



Main Street News

Winter 2011

www.wraba.org

WRABA SPREADS CHRISTMAS CHEER

This is the eleventh year of a project we at WRABA call Christmas Cheer. This program is a partnership with the four schools in our area, Round Hill, Preston Park, Monterey and Burlington, to provide children with a Merry Christmas. WRABA's Executive Director receives the wishes of several children from these schools and WRABA Members then adopt the Angels and provide them with Christmas gifts out of their own generosity and pockets.

In addition to gifts, WRABA members also donate to the project so each child also receives a stuffed stocking containing toiletries, snacks, coloring books, crayons and a stuffed animal to cuddle.

This has been a project WRABA is extremely proud of. We feel that the children are our future customers, employees and possibly business owners! In short, they ARE our future. Additionally, we feel strongly that everyone should have a positive holiday experience. It is

times like this we can make a difference in the life of a child and, in addition to adding happiness today, maybe introducing them to the fact that others care and there is a reason to



office for details.

work hard and succeed!

If you wish to participate in this program, feel free to call the WRABA

STORM WATER MANAGEMENT—THE NEW NORMAL?

By Phil Schrimmer, City Engineer, City of Roanoke

We have all heard about the "new normal" as it relates to the economy and our collective efforts for recovery. The same term could easily be applied to storm water management, particularly in the area of water quality.

The regulation of pollutants in our nation's waters originates with the Clean Water Act of 1972 and is administered by the Environmental Protection Agency (EPA). Much progress has been made since the 1970's to clean and protect our nation's waters. Most of those efforts focused on single source dis-

charges, typically wastewater and industrial discharges. Even though water quality has improved, our rivers, streams and lakes still suffer from poor water quality. In the City of Roanoke, 9 of our 13 major streams are listed as impaired waters. The EPA has identified water pollution associated with storm water runoff as the primary causal factor for poor water quality. EPA has responded with increasing regulation of storm water discharges.

This increasing regulation of storm water discharges was first implemented in the early 1990's with larger cities; in Virginia, places like, Norfolk,

Chesapeake, Hampton Roads and Virginia Beach were issued permits that required mapping of storm drain systems, monitoring of storm water discharges and ultimately specific water quality discharge parameters or pollutant "limits". 10 years later, a phased approach by EPA captured smaller cities in the permit and regulation requirements, those cities called Phase II cities, included the City of Roanoke, The City of Salem, Roanoke County, and the Town of Vinton. In many ways the actions required of Phase I and Phase II cities are very similar.

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2011-2012

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FROM THE DESK OF WRABA'S EXECUTIVE DIRECTOR

ADOPT-A-STREET CLEAN-UP DAYS

Williamson Road - Over 150 Businesses to serve you!

In April of 2008 WRABA adopted Williamson Road from Orange Avenue to the City / County Line. We also wanted to adopt the Roanoke County portion of Williamson Road, but it had already been adopted by a school.

The Adopt-a-street program requires, among other administrative things, that the group adopting a street do so for a minimum of two years and in that time have regular clean up days at least quarterly. Two of those days must be Clean Valley Day (usually in March or April) and in the month of October for Recycling Month.

In return for the group's hard work and efforts Roanoke City provides the group with safety information, orange trash bags, and safety vests at no charge. WRABA has gone a step further in our commitment by purchasing our own safety vests, pick-up sticks and gloves so participants do not have to handle the trash they are collecting.

Since adopting the street we have held our quarterly clean-ups on Saturdays. We have now extended clean-ups to Thursdays also so more businesses can participate.

Clean-ups take a very small amount of time, about an hour

or so, and really provides a great service to the community. A cleaner area tells those of the criminal element they are not welcome to set up shop while encouraging customers to do their business here!

Our Schedule for 2012 Clean-up Days has been set and we encourage you to participate!

Thursday	Saturday
9 AM-4PM	9AM—Noon
Jan. 5th	Jan 7th
March 29th	March 31st
July 12th	July 14th
Oct. 4th	Oct 6th



Wendy J. Jones, WRABA Executive Director

Williamson Road

Over 150 Businesses

To Serve you!



Unfunded Mandates burden localities

ROANOKE COUNTY PROJECTS UPDATE

Submitted by Megan Cronise, Roanoke County Planning Department

PETERS CREEK/HOLLINS COMMUNITY PLAN

Roanoke County staff has prepared a Transportation Enhancement Program grant application for improvements to Plantation Road. The Transportation Enhancement Program provides 80 percent Federal funding for a 20 percent local match for improvements to non-motorized transportation.

