



Main Street News

Fall 2015

www.wraba.org

10TH ANNUAL ROANOKE GREEK FESTIVAL SEPTEMBER 18-20, 2015

The 10th annual Roanoke Greek Festival will be held on September 18, 19 and 20. The event is hosted by the Holy Trinity Greek Orthodox Church and will take place on the church grounds located at 30 Huntington Boulevard rain or shine. Admission is free. A portion of the proceeds will benefit local charities and organizations. For a complete schedule of events please visit our website at www.roanokegreekfestival.com.



Our three day cultural event draws regional support from Blacksburg, Lynchburg, Harrisonburg and other nearby communities. Visitors to our festival have the opportunity to enjoy our well known Greek cuisine and pastries. We offer a



variety of entrees such as our pastichio and moussaka, souvlaki, gyro, dolmades, tyropita and spanakopita. We offer many delicious pastries including our one and only baklava. There is also Greek wine, beer and coffee available.

Live Greek music will be performed and The Holy Trinity Dance Troupe will also be performing our traditional Greek dancing throughout the weekend.



Another main attraction of the festival is the Agora or "Marketplace." The Agora has vendors selling

fine gold, silver jewelry, clothing, pottery, artwork, music and a variety of foods in our mini Greek grocery store along with Roanoke Greek Festival souvenirs.



In a hurry? Going to the Virginia Tech football game? Stop by for all of your tailgating needs. Please stop by our drive-thru located at 3815 Williamson Road. Orders can be called in at 362-3601 or faxed to 362-3038. Please visit our website for an order form.



**2014-2015
WRABA BOARD**

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Wendy J. Jones

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Megan Cronise
(Roanoke County)



FROM THE DESK OF WRABA'S EXECUTIVE DIRECTOR



Wendy J. Jones,
WRABA Executive Director



*Williamson Road - Over 150
Businesses to serve you!*

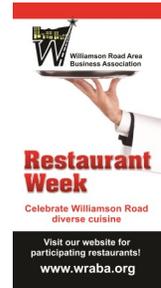
Make the most of Restaurant Week!

Restaurant Week is coming and we want your business to make the most of it. The celebration begins October 5th and runs through October 11th. That is the weekend Roanoke Star soccer team holds their fall travel tournament, so it is a great time to draw customers form near and far into your establishment. If you are a restaurant, you will be receiving an email and visit from me requesting the e special you will be running

that week and verification of your hours, web address and the like.

Retail businesses can benefit from Restaurant Week as well! Let the customers coming to eat know your business is open to them as well. Put a friendly welcoming message on your reader board inviting them in. Offer a discount of some kind to customers who mention Restaurant Week. Email me the specials you are offering that week, in a preformatted message, and I will eburst them out and post them on Facebook. Restaurant Week is

designed to benefit all businesses on Williamson Road. Your business included!



2015 Street Clean-up Schedule Set

October:

Thursday Oct 8th

Saturday Oct 10th

Thank you in advance for
volunteering!

Williamson Road

Over 150 Businesses

To Serve you!



ROANOKE COUNTY PROJECTS UPDATE

Submitted by Megan Cronise, AICP-Principal Planner, Roanoke County Community Development Department

PLANTATION ROAD BICYCLE, PEDESTRIAN AND STREETScape IMPROVEMENT PROJECT

Right-of-way acquisition continues as the consulting engineers, Whitman Required and Associates, have obtained half of the easements and right-of-way needed for construction of Phase 1.

Roanoke County is working on improving Lila Drive so that it can be accepted by the Virginia Department of Transportation (VDOT) into the Secondary Road system. County staff is

working on several applications for funding to construct the traffic signal at Plantation Road as well as road reconstruction.

Advertisement for construction of this phase is scheduled for October 2015 and construction should start in early 2016. For more information and meeting materials visit the Plantation Road webpage at

www.roanokecountyva.gov/plantation.

Please contact Megan Cronise by email at mcronise@roanokecountyya.gov or by phone at (540) 772-2068 ext. 282 with questions.



