announce Your News, Read Online and Share, Distribute to Customers, Advertise, Recognize Employees, Send Comments, Follow on Facebook, Sign Up for eBlast, Learn, Refer a Story or Source, Sponsor FRONT Events, Engage, Meet FRONTstaff, Enjoy

# There are so many ways to be in FRONT

**Call or email us for more information** 

ads@vbfRONT.com | 540-389-9945 | vbfRONT.com



## Business **Operations**

By Mike Leigh

**Executive Summary:** Risk evaluation is integral to your operational strategies.

## Are you a risk taker? >

Many businesses look to China or other "low cost" countries to source their materials and services. Usually the reasons are to reduce cost and stay competitive. But few of those same businesses thoroughly evaluate the risk. Similarly, organizations take risk when there is too much reliance on a key staff member, or system, or piece of equipment. These risks need to be evaluated in an organization's strategic decisions.

If you've ever played Texas hold-em poker, you might be familiar with the concept of "pot odds" when deciding when to fold or call and see the next card. It's possible to have a hand with a 50% chance of winning that should be folded while a different hand with a 10% chance of winning should call. Why? Because in each case, the size of the pot determines if the risk is worth taking.

There are often greater immediate costs from domestic sourcing, cross-training staff, or installing backup systems. However, some "higher cost" strategies might be a better bet when evaluated against additional risk. Consider these common risks:

- Political Tariffs, wars, etc.
- Currency Fluctuating currency markets compared to the dollar.
- Transportation More risk of lost product and less reliable delivery dates.
- Inventory Ties up capital, and a shifting market could make your inventory obsolete.
- Loss of a key staff member medical issues, accidents, better job offer.
- Breakdowns loss of key computer systems, machinery, etc.

Evaluating the odds and financial impact of these risks is often not easy, and some can be mitigated by pre-planned countermeasures (stronger balance sheet, backup suppliers, insurance). But unless you are willing to blindly bet on the long-term survival of your company, these risks can't be ignored. Going all-in is exciting, but it's also the quickest way to lose your seat at the table.

Send your questions or comments to Mike@OpXSolutionsllc.com

Organizations take risk when there is too much reliance on a key staff member, or system, or piece of equipment

# PERSPECTI

# The picture you take is often critical >

### Pictures2Enjoy

Galaxy's, iPhones, Google Pixels, and the sort produce so many great memories. After all, without them, how would a person ever have invented the selfie stick? The contraptions help capture memories, friends, funny faces, kiddos, siblings, and funny signs and advertising. They're good for that for sure.

Occasionally things work just right and you accidentally – or even sort of on purpose – get that perfect photo. Just a touch here or a shift there can make you look like you know what you're doing. Suddenly, you're Brett Winter Lemon or Molly Doyle and you want the world to know it.

Maybe that's why Instagram and other visually-driven sites have gotten so popular.

Over the past few years we've gone from assisting companies with their websites to actually building them ourselves. We've done design work for a good bit of them. While there are times you have to insert a stock photo here or there, we don't take the decision lightly. It's important to think carefully before finalizing your photographic selections.

### Photography4Branding

It's near impossible to build a great website without quality images. Words don't usually cut it when placed plainly with nothing to draw in the eye of the visitor. The same goes with an interrupting image in a corporate piece or in your sales materials.

There are a lot of places you can take a shortcut. For years we've encouraged our clients not to cut corners when it comes to top notch photography. It completely transformed the Rockfish Food and Wine brand we rebuilt this year. (You may also remember a few months back when I wrote about bad photography impacting my buying decision at a fast food joint along the highway.)

Whether it's a one dollar hamburger or a twelve dollar hamburger, good imagery is paramount to good advertising AND good marketing. And it's not just with food. So go ahead and enjoy your camera phones and happen upon that perfect shot – just don't let it be a substitute for the real thing when it comes to your company's branding.



# A Little Insight

By Bruce C. Bryan

**Executive Summary:** Put some real thought into the image captured digitally for a website or other online platform. *Is it doing your* business justice?



# Bye, Bye Birdie >

### **Executive Summary:**

Meridian Bird Removal offers a specific solution using old and new school methods.

By Jennifer Poff Cooper

Two childhood friends bond over a love for the outdoors and, with a little ingenuity, boom, a thriving business is born.

The seed for Meridian Bird Removal was planted long before the company's 2010 opening. Founders David Brugh and Brian Burke were once just "kids catching animals in the backyard," said Jeff Kuhland, Vice







President. The local pair reconnected after college over fishing, hunting, and trapping. While helping a farmer trap a coyote, Burke suddenly told Brugh they should do that for a living. He registered the business the next day.

Meridian started as a nuisance wildlife removal business for homeowners. Then a friend of Burke's with a major, nationwide retailer asked for help with a bird problem. Over time Meridian learned that birds as pests in indoor environments was a big issue.

The company found a niche with its wellresearched patented live capture system. Technicians first scout out where the bird is, then position the capture gear. The gear is



old bird removal technology adapted for indoor use — "a brand new way that had never been done before," said Kuhland. The company uses mist netting, standard for capturing birds, but reengineers it. The bird flies into a pocket, which safely decelerates the bird and holds it in place. Technicians are onsite to immediately relocate the winged intruder.

Meridian's deployment system places capture nets in client facilities ranging from 20,000 square feet to two million square feet, typically with 10 foot to 50 foot ceilings. The company can handle nuisance birds as well as federally protected species, and has removed from one to 50 birds from a site. The company customizes its approach to each store and bird.

Capturing birds safely, quickly and predictably is Meridian's primary objective. In addition, Meridian conducts a full facility inspection on each space. Solving root causes – such as holes in walls or open doors – leads to best practices which will decrease bird problems over time, said Kuhland.