Improvements are proposed along Plantation Road from Interstate 81 to Williamson Road (Route 11) and include sidewalks, pedestrian crosswalks and signals, bicycle lanes, pedestrian-scaled lighting, a Hollins community identification sign, drainage improvements, landscaping along Plantation Road, at Wil-

liamson Road and at Interstate 81. Shared-use trails are also planned for portions of Friendship Lane, Plantation Road, Walrond Drive, Enon Drive, Hitech Road and McConnell Road. A major goal of this project is to connect Walrond Park to the 40-mile network of trails at Carvins Cove Natural Reserve utilizing shared use paths and the proposed Tinker Creek Greenway. The northern segment of the Tinker Creek Greenway on Hollins University property from Interstate 81 to Carvins Cove has been approved and will be constructed in the next 18

months.

- ◇ Funding is currently being requested for Phase 1 which includes:
- ◇ Replacing the center turn lane with landscaped medians and left turn lanes;
- ◇ Shared use paths along Walrond and Enon Drives to Walrond Park;
- ◇ A shared use path along Hitech Road;
- ◇ A pedestrian-only signal and crosswalk at Hitech Road;



ROANOKE COUNTY PROJECTS UPDATE

Submitted by Megan Cronise, Roanoke County Planning Department

PETERS CREEK/HOLLINS COMMUNITY PLAN

- ◇ Two pedestrian refuge islands with crosswalks;
- ◇ Landscaping at Interstate 81; and
- ◇ A Hollins community identification sign.
- ◇ The total cost for Phase 1 improvements is about \$450,000 dollars.



This project initiates four of 17 Implementation Strategies identified in the Hollins Area Plan which is a component of the 2005 Roanoke County Community Plan. This project also completes portions

of two bikeway routes identified in the 2005 Bikeway Plan for the Roanoke Valley Area Metropolitan Planning Organization and proposes additional connections to the Tinker Creek Greenway as it is identified in the 2007 Roanoke Valley

Conceptual Greenway Plan.

The grant recipients will be announced in June, 2012. Please see the Plantation Road Pedestrian, Bicycle and Streetscape Improvement Project [website](#) to view a presentation on the project as well as the 2009 Transportation Enhancement Program application package.

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



“This project initiates four of the 17 Implementation Strategies identified in the Hollins Area Plan...”

STORMWATER MANAGEMENT – THE NEW NORMAL? (CON'T)

In Virginia, the majority of Phase I cities have implemented a storm water utilities to pay the costs of preventing storm water pollutants from entering our streams, and cleaning those that are already impaired. On average, these fees are in the range of \$40 per capita annually.

The science behind addressing storm water pollution suggests designing diffuse drainage systems for our developed areas so that they more closely mimic undeveloped land. Most of these practices encourage dispersing storm water runoff and treating storm water where it falls using natural systems to recharge ground water. This approach makes a lot of sense but is completely opposite our long standing practice of collect-

ing storm water in pipe systems and quickly transporting runoff to our streams.

The “new normal” in our valley will require us all to pay greater attention to storm water discharges and reducing or eliminating the pollutants it carries to our rivers and streams. We all share in the proportionately in the problem and the storm water challenges for our valley are not defined or limited by jurisdictional boundaries. Our local governing bodies are actively discussing ways that we can address these regulatory requirements with regional collaboration and cooperation. Perhaps a regional storm water improvement plan could be developed and

implemented; the Western Virginia Water Authority could be partner in providing some services related to maintenance and operation of storm water collection systems. In the end, we will all share in the cost of providing resources to accomplish this effort.

The Roanoke Valley enjoys many wonderful outdoor assets, and our rivers, streams and lakes are key to sustaining that our environment for future generations. Let’s pay it forward and give it back better than we found it. Improving water quality is the right thing to do.



“...we are working to inform, educate and partner...”



ROANOKE CITY FIRE DEPARTMENT NEWS

Submitted by Tiffany Bradbury RCFD Fire Prevention Specialist

Firefighters Participate in 9/11 Memorial Stair Climb

This year marked the 10th Anniversary of the September 11th attacks....a day that we in the fire service and the entire country will never forget. To remember our brothers that lost their lives on that September morning, several of our own participated in a very special event.