ROANOKE CITY POLICE DEPARTMENT NEWS

Written by Scott Leamon Crime Prevention and Community Outreach Roanoke Police Department

MONEY AVAILABLE FOR SECURITY ENHANCEMENTS FOR YOUR BUSINESS

In today's business climate where you're trying to stretch a dollar as far as it'll go and looking for ways to motivate employees to do more with less, there is money available that you might not have known about for security enhancements to your business.

It's a security grant available through the City of Roanoke's Office of Economic Development Authority. It will cover whichever is less, fifty percent of the cost of security improvements, or up to \$500. The annual limit for the program is no less than \$2,500.

license up-to-date. You'll need to document your expenses as far as the security measures taken. The Roanoke Police Department will work with you throughout the process and help with any information and advice. Crime Prevention Officer Travis Akins will work together with you personally on your certificate of qualification, which you will need as part of the process. Officer Akins will also help you become a member of the Star City Business Watch, which you'll also need to do as part of the procedure.

Officer Akins will make recommendations on such important items as where to place your security cameras, the proper length of any bushes or trees, how to secure each entry and exit point into your business, and that's just to name a few of the points he'll go over.

always want a safe environment for you, your customers, and your employees. Officer Akins can help you with all kinds of training options, from shoplifting prevention to workplace violence. The security enhancement grant program is something you should look into if you haven't before.



"Officer Akins will make recommendations...."



If you're interested, there is a grant application you will need to fill out. You'll need to be sure and have your city business



We understand that you

As always, we're here to help you with any crime prevention and/or security needs. For more information on the security grant program, or any of our other crime prevention and personal safety programs, email us at police@roanokeva.gov.



[Facebook.com/rpdsafercity](https://www.facebook.com/rpdsafercity)

[Twitter.com/rpdsafercity](https://twitter.com/rpdsafercity)

ROANOKE CITY FIRE DEPARTMENT NEWS

Submitted by Tiffany Bradbury RCFD Fire Prevention Specialist

Fire Prevention Week is October 4-10!

Location matters when it comes to your smoke alarm. That's the message behind this year's Fire Prevention Week campaign, "Hear the Beep Where You Sleep. Every Bedroom Needs a Working Smoke Alarm!"

According to the latest National Fire Protection Association (NFPA) research, working smoke alarms cut the chance of dying in a fire in half. Meanwhile, three out of five fire deaths resulted from fires in homes with no smoke alarms or no working smoke alarms.

This year's Fire Prevention Week campaign includes the following smoke alarm messages:

- Install smoke alarms in every bedroom, outside each separate sleeping area and on every level of the home, including the basement.
- Interconnect all smoke alarms throughout the home. This way, when one sounds, they all do.

- Test alarms at least monthly by pushing the test button.
- Replace all smoke alarms when they are 10 years old or sooner if they don't respond properly.
- Make sure everyone in the home knows the sound of the smoke alarm and understands what to do when they hear it.
- If the smoke alarm sounds, get outside and stay outside. Go to your outside meeting place.
- Call the fire department from outside the home.

Roanoke Fire-EMS offers free smoke alarms to those in need. You must live in the City of Roanoke and own your home (no rental property, please). For more information about our smoke alarm program, contact Tiffany Bradbury at 540-853-5785 or

tiffany.bradbury@roanokeva.gov.

National Seat Check Saturday –September 19th

Is your child safety seat installed correctly? Many are surprised to learn that 9 out of 10 seats are installed incorrectly! To make sure your child is having a safe ride every time, make sure to visit our National Seat Check Saturday on Saturday, September 19th from 10am-1pm at Target located at Valley View Mall. Child Passenger Safety Technicians will be on hand to help you install your safety seat and share valuable safety information. For more info, contact Tiffany Bradbury at 540-853-5785 or tiffany.bradbury@roanokeva.gov. **Note – Roanoke Fire-EMS provides a monthly child safety seat check on the 3rd Thursday of each month from 4pm-6pm at Fire-EMS Station 6 located at 1333 Jamison Ave., SE (beside Advance Auto Parts & Arby's).