Headquartered in Christiansburg, Meridian has remote workers in over 30 states and Puerto Rico. As President, Brugh is "leading the company forward," said Kuhland. Burke is the key account manager, dealing with Meridian's most important customers.

Kuhland mentioned two challenges. First, "people don't believe we can do what we do." Old bird removal methods are often inappropriate or ineffective, but folks are still not convinced Meridian's method is a good solution. Thus the company's guarantee that it will solve the problem or the client does not have to pay.

One warehouse had tried five other companies, and Meridian solved its bird problem in two days.



One warehouse had tried five other companies, and Meridian solved its bird problem in two days

The second hurdle is getting people to separate bird removal from other pest control. "It is very different," said Kuhland. Management looks for specific traits that allow technicians to be good at their jobs. Critical thinking and problem solving are important.

Meridian keeps clients' names under wraps because of the public relations and regulatory nightmares that could result from a bird being inside a commercial facility. Food safety is the number one issue.

The food safety industry is "a relatively small world," said Kuhland, so word of mouth and reaching out directly to potential clients have been effective marketing tools. Building Meridian's reputation, network, and relationships are key to the company's success.

Future plans are kept quiet. "Whenever a company fills a niche people notice," said Kuhland, "and start to copycat." In the near term, Meridian's general business plan is to grow nationwide by continuing to diversify its customer base.

Meridian is "always looking to improve the service model," said Kuhland. The principals read and learn from others. This exemplifies the company's core value of being "humbly confident" – meaning the company is never done improving and is always getting better.

"No one is doing a service like us and providing the same value," declares Kuhland.





Learn more & join: www.rbtc.tech

# FRONT NETWORK



Christine Smith, CDFA\* Financial Advisor Franchise Owner

Franciss Owner
Smith & Associates
A financial advisory practice of
Ameriprise Financial Services, Inc.
2758 Electric Rd, Ste D
Roanoke, VA 24018
540.777.6764
Christine.a.smith@ampf.com
ameripriseadvisors.com/christine.a.smith
CA insurance 0R7690699

Ameriprise

Ameriprise Financial Services, Inc. Member FINRA and SIPC.



TOM FIELD PRESIDENT

PO BOX 1041 SALEM VA 24153 540 389 9945 540 798 9945 (M)

TFIELD@BERRYFIELD.COM BERRYFIELD.COM



New and Like-New Books 112 Market Street SE Roanoke, VA 24011 Downtown Roanoke

540-206-2505

www.booknofurther.com



Innovation Lab, Coworking Space, & Event Venue



1327 Grandin Rd SW Roanoke, VA 24015 (540) 397-4377 info@grandincolab.com

GRANDINCOLAB.COM



### **Electrical Excellence**

~ Since 1946 ~

www.davishelliot.com (800) 755-6702

Davis H. Elliot Company, Inc. Full Service Electrical Contractor



610 N Main St. Suite 196 . . . Blacksburg, VA 24060. . . . 540 2506707

all the help you need to write your story or publish your book



### Dan Dowdy

phone: 540.797.7943 email: proofingprof@gmail.com www.proofingprof.com

# **Put your Business Card** in the FRONT for only \$149!

Email ads@vbFRONT.com or call 540-389-9945



# On Tap from the Pub

By Tom Field

**Executive Summary:** Kind of feels like it's uglier out there in American society, doesn't it?

# Positive, negative forces >

"There was a time when we believed we were told the truth about things and that the government looked out for us."

Really? That has to be one of the most absurd observations on the face of the planet, right? It's what Melvin Matthews says in his book, Loss of Innocence, reviewed by Gene Marrano (see Paged 46–47). Is the sentiment true; or are we romanticizing our memories from yesteryear? Maybe there is just more information these days, so a lot of it is bad purely due to overload.

Because... haven't we always mistrusted the media and the government?

Well... if you have a chat with old timers (I know a few); many will admit to far more skepticism today than they had in "the good old days." Walter Cronkite and Paul Harvey were accepted as fully trustworthy—not to be challenged or of any need to double-check. Women gladly thrusted their babies to politicians' lips for kissing and kids were encouraged to approach police officers. American flags were proudly displayed and patriotism was revered, never held suspect.

Cue the fife and drum.

All that stuff is silliness, now. If we weren't gullible then, we would be today if we embraced those beliefs. We're smarter, now. We're wise to the game. We are realists. We know how the world works.

After all, we experienced Vietnam. Watergate. Kennedy's assassination. 9/11. Trump.

The truth is, life was no purer before all of these things. Generations before us experienced The Trail of Tears. Civil War. The Great Depression. Pearl Harbor.

If there's a difference between how we perceive our world today versus yesteryear, it might just as much be a matter of sanitation. A lot of times, out of pure politeness and civility, we hid a lot of things. Brushed it under the table. Kept it in the closet. Our heroes faults weren't exposed (on purpose) and our news reels were accompanied by upbeat music.

There are times when you and I probably prefer it this way. Can't we just "unfollow" all the negativity? Can't we all get along?

Maybe Jack Nicholson's character was point on in A Few Good Men... we [really] can't handle the truth.

So that's it? Two options? Pollyanna or Nietzsche. Epicurus or George Carlin.

Or how about we just sing along with Johnny Mercer from 1944. We'll "Ac-Cent-Tchu-Ate the Positive" even as we recognize there is plenty of negative. We could even be positive as we eliminate (fight, protest, vote against) the negative.

A silly old-timer idea that may be worth reviving.



# Running on empty (hardly) >

When I lived in Boulder County Colorado more than three decades ago we actually voted for a referendum that bumped up the sales tax to help pay for greenways and open space preservation (i.e. when local ranchers/ farmers were ready to give up the ghost) and while if anything like that ever passed here it might be an early sign of the Apocalypse, it is encouraging to see how far our local greenway system has come since its origin as the byproduct of "bench cutting" along parts of the Roanoke River to help minimize flooding.