Captain Willie Wines Jr. and Lt. Rhett Fleitz took part in the 9/11 Memorial Stair climb in Baltimore, MD on July 21. These two firefighters, along with Captain Kevin Totten from Salem Fire-EMS and 320 other firefighters climbed 110

stores in full Personal Protective Equipment in honor and memory of their 343 fallen brothers from the FDNY. Wines & Fleitz also took part in the Atlanta Memorial Stair Climb on August 24th and participated in another Maryland Stair Climb on September 11th. Captain Matt Dewhirst, Lt. Rob Reid, Firefighter Pete Matthiessen & Firefighter/EMT-I Jeff Oliver also participated in a Stair Climb in Richmond on 9/11.

Home Depot Lends a Hand

Home Depot in Roanoke has generously chosen Roanoke Fire-EMS for their "We Will Never Forget 9/11" donation! The home improvement store donated \$1,400 to improve one

of our stations!

On Friday, September 9, representatives from Home Depot helped spruce up Fire-EMS Station 6 located at 1333 Jamison Ave., SE. Home improvement specialists focused on the kitchen. They cleaned the cooking area, put a fresh coat of paint on the cabinets and installed a new stove, dishwasher & microwave! A team also worked outside by spreading fresh mulch and adding new plants! This is a nationwide initiative by Home Depot to give back to their community.

Leading up to 9/11, many businesses showed their appreciation to our firefighters by bringing by meals or snacks to say thank you.



Kevin Totten, Captain Wines & Rhett Fleitz before the 9/11 Memorial Stair Climb in Baltimore

twitter.com/RoanokeFireEMS
Look for us on Facebook -
RoanokeFireEMSDepartment

ROANOKE CITY POLICE DEPARTMENT NEWS

Written by Aisha Johnson Crime Prevention and Community Involvement Specialist Roanoke Police Department

As we enter the holiday season the Roanoke Police Department wants to remind you of some shopping safety tips. Try to plan your shopping trips during daylight hours or in crowded places. When you arrive at your destination make sure you park your vehicle as close to the store as possible, choosing a well-lit space. When exiting your vehicle be sure to take all valuables with you, lock all doors, and close all windows.

Make sure you only carry as much cash as you need, or carry only the credit or debit cards you plan to use. Carry

your purse close to your body, and never leave a purse or shopping bag unattended. Leaving items unattended creates an opportunity for criminals to walk away with your items. If someone attempts to grab your purse or packages, let the items go. Your safety is more important than your items. Storing items in your vehicle while you continue to shop is not recommended. If you must do this, keep the packages in the trunk and not a location in the vehicle where they are visible through a window.

When returning to your vehicle, remain aware of your surroundings and have your keys in hand, ready to unlock your vehicle. If you have a concern walking back to your vehicle ask a security guard or police officer to accompany you. Report any suspicious activity immediately to a security guard or police officer, or by calling 911. If possible, shop with more than one person and not alone. There is safety in numbers. The Roanoke Police Department would like to wish everyone a safe and happy holiday season.



Facebook:.com/rpdsafercity

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Williamson Road



Williamson Road Area Business Association

December 2011						
S	M	T	W	T	F	S
				1	2	3
4	5	6	7	8	9	10
11	12	13	14	15	16	17
18	19	20	21	22	23	24
25	26	27	28	29	30	31

January 2012						
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15	16	17	18	19	20	21
22	23	24	25	26	27	28
29	30	31				

February 2012						
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12	13	14	15	16	17	18
19	20	21	22	23	24	25
26	27	28	29			

March 2012						
S	M	T	W	T	F	S
				1	2	3
4	5	6	7	8	9	10
11	12	13	14	15	16	17
18	19	20	21	22	23	24
25	26	27	28	29	30	31

Dates To Remember:

December:

- 6th: WRABA Annual Christmas Dinner
- 25th: Christmas
- 31st: New Year's Eve

January:

- 1st: New Years Day
- 5th & 7th: Adopt-a-Street Clean-up Day
- 17th: WRABA Monthly luncheon and Board Meeting
- 17th: MLK Day

February:

- 2nd: Groundhog's Day
- 21st: WRABA Monthly luncheon and Board Meeting
- 21st: President's Day

March:

- 15th: Corporate Tax Deadline
- 20th: WRABA Monthly luncheon and Board Meeting

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@ntelos.net!