National Seat Check Saturday
September 19th

twitter.com/RoanokeFireEMS
Look for us on Facebook -
[RoanokeFireEMSDepartment](#)



Fire Prevention Week Oct 4-10





Williamson Road



Williamson Road Area Business Association

September 2015						
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27	28	29	30			

October 2015						
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November 2015						
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15	16	17	18	19	20	21
22	23	24	25	26	27	28
29	30					

December 2015						
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13	14	15	16	17	18	19
20	21	22	23	24	25	26
27	28	29	30	31		

Dates To Remember:

September:

- 7th: Labor Day
- 11th: Patriot Day
- 15th: *WRABA Monthly luncheon and Board Meeting*
- 18-20th: *Greek Fest!*

October:

- 5-11th: *Restaurant Week*
- 8th & 10th: *Adopt-A-Street Clean Up Days*
- 12th: Columbus Day
- 21st: *WRABA Monthly luncheon and Board Meeting*
- 31st: Halloween

November:

- 11th: Veteran's Day
- 18th: *WRABA Monthly luncheon and Board Meeting*
- 26th: Thanksgiving Day
- 28th: Small Business Saturday

December:

- 1st: *WRABA Annual Christmas Dinner*
- 25th: Christmas
- 31st: New Year's Eve

WRABA Monthly MEETINGS

WRABA meetings are held the third Tuesday of each month (except December) at noon. A hot buffet lunch is served and there is always a speaker on an interesting topic. Meeting reminders are emailed to dues paying members prior to each meeting, and *an RSVP is required* as we must provide a headcount to the hotel. Become a dues paying member and join the meetings for networking and knowledge!

Speakers for the next few months are listed below. If there is a topic on which you would like a presentation, please feel free to contact me at (540) 362-3293 or via email at Wraba@wraba.org!

September 15th:

Josh Treece, Associate at Woods Rogers who practices Labor & Employment Litigation including health-care reform, will be presenting the ACA

October 20th:

Senate District 21 Candidate Forum

November 17th:

Christine Garnett & ECPI will show us how to maximize social media for our business and boost our business in a Google Search while pushing down negatives on the internet

December 1st:

Annual Christmas Dinner-Angel gifts returned



DON'T GET TRAMPLED BY THE "HERD"

Submitted by Mike Pendleton, CFP, AAMS of the Hollins Branch of Edward Jones



Every year in early July, thousands of people “run with the bulls” in Pamplona, Spain. While the event is exciting, it is also hazardous, and many runners have gotten badly injured over the years. As an investor, you may find that running with the herd is dangerous to you, too — because if you’re constantly following what everyone else is doing, your own financial goals could end up getting “trampled.”

“What other ‘follow the herd’ movements should you avoid when you invest?...”

The urge to run with the herd, or follow the crowd, may have been hard-wired into our psyches, according to anthropologists. In prehistoric times, running with the pack may have helped people minimize danger or increase their chances for finding food. But today, there are far fewer rewards for following a herd mentality — especially in investing.

For example, consider what happens when the financial markets go through a period of volatility. Virtually every time this happens, many investors flock to gold, apparently believing that the shiny yellow metal will *always* be valuable and that its price will *never* drop. Yet, the fact is that gold prices,

like those of other financial assets, do fluctuate. Furthermore, certain types of gold-based investments can be quite risky in their own right.

What other “follow the herd” movements should you avoid when you invest? For one thing, try to stay away from “feeding frenzies.” If you look back about 15 years ago, you may remember the buzz surrounding speculative technology stocks — many of which were companies that had futuristic names but lacked some useful elements, such as profits or business strategies. For a few years, the prices of these companies soared, but in 2000 and 2001, the “dot-com” bubble burst, splattering investors with big losses that were either irreversible or, at the least, took years from which to recover.

The herd mentality often applies even when investors *know* the right moves to make. To illustrate: One of the most basic rules of investing is “buy low, sell high” — and yet many investors do the exact opposite. When prices drop, they sell, so that they can cut their losses — even though they may be selling investments that, while temporarily down, still have strong potential. On the other hand, when an

investment’s price has shot up, these same investors will often keep buying more shares, hoping to reap even bigger gains — even if the investment has now become quite expensive, as measured by the price-to-earnings ratio, and has little upside potential remaining.