We haven't had anything along the lines of 1985 since, although when it does jump the banks the Roanoke River greenway does get squishy and the low water bridge at Smith Park inevitably shuts down. When are they going to remedy that? Part of the reasoning for continuing to allow one way vehicle traffic on the greenway from the Wasena area to River's Edge as I recall was to shave time off emergency vehicle travel time when heading to Carilion Roanoke Memorial – so can't we find VDOT/Fed funding for a higher bridge?

Anyway here's what the growing greenway system has meant to Roanoke: thousands more people out running, walking or biking. (But please say "on your left" more often bikers!) Almost weekly 5k and 1oK races (see me in photo with my second place age group medal) that has allowed weekend warriors that never competed in school – or those reliving glory days – to compete, often while raising money for worthy causes like the Keystone Community Center I ran in this race for.

Local craft breweries now welcome weekly pub runs, which food trucks also cash in on. There are more customers for Fleet Feet Sports and Runabout Sports (more on that in a future issue) and of course greenways are one more tool to help lure those coveted Young Professionals to town. Here's hoping right of way issues regarding Walker Foundry in the Norwich area and with property owners near Salem and Explore Park get ironed out so we can finish the Roanoke River Greenway. See you out there somewhere soon.

Greenways are one more tool to help lure those coveted Young Professionals to town



Gene Marrano

# There's something happening here

By Gene Marrano

**Executive Summary:** This month, we introduce a new column penned by our interim editor.

# CONTRIBUTORS

### **Jennifer Poff Cooper**

is a graduate of the R.B. Pamplin College of Business at Virginia Tech with a Master of Arts in Liberal Studies from Hollins University. She is a native of Christiansburg, where she lives and writes in her family's home place. [cooperjp91@gmail.com]

### Bruce C. Bryan

is proprietor of the award-winning advertising and marketing agency, B2C Enterprises, located in downtown Roanoke. [ bruce@ bzcenterprises.com ]

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]

Keith Finch is an attorney with Creekmore Law Firm in Blacksburg [keith@creekmore law.com]

**Lesa Hanlin**, Ed.D. is the executive director of Roanoke Regional Initiatives and works for Outreach & International Affairs at Virginia Tech. [lesa@vt.edu]

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@OpXSolutions LLC.com]

### **Gene Marrano** is

FRONT interim editor and an award-winning anchor and reporter for WFIR Newstalk radio. He recently won best feature award from the Virginia Association of Broadcasters for his Dopesick interview with Beth Mach.
[gmarrano@cox.net]

### **Obinna Morton** is

a copywriter, content writer and journalist.
As Owner of Turns of Phrase LLC, she works with businesses and individuals to tell their stories through content.
She graduated from Howard University with a B.A.in French, magna cum laude. [binna@turnsofphrase.com]

### **Michael Shelton**

specializes in working with Roanoke and Lynchburg area residents age 55+ who want to ensure they won't run out of money before they die. He currently holds his Series 6, 63 & 65 licenses and received the prestigious Chartered Financial Retirement Counselor designation. He's an Iraqi Freedom War Veteran. As owner of both 360 Tax Solutions and 360 Financial

Solutions, he takes client satisfaction seriously and makes himself available to every client and prospect of his firms. Tune into Fox radio for his weekly Small Business Figures show.
[ michael@discover360 Financial.com ]

Dan Smith is the former and inaugural editor of FRONT magazine and an award-winning veteran journalist, now freelancing. [pampadansmith@qmail.com]

### Nicholas Vaassen

is a graphic designer with 17 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]

Art is the vehicle to 'take them out of their comfort zone' — Page 29

Someone's going to have to pay the difference - Page 23

### Oh, those first jobs

We got a lot of response to our June FRONTcover story on "My First Job." Here are a few of them, from letters to social media posts (very much abbreviated):

Great read. I have many similar experiences growing up in Salem. A paper route, Salem Farm Supply, Powell Pharmacy and Brown Hardware. I don't think OSHA would allow young teenagers of today to do many of the jobs described here. -BK

First job: age 16. Door to door salesman for Watkins Products. Vanilla extract... spices... cleaning products. Worked on commission. Had doors slammed in my face on occasion, though most were polite. Learned to deal with large dogs and women in lingerie. Don't ask... -RJ

My first job in Wytheville was working at the novelty shop and restaurant on top of Big Walker Mountain! -GB

I was in 11th grade work study business program. The school placed me in a men's clothing store next to a strip club where I would work... typing delinquent payment notices to GI's. Looking back, I'm sure the clothes store was a front for a gambling operation connected to the strip club. -KH

I was a paperboy for the Virginian Pilot/Ledger Star. One of the last kid carriers in the area before moms in station wagons moved in on the territory. -NT

At Wheeling Bikes I learned how to turn a wrench, and eventually how to sell. By 17 I had the keys to the place and was opening and closing and ordering new inventory and talking to sales reps and helping run the place... -TL

My first job was at Burger Haven. I was happy to have a summer job at age 14, had to get special permission from the judge to get my work permit. I was so eager to workand I was just as eager to retire three years ago at age 59. -BM

Every summer during college, I worked as a laborer on residential condo construction sites: digging ditches, hauling lumber, mixing concrete, "go-fering." If you had the gumption to walk on a site and ask if they had a need for a laborer, you got a job. One was always needed. -AP

I was a stock clerk in a Navy Exchange toy store in Newport, RI, for my first job in 1967. Another stocker was hired—Hans, a 50-year old German immigrant who'd had a rough life. He encouraged me to go to college and not end up like him. In many ways, he was exactly the example I needed to motivate me in the direction I ended up going. —MB

### First Jobs for some of our FRONTstaff:

- silk-screen printer Tom Field, publisher
- preschool class assistant Emily Field, office administrator
- stock room clerk with Glidden Paint Dan Smith, contributing writer
- worked the register at Dairy Queen Nick Vaassen, graphic designer
- unloading trucks at supermarket Gene Marrano, editor
- · driving Dairy Queen truck around neighborhoods — Dan Dowdy, business development
- snack bar at Tanglewood Mall carousel Anne Sampson, photographer
- veterinarian assistant Nanette Levin, senior correspondent

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

# Books (a) 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

### When faith betrays

Little Faith (Echo; 2019) by Nickolas Butler is a little deeper than a movie on the Hallmark channel, but has much of that vibe. It's easy to get caught up in the folksy story, and our storyteller / narrator does a good job painting the picture of the small town Wisconsin life of church, family, and farm. The variance of faith practiced by "congregations" from fringe to the middle (not really one extreme to the other) is simple to grasp here; while the shuffling between no faith, lost faith, a little faith, and perhaps too much faith (?) is more complex than the non-religious could accept.