January 17th: Nick Ammar, Paul Black Jr, or King Tower of Spillman, Thomas & Battle on a Business Law Topic

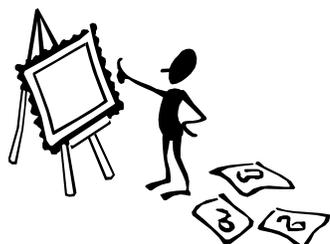
February 21st: Bob Bengston, Phil Schirmer and Christopher Blakeman will discuss the City's updated Storm Water Management research and requirements with us.

March 20th: Dianne Kelly, Mental Health America

April 17th: Megan Cronise presents the planting project we have partnered with Friendship Retirement Community and Roanoke County to bring to a reality!

FIVE GOOD REASONS TO CREATE AN INVESTMENT STRATEGY

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



“...haphazard investment behavior can lead to haphazard results.”

“You cannot predict what life will hold in store for you.”



“...not a get rich quick formula...”

Some people buy investments here and there, now and then. Others open an Individual Retirement Account (IRA), put some money in it, and then forget about it. But this type of haphazard investment behavior can lead to haphazard results. On the other hand, you’ve got five good reasons for creating and following a comprehensive, long-term investment strategy.

- Reason No. 1: You want to enjoy a comfortable retirement lifestyle. For most people, building resources for retirement is the most powerful reason to invest. As a key part of your investment strategy, you’ll want to consider investments that have growth potential. The proportion of your portfolio devoted to these growth investments should be based on your individual risk tolerance and time horizon. And, as you move much closer to your actual retirement date, you may decide to shift some — but certainly not all — of your portfolio from growth-oriented vehicles to those investments that can provide a reliable income stream and

incur less volatility.

- Reason No. 2: You need to stay ahead of inflation. Over the past few years, we’ve experienced relatively low inflation, but over time, even a low inflation rate can dramatically erode the value of your savings and investments. That’s why you may want to consider investments that provide the potential for rising income.

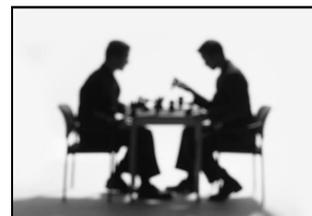
- Reason No. 3: You need to help manage the unexpected. You can’t predict what life will hold in store for you. To cope with unexpected costs, such as a major car repair or a new furnace, you’ll need to create an emergency fund containing six to 12 months’ worth of living expenses so that you won’t be forced to dip into your long-term investments. And to deal with other major uncertainties of life, you’ll need adequate life and disability insurance.

- Reason No. 4: You need resources for major life events. Your retirement may eventually require the bulk of your financial resources — but it’s not the only milestone for which you’ll need to save and invest. You

may need a down payment on a house, or you may someday even want to purchase a vacation home. And if you have children or grandchildren, you may want to help them pay for college.

- Reason No. 5: You’ll want to keep in mind investment-related taxes. Taxes, like inflation, can eat into your investment returns. You’ll need to evaluate whether you can benefit from tax-advantaged investments and retirement accounts, such as traditional or Roth IRAs.

So there you have it: five good reasons to adhere to a unified investment strategy that’s tailored to your situation. This type of “blueprint” may not sound glamorous, and it’s certainly not a “get rich quick” formula, but it will help you stay on track toward your important financial goals.





THE IMPORTANCE OF UPDATING BENEFICIARY DESIGNATIONS

Submitted by Tim Murphy, CPT, 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, the 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 benefits under William's employer-sponsored

retirement plans. However, William never got around to changing his beneficiary designation form with his employer.

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 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.

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.

The first is that if you want to change the beneficiary for a life 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. The second point is that 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.

*...sometimes
“whenever”
never gets here
and the results
can be tragic.”*



**TAX TIME IS THE TIME TO REVIEW YOUR PAYROLL
TAX AND OTHER WITHHOLDINGS.
REVIEW YOUR W4 AND VA4 WITH YOUR PREPARER**



Williamson Road Area Business Association
4804 Williamson Road
PO Box 7082
Roanoke, VA 24019

Return Service Requested

Phone: 540-362-3293
Fax: 540-362-5789
E-mail: wraba@ntelos.net

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Membership Application

Name _____

Business _____

Mailing Address _____

Street Address _____

Phone _____ FAX _____

Email Address _____

Website Address _____

Yearly membership is \$150 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!!!!**

We have changed our look but not our purpose! Please let us know what you think of the new format for The Main Street News! Call Wendy Jones today (540)362-3293 or send an email to wraba@ntelos.net.

Please join us every third Tuesday 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!