Instead of emulating other investors, think about your own financial goals and create a viable strategy for achieving them, taking into account your risk tolerance and time horizon. Look for quality investments and hold them for the long term. Don’t be discouraged by the inevitable market downturns, but be ready to adjust your portfolio as needed. Above all else, be patient and disciplined, always keeping your eye on your ultimate objectives.

It can feel comfortable when you’re in the midst of a herd — but it can lead you to places where, as an investor, you don’t want to go. Steer clear of the crowds and go your own way.





THE IMPORTANCE OF UPDATING BENEFICIARY DESIGNATIONS

*Submitted by Tim Murphy, CPA, Partner,
Kennett & Kennett*

Most of us have more than enough to do. We're on the go from early in the morning until well into the evening-six or seven days a week. Thus, it's no surprise that we may let some important things slide. We know we need to get to them, but it seems like they can just as easily wait until tomorrow, then next day, or whenever.

A U.S. Supreme Court decision reminds us that sometimes *whenever* never gets here and the results can be tragic. The case involved a \$400,000 employer-sponsored retirement account, owned by William, who had named his wife, Liv, as his beneficiary in 1974 shortly after they married. The couple divorced 20 years later. As a part of the divorce decree, Liv waived her rights to the benefits under William's employer-sponsored retirement plans. However, William never got around to changing his beneficiary designations form with his employer.

It's important to keep your beneficiary designations up to date.

When William died, Liv was

still listed as his beneficiary. So, the plan paid the \$400,000 to Liv. William's estate sued the plan, saying that because of Liv's waiver in the divorce decree, the funds should have been paid to the estate. The Court disagreed, ruling that the plan documents (which called for the beneficiary to be designated and changed in a specific way) trumped the divorce decree. William's designation of Liv as his beneficiary was done in the way the plan required; Liv's waiver was not. Thus, the plan rightfully paid the \$400,000 to Liv.

The tragic outcome of this case was largely controlled by its unique facts. If the facts had been slightly different (such as the plan allowing a beneficiary to be designated on a document other than the plan's beneficiary form), the outcome could have been quite different and much less tragic. However, it still would have taken a lot of effort and expense to get there. This leads us to a couple of important points.

1. If you want to change the beneficiary for a live insurance policy, retirement plan, IRA, or other benefit, use the plan's official beneficiary

form rather than depending on an indirect method, such as a will or divorce decree.

2. It's important to keep your beneficiary designations up to date. Whether it is because of divorce or some other life-changing event, beneficiary designations made years ago can easily become outdated.

One final thought regarding beneficiary designations: while you're verifying that all of your beneficiary designations are current, make sure you've also designated secondary beneficiaries where appropriate. This is especially important with assets such as IRAs, where naming both a primary and secondary beneficiary can potentially allow payouts from the account to be stretched out over a longer period and maximize the time available for the tax deferral benefits to accrue.



"It's important to keep your beneficiary designations up to date."

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 4804 Williamson Road
 PO Box 7082
 Roanoke, VA 24019

Phone: 504-362-3293
 Fax: 540-362-5789
 E-mail: WRABA@WRABA.ORG

**VISIT OUR
 WEBSITE!
 WWW.WRABA.ORG**

PARTNERS FOR PROGRESS.

PRSR STD
 US Postage
 PAID
 Roanoke, VA
 Permit 78

Membership Application

Name _____

Business _____

Mailing Address _____

Street Address _____

Phone _____ FAX _____

Email Address _____

Website Address _____



Yearly membership is \$165 per member. The membership year runs from July-June and will be prorated. If you have any questions please call Wendy Jones at (540)362-3293.

Attention All
 Readers!!!!

Have a suggestion for an article you would like to see in The Main Street News? Call Wendy Jones today (540)362-3293 or send an email to wraba@wraba.org.



Please join us every third Tuesday (except December) for our luncheon and meeting. This is a great opportunity to network and enjoy some really great food! Meetings are held at noon. Please watch your e-mail for meeting location details!