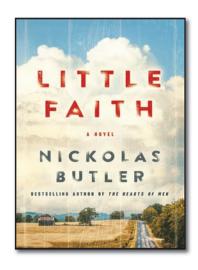
The voice here is a plain spoken one, wellmatched to the time and place. There is one component of our novel here I found perplexing and suspect many readers will also relate: the lack of resolution. Literary fiction is replete with unresolved conclusions, and that's part of what elevates our appreciation of them; however, the untied open end of this story—given its folksy tone was unexpected to the degree it felt a bit contrived, rushed, if not disregarding for the invested reader. But then again, that's how faith can perform in a fallen world, I suppose.

A super quick read, by the way, for such a heavy subject.

—Tom Field

### Jewish obsession

After reading The Finkler Question (Bloomsubury; 2010) by Howard Jacobson, if there is a possibility we should expect a



sequel, we weren't paying attention. There will be no Finkler Answer.

Here we have an experience of stumbling into the lives of Julian Treslove, Sam Finkler, and Libor Sevcik and the response to contemporary Judaism... there's no other way to put it. What's most revealing is the complexities of our engagement with race and religion and nationalism are far more complicated from the internal perspective than from outsiders, if we watch our senior gentlemen here.

The conversations are enlightening, not so confessional. The writing is superb. But the leitmotif in this operatic model is a bit obsessive for me to the point I wonder if it's an intentional stereotype. We all "know" cultural ethnicities can make fun of themselves and self-deprecate all they want... but aren't these practices still subject to a reasonable term before the jokes get old? After circling the parking lot for the fifth time, it's time to just go to another lot or pay the meter.

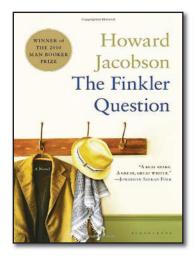
Still—a good read. Funny dialogue. Philosophically titillating. A shorter version as a script for television or stage would likely garner a better review.

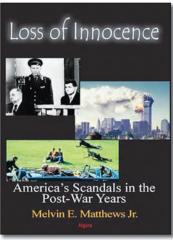
—Tom Field

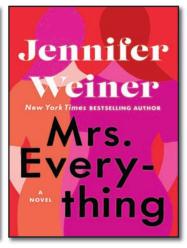
### A unique pairing of events

Melvin E. Matthews Jr. is far too young it seems to be living in a Friendship assisted living complex in Roanoke but he doesn't let his lack of mobility (medical conditions preclude him from driving either) slow him down. Over the past decade-plus Matthews -

# REVIEWS







who has research materials delivered to him from local libraries - has released four meticulously researched non-fiction books that focus mainly on 50's and 60's culture. His latest is Loss of Innocence: America's Scandals in the Post-War Years (Algora Publishing) It marries the TV game show scandals of the late 50's – when contestants were coached on the correct answers to drive up ratings - and the U2 spy plane piloted by Francis Gary Powers that was shot down by the Soviets. Americans were first told the U2 flight had nothing to do with espionage. "There was a time when we believed we were told the truth about things and that the government looked out for us," says Matthews.

Loss of Innocence (available on the Algora.com website and Amazon) will appeal to those who value detailed, granular research and detailed explanations of events many are too young or perhaps too old to remember. (Full disclosure - I helped edit this book for Melvin.) It reads almost like a textbook at times and the connection between two seemingly dissimilar events in American history is part of its unique appeal.

-Gene Marrano

### Sensitive sister saga

Jennifer Weiner has created a novel for the ages in Mrs. Everything (Atria; 2019), which is as impressive as it is ambitious.

Just shy of 500 pages, this is a skillfully rendered and emotionally rich family saga capturing 70 years of American life as experienced by two Jewish sisters. The novel begins in the 1950s in Detroit, where Jo and Bethie grow up in a Jewish suburb. Bethie is the apple of her mother's eye, while Jo, the oldest and more unconventional in her appearance and interests, clashes with her mother's expectations. Jo realizes from a young age that she's gay, and this sets up conflict not only with her mother, but with society in general.

With vibrant descriptive powers and a potent sense of history, Weiner delineates her protagonists' college years. She reveals the 1960s in all their heady psychedelic delirium. Jo and Bethie take much different paths into the '70s, '80s and beyond. That its timeline ends with the 2016 presidential election and the MeToo movement is fitting. Events come full circle, and Jo's daughters have more options, thanks to the women before them. That doesn't stop Jo from worrying about the pressures placed upon them. "Women had made progress... but she wondered whether they would ever not try to have it all and do it all and do all of it flawlessly," Weiner writes.

She defines a formative period for women in the U.S. and shows that big, expansive social novels are not only still possible in our fragmented society but necessary. Mrs. Everything is a great American novel, full of heart and hope.

-Scott Neuffer

The reviewers: Tom Field is a creative director and publisher; Gene Marrano is a news journalist and interim editor of FRONT; Scott Neuffer is a writer, poet, and editor of trampset.















# Newest onramp >

RAMP—the Roanoke Blacksburg Accelerator Program under RBTC Tech Council, VWCC, and City of Raonoke introduced its newest (3rd) cohort on June 4, which includes: Point 93 (Blockchain/Al consumer feedback); FAVE (disability inclusion program); Ticket Spicket (event management); Micro Harmonics Corp (microwave tech).

# FRONT'N ABOUT





# Can I have an 'R' please? >

Actually, a former "E" had to be changed to an "R" to rearrange a few letters and re-install this iconic downtown Roanoke sign (that used to adorn the old S&W Cafeteria). The new bazaar-type market building at 16 West Church Avenue has been rebranded to a handmade food and goods, artisan, makers market with an emphasis on Appalachian culture merchandise. Local craftspeople stock display boutiques and activities are held in the open area, surrounded by commercial tenants to offer "a little something for everybody."



### SmartFarm >

**Virginia Tech** has developed a **SmartFarm Innovation Network**—connecting researchers and agricultural agents throughout the state to partner with producers employing newest technologies from drones to sensors to cloud applications to biodesigning, all under the idea that today's and tomorrow's farmers will "operate their business with iPads as much as tractors."





# Soaked, but stoked >

Cystic Fibrosis Virginia Chapter 2019 Brewer's Ball and celebration of Roanoke's Finest was at Century Plaza in downtown Roanoke on June 6 during on and off pouring rain, yet vendors and attendees kept spirits high for the finest food and beverages, auction, and annual fundraising wrap up. Roanoke professionals who served as fundraising champions included Zach Agee, Martie Byrd, Matt Edwards, Sterling Evans, Stephanie Frost, Leigh Ann Hamlin, Allen Lawrence, Nic Miller, and Bobbie Mountcastle.



### NRV leader board >

New River Valley Regional Commission awarded its regional leaders on May 22 at Virginia Tech's Lane Stadium. Left to right; Michael Harvey, NRVRC Board Chair; Nick Rush, Champion of the Valley; Raymond Smoot, Citizen of the Valley; John Smolak, III, Friend of the Valley; Mr. Kevin Byrd, NRVRC Executive Director.













# Young leaders converge >

**Experience 2019** annual conference for young professionals and other stakeholders with goals in community leadership was held June 6–7 at the Taubman Museum in Roanoke. Sessions included addresses by Zach Mercurio (The Invisible Leader) and Michael Friedlander (Virginia Tech Carilion Biomedical Research Institute) as well as topics in career development and the future workplace.

# FRONT'N ABOUT

# Help for Interstate 81 on the way >

Surrounded by local legislators and state transportation officials, Governor Ralph Northam was in Salem last month at the **VDOT Transportation Operations Center** to ceremonially sign two bills that means dedicated annual projected revenue of \$150 million dollars for I-81 projects. That money (from a fuel tax hike and higher truck registration fees) could be leveraged to more than 2 billion dollars for major Interstate 81 fixes over the next few years via the issuance of bonds. The new dedicated funding stream takes effect this month and construction projects could begin later this year. Fixing 81 (including adding lanes between the Roanoke and New River Valleys) is also portrayed by many - including Northam – as an economic development necessity to keep Virginia competitive.



# Courtesy of The Market Gallery

# The business of art >

The Market Gallery in downtown Roanoke (23 Salem Street) feature four "colorists" for the month of July including Cheryl Mackian (her painting is pictured), Mary Boxley Bullington, Rebecca Hurt and Linda Atkinson. Their work is on display and for sale all July beginning with Art By Night on July 5.

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

# **Career FRONT**

# FINANCIAL FRONT



Budd



Strickland



Payne

John Budd, Jr., Wayne Strickland, and Melinda Payne have joined the board of directors at Freedom First Credit Union.



Vance



Carpenter



Signorelli



Meado



Rhudy

Kelli Vance has been admitted to the partnership; Anthony Carpenter, Emily Signorelli, Megan Meador, and Clarence Rhudy have become directors at Brown Edwards & Company.



Haley

Jeffrey Haley has been named chairman of Virginia Bankers Association.

WELLNESS FRONT



Walters



Vecer

Nicholas Watkins has joined as emergency preparedness manager; Holly Walters has joined as surgical services director: Michael Stokes has joined as vice president of behavioral health services; and April Vecera has been hired as director of interventional cardiovascular services at LewisGale Regional Health System.

# Perfect home. Right financing.

Our mortgage loan specialists live and work in the communities we are privileged to serve. Unlike online and out-of-town lenders, our loan specialists know your local real estate market to get you the keys to your home quickly with the financing you can afford.





# DEVELOPMENT FRONT



Vipperman

Julie Beth Vipperman has joined as chief human resources and marketing officer at The Branch Group.

Jeff Reynolds has joined as managing broker of the Roanoke, Botetourt, and Oak Grove offices of Long & Foster Real Estate.

Krista Vannoy of Waldvogel Commercial Properties achieved the Society of Industrial Office REALTORS designation.

Frank Moeller has been hired as mechanical department discipline manager at Dewberry Roanoke office.

Chrissy Price has

### 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.



Price

rejoined as associate director in the Roanoke office of Cushman & Wakefield Thalhimer.

RETAIL/SERVICE



Adams

Chad Adams has

been named editor and general manager of Smith Mountain Eagle newspaper.

Amanda Ulrich has been named executive chef, and Annemarie Zoller has been hired as events and communications manager at Hidden Valley Country Club.



Dixie Tooke-Rawlins, president and provost of Edward Via College of Osteopathic Medicine (VCOM) received the inaugural Outstanding Leadership Award from Virginia Network for Women in Higher Education.

Joshua Anderson has been named business



Anderson



Wayne

development director at the Center for International Research, Education, and Development; **Jennifer Wayne** has been appointed head of the Department of Biomedical Engineering and Mechanics in the College of Engineering;

# Here at Carter Bank & Trust.

### Contact one of our mortgage loan specialist today.



Anthony Wilson Mortgage Loan Specialist 919.690.7088 4004 West Wendover Ave. Greensboro, NC 27407 NMLS# 1534580



Debi Smith Mortgage Loan Specialist 276.389.9079 2770 Riverside Dr. Bassett, VA 24055 NMLS# 1166572



Faye Crute Senior Mortgage Loan Specialist 540.761.3782 3132 Electric Rd. SW Roanoke, VA 24018 NMLS# 336851



Amanda Rogers Mortgage Loan Specialist 434.609.3462 370 Arbor Dr. Christiansburg, VA 24073 NMLS# 1584328

# FRONTLINES

# Career FRONT



Carter





Hentschel



Trust.

Joan Mitchell of Mitchell Realty received Woman of the Year Award; and Marquita Hill received Community Woman of the Year by New River Valley Express Chapter of American Business Woman's Association.

director of Children's



**Katherine Carter** 

and Life Sciences

has been hired in the

College of Agriculture

Department of Animal

and Poultry Sciences; Michael Friedlander

was named Fellow of

Society for Experimental

Biology and Medicine; Ed Jones was named

chair of the Extension

Policy at Virginia Tech.

Committee on

Organization and

Jones

director of Botetourt Chamber of Commerce. Wayne Strickland was

been named executive

named Campaign Leader of the Year for United Way Roanoke Valley.



Linda Hentschel has been named president and chief executive officer of Family Services of Roanoke Valley.

Kaitlyn Van Buskirk has been hired as grants associate for Community Foundation Serving Western Virginia.

Robert Sigman has been named executive director for the Virginia Museum of Transportation.

Janice Davidson has been named executive director of Children's

MUNICIPAL FRONTS

Julie Phillips is the new library director for Botetourt County.

### **OTHER FRONTS**

Alexandra Martin has been promoted to vice president of business operations for the Roanoke Rail Yard Dawgs hockey team.

Compiled by Tom Field and Gene Marrano



Salem

Ahoo Salem has been appointed executive director of Blue Ridge Literacy.

Robert Sigman has been named executive director for the Virginia Museum of Transportation.

### **CULTURE** FRONT

Grant Holmes has









### A Mission of Quality Service, Excellent Support and Advanced Technology

Citizens began with a vision, a need for communications in rural custens began with a vision, a need for communications in rural America. From the front steps of the Floyd County Court House evolved what would become Citizens Telephone Cooperative. From that February day in 1914 to today, the mission to provide quality service, excellent support, and advanced technology remains steadfast.

Today, with just over 60 employees, Citizens continues to be a leading-Today, with just over 60 employees, Citizens continues to be a leading-edge technology provider offering services that complement its core services of voice, video, and data. Citizens has grown from a local telephone company to the technology company of the future. With full-service offerings for residential, small and global businesses, Citizens brings it all together for you.

Citizens lets you Bundle YOUR Way! Get the best prices on the most reliable services for your home and business.













DCJS #11-9804



# YOUR #1 DESTINATION FOR OUTDOOR EVENTS



JULY 26 SEPT 27



### FLASHBACK FRIDAYS



AMAZING TRIBUTE BAND CONCERTS

YOUR FAVORITE OUTDOOR CONCERT VENUE









3 - TOM PETTY TRIBUTE OCT 11 - K

# INFO & TICKETS: DRPEPPERPARK.com

Dr Pepper Park at the Bridges
9 Old Whitmore Ave., Roanoke, VA
(540) 206-2414 info@drpepperpark.com
https://drpepperpark.com

# **FRONT Notes**

Roanoke Outside brings money inside

The Blue Ridge
Marathon contributed
\$835,618 in economic
impact for this year's
race, and over five
million at its ten year
anniversary, according
to a Roanoke Regional
Partnership report.

Back to back

Tuck Chiropractic
Clinic has opened
its tenth location in
Roanoke County off
Brandon Avenue, after
merging the Thompson
Family Chiropractic
practice.

Set up camp here, soldier

Virginia was ranked #1 overall state for military retirees by Wallet Hub.

Strong landing

Goodyear Danville has signed a contract with the US Navy to manufacture as much as 40 percent of its aviation tires.

Wind and bots

Virginia Tech College of Engineering student team won first place at the 4th annual agBOT competition (hosted by Perdue University, IN) with its autonomous soil sampling system; and VT's Wind Turbine Team took second place at US Dept. of Energy Collegiate Wind Competition (Boulder, CO) in the small-scale production contest.

Getting down off the box

Foxglove Marketing is the new name of Soapbox Marketing digital / social agency in Roanoke.

Library check in/out

Roanoke County libraries have changed hours of operation; among the six branches, the open and close times differ (some earlier, some later) through weekdays and Saturdays; three are open Sunday 1–5pm.

Half-million dollar wink

Science Museum of Western Virginia, in collaboration with Virginia Tech's Cubed Research Center, is launching "The Eye" at the Hopkin's Planetarium—a fully immersive digital experience that expands the traditional planetarium; a \$500,000

redevelopment project. A Go Fund Me campaign is currently underway to raise at least \$250,000, with a \$100,000 challenge match grant waiting in the wings.

JA awardees

of Southwest Virginia is inducting Cynda Johnson (former dean of Virginia Tech Carilion School of Medicine) and James Smith (Smith-Packett / Wessex Capital / Harmony Senior Services founder) into its Rusiness Hall of

**Junior Achievement** 

and James Smith
(Smith-Packett / Wessex
Capital / Harmony
Senior Services founder)
into its Business Hall of
Fame; and is honoring
Michael Fleming (TORC)
and John Lugar (Virginia
Varsity Transfer and
Storage) as entrepreneurs
of the year.

James II

Bank of The James has opened a second branch in Roanoke at 2101 Electric Road.

Tourism is Big Biz

Governor Ralph Northam's office announced that Virginia's tourism industry generated \$26 billion in visitor spending across all communities in 2018, a 4.4 percent increase over 2017. In 2018, tourism in Virginia supported 234,000 jobs for Virginia communities—a 1 percent increase from 2017. The tourism industry also provided \$1.8 billion in state and local revenue, an increase of 2.9 percent compared to 2017

Pass the joint

New Age Care has filed an appeal against the state board issuing medical cannabis licenses (for five dispensaries) stating it scored a higher application than Dharma Pharmaceuticals, which was awarded the permit for southwestern Virginia.

VCOM IV

Edward Via College of Osteopathic Medicine (VCOM) received accreditation to recruit students for its newest campus in Monroe, LA; the fourth one of the Blacksburg-founded medical school.

Not beer – barely

Twin Creeks Brewing Company in Vinton has released a craft spiked seltzer, in flavors including mango, raspberry, and blood orange. Barely has low sugar, low gluten, and 5.7 percent alcohol

Dependable, high-quality home care services available 24/7, including holidays.



# FRONTLINES

volume by content. It's only available at the Twin Creeks tasting room starting today but co-owner Andy Bishop didn't rule out possibly distributing it in local stores at some point.

Parkway. Thrill seekers note: one of the Buffalo Mountain ziplines is more than 2000 feet long and cover 150 feet high at one point.

It's your money

\_\_\_

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.

### Saving more land

The Blue Ridge Land Conservancy based in Roanoke is branching out. A \$10,000 from the Virginia Environmental Endowment will help establish the Southern Virginia Land Conservancy, focused on large tracts of land in Southside and the Southeast where owners can receive tax breaks for establishing conservation easements that limits development. The Blue Ridge Land Conservancy will do the same thing in Lynchburg after assuming control of another land conservation group there.

### More Zipline!

It turns out the zipline course scheduled to open in early July at Explore Park won't be the only one in the area. **Buffalo Mountain Ziplines** (which opened in mid-June) is located next door to Chateau Morrisette near milepost 171 on the Blue Ridge

The Montgomery
County Board of
Supervisors has voted
to raise their annual
base salary 27 percent
effective next year.
The unanimous vote
will raise the base from
11 to 14 thousand
dollars a year. It will

Americana the Beautiful

be the first such

increase in 14 years.

The Salem Civic Center is presenting four days of what it calls Americana music September 26-29 at four venues including two Salem brewpubs, the Farmer's Market and the Salem Civic Center. "Strings & Things: Volume One" features seven bands with an infusion also of bluegrass and country.

Jefferson Center in good shape

Executive director
Cyrus Pace says the
state of the Jefferson
Center is good as the
non-profit entertainment
and office center unveils

the 2019-2020 season. Highlights this season include David Crosby, Booker T. Jones, Del McCoury and Bela Fleck & the Flecktones.

### TAP fundraiser

The second annual "Roanoke's Voice" talent competition for local singers - patterned after the TV show raised \$14,000 at its May 30 finale gala for TAP programs like Sabrina's Place, a supervised visitation and exchange center funded in conjunction with Roanoke City to prevent violence during the exchange of children. First place went to the group Soulacoustix.

Consumer Sentiment down

The quarterly Virginia Index of Consumer Sentiment Poll conducted by Roanoke College's Institute for Policy and Opinion Research fell to its lowest point since

August 2018 – although it's still 2.5 points above the 5 year average. Worries about the impact of threatened tariffs by President Trump and increased short term inflation expectations may have somewhat dampened the enthusiasm of 608 Virginians surveyed randomly by phone.

C'Ville pulls investments

Up the road, in Charlottesville City Council has voted 4-1 to remove all operating budget investments in weapons and fossil fuel companies. Those divestments will happen by sometime this month. The city's investment portfolio ranges up to \$100 million; fossil fuels and weapons companies comprise a small portion of that portfolio.

We're Number ... 7!

Yet another survey by the personal finance website **WalletHub** ranks Virginia as the 7th best state to live

Fun, safe and nurturing adult day care, Monday-Friday, 7:30am - 5:30pm.





# **FRONT Notes**

in, with above average grades for health, restaurants per capita and a lower percentage of the population living in poverty.

### Reverse Marketing

We're all used to campaigns advertising Allegiant Air's discount flights to the Florida coast beaches and Orlando area attractions. But now a campaign to bring Floridians HERE is underway says

### Roanoke-Blacksburg Regional Airport

spokesperson Brad
Boettcher – suggesting
Floridians come north to
beat the summer heat
and humidity. The Airport
Commission joined
forces with Visit Virginia's
Blue Ridge for that new
marketing campaign.

New owners

Hidden Valley
Country Club on the
Salem-Roanoke County
border has new owners.
Atlanta-based club
management company
Bobby Jones Links and
partner Links Asset Trust
recently added Hidden

Valley Country Club to their portfolio.

Mobile phone kerfuffle

Nine states and the District of Columbia filed suit in mid-June to block Sprint and T-Mobile's plan to merge into a \$56 billion mobile giant, filing a Manhattan federal court complaint that says combining two of the nation's four largest carriers would hurt competition, kill 30,000 jobs and drive up prices. Virginia Attorney General Mark Herring is part of that legal action

Branching out

Dewberry, a professional services firm, has opened a new office in Roanoke on Crystal Spring Avenue SW. The firm has also hired Virginia Tech alum Frank Moeller, PE, LEED AP, to lead the office's mechanical and electrical engineering projects.

HOF for Star City

Roanoke City has been named as All-America

Hall of Fame City by the National Civic League, based in large part on the Read and Feed program its library system and partners including Feeding America Southwest Virginia are using to feed local youth 18 and under – while exposing them to reading.

Inroad to manufacturing

Kiwanis Club of Roanoke is sponsoring a new career and technical education program called Kareerworksa scholarship program directed towards the manufacturing sector; 26-year old and younger applicants who complete the certification will have iob opportunities with companies such as Plastics One, Ardagh, Keltech, Optical Cable, Medeco/Assa, Integer/Lake Region Medical, and Wabtec/Graham-White (currently on board).

TV series on the mountain

Mountain Lake Lodge gets to host celebrities

from The Real Dirty
Dancing television series
who will be coached by
Dancing with the Stars
judges in a themed
program based on
"Baby" and "Johnny"
characters from the
infamous Dirty Dancing
movie (with Patrick
Swayze and Jennifer
Grey) and Kellerman's
Hotel site filmed at
Mountain Lake.

Overpupulated

Regional Center for Animal Care and Protection has reached capacity for stray dogs; the hold time for dogs brought to the shelter is 5 or 10 days, so adoptees are sought and the shelter should be contacted or visited right away for missing pets.

Innovation Campus location revealed

Flanked by US Senator Mark Warner and Alexandria Mayor Justin Wilson, Virginia Tech president Dr. Timothy Sands revealed more details in mid-June on the 15 acre, one billion dollar campus Tech will



build at the National Landing site in Alexandria over the next decade. The **Innovation Campus** will focus on a graduate level curriculum with an eye towards developing talent for Amazon's HQ-2 project going up nearby and other local tech companies.

Not just shopping

River Ridge Mall in Lynchburg is being redeveloped; while retailers remain, an

entertainment venue / amphitheater, wine bar, food kiosks will be added.

Banking on a new name

Truist Bank will be the new name with the merger of SunTrust and BB&T.

Old store, new digs

**Tinnell's Finer Foods** iconic Crystal Spring community grocer in Roanoke has been sold by original family owners Rett and Maria Ward to

the neighboring River and Rail restaurant owners; slated for dining and a rebrand and reopening in November.

Compiled by Tom Field and Gene Marrano

We're ready to fly - Page 30

Check out additional FRONT Notes from Valley Business FRONT on our Facebook site or social media links at www.vbFRONT.com.



# **Advertiser Index**

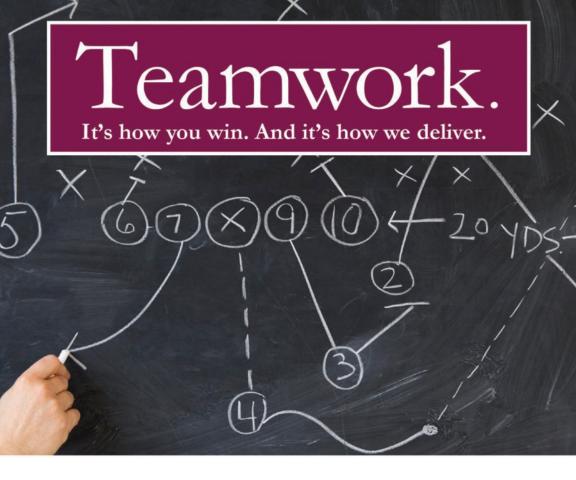
Ameriprise Financial41	First Fridays61
Anytime Fitness39	Freedom First Credit Union2
B2C29	Friendship58-59
Bank of Botetourt	Garland Properties / Crafteria5
Berryfield41	Ginger's Jewelry3
Book No Further	MemberOne Federal Credit UnionBC
Brown Hound Tree Service41	Party at the Pavilion51
Carter Bank & Trust54-55	Penworthy / Rachael Garrity 41
Citizens56	Proofing Prof41
Community Foundation	RBTC40
Serving Western Virginia32	Roanoke CoLab
Creekmore Law Firm31	Springtree Health &
Daleville Summer Concert Series30	Rehabilitation Center31
Davis H. Elliot Company41	Suggestion Mailbox38
Dr. Pepper Park at the Bridges57	VCOM33
Entre Computer Center	Virginia Business Systems63

Obituaries should not be so expensive you can't afford them

— Page 24

A friend... asked for help with a bird problem - Page 39





# Fast Forward Document Solutions

Proud to support Virginia Tech Athletics and provide digital copiers to Virginia Tech.

Now providing xerox or products



Roanoke • New River Valley • Lynchburg • Charlottesville Richmond • Tidewater • Shenandoah Valley • 540-362-3300

VAbusinesssystems.com











# What will you do with the value in **your** home?









Limited-Time Home Equity Loan Offer

4.75% | 4.99%

APR fixed for 15 years'

APR fixed for 20 years\*

No closing costs\*\*

There's a better way to upgrade your kitchen, cover your kids' college tuition, or even fund that dream vacation: a Member One home equity loan.

- · Borrow up to 100% of your home's equity
- Zero closing costs\*\*
- Quick turnaround
- Local, personalized service

For doing more with your home's value—we're The One to bank on.



### Call, click, or come in.

memberonefcu.com 800-666-8811



<sup>\*</sup>APR means Annual Percentage Rate. All credit union loan programs, rates, terms, and conditions are subject to change at any time without notice. Approval subject to loan and property value, creditworthiness, and underwriting. Home Equity Loan special offer: \$25,000 minimum loan required on 20-year loan; \$10,000 minimum on 15-year loan. As of \$5/1/2019, the APR on a 15-year loan is 4.75% fixed OR 4.99% fixed on a 20-year loan. Owner-occupied single family detached primary residences only. You may qualify to borrow up to 100% of your property's value. Estimated monthly payment on a 20-year loan of \$100,000 is \$778. Estimated monthly payment on a 20-year loan of \$100,000 is \$659. Fees and loan amount may affect the APR.

<sup>\*\*</sup>Member One standard closing costs waived except any attorney fees. If loan is paid off within two years of closing, the member must reimburse the closing fees (ranging from \$200-\$2,000).