



Main Street News

Fall 2014

www.wraba.org

9TH ANNUAL ROANOKE GREEK FESTIVAL

September 19, 20 & 21

By Pete Simopolus, Roanoke Greek Festival

The 9th annual Roanoke Greek Festival will be held on September 19, 20 and 21. 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 by the Alpha Omega Sound. The Holy Trinity Dance Troupe will also be performing our traditional Greek dancing throughout the weekend.

Our community is pleased to announce that we have completed the last phase of the iconography project. The Holy Trinity Greek Orthodox Church is the only place to see and learn about authentic Byzantine iconography, the centuries old fresco painting seen in some of the oldest churches in the world today. Church tours will be available throughout the three day festival.

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.



2013-2014

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Wendy J. Jones

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FROM THE DESK OF WRABA'S EXECUTIVE DIRECTOR



Wendy J. Jones,
WRABA Executive Director



**Williamson
Road**

**Over 150
Businesses**

To Serve you!

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

Exciting upcoming events!

Target date November 2014—
FREE Seminar! Are you a
landlord? This is the seminar
for you! If my tenant's actions
endanger the peace and welfare
of the community what can a
landlord do? What can the
landlord be held accountable
for? Come learn your rights
and responsibilities from B.
Grimes Creasy, Attorney at
Johnson Ayers law firm.
Registration will begin at 8:00
am. The seminar will last until
noon Location to be
announced. Light
refreshments provided.

Greek Fest September 19th-
21st! See page 1 for details.

Restaurant Week! October
6-12, 2014! Get you taste
buds ready for another
delicious week filled with
tasty menus from
Williamson Road
Restaurants. Participating
Restaurants and menus will
be posted on our web site
www.wraba.org soon!



Flag Retirement and
Veteran Appreciation
Ceremony! Veteran's Day
is Tuesday November 11th.
We will celebrate Veterans

and retire flags at Roanoke
City Fire Station #3 located
at 4803 Williamson Road.
The ceremonies begin at
6:30 pm and refreshments
will be served. Please
donate your flags in need of
retirement to this event at
the WRABA office. Flag
retirement ceremonies are
very special events that
don't happen frequently.
We look forward to your
attendance and celebration
of our Veterans. Veterans
of all wars welcome.



PROTECT YOUR HOME-BASED BUSINESS

*Submitted by Lew Thompson, State Farm
Insurance Agent*

More than half of America's
businesses are home-based,
according to the U.S. Small
Business Administration. But
setting up headquarters in your
home doesn't mean your
homeowners insurance will
adequately protect your
operation.

"A typical homeowners policy
provides about \$2,500 of
coverage," says Loretta
Worters, vice president of
communications for the
Insurance Information Institute.
That usually will cover
equipment—but it won't offer

liability protection or cover
you for lost data or income.
Do your research to protect
yourself and your home
business. "An important
thing for any business owner
to do when starting out is to
create a business plan," says
Worters. "That includes
having the right type and
amount of insurance
coverage."

Coverage Options:

In general, home-based
business owners have three
basic options:

Homeowners policy
endorsement: This is added
to a homeowners policy to

increase coverage on
business equipment. There
also may be the option to
buy a homeowners liability
endorsement for protection
in the event someone—say,
a delivery person—is injured
on your property.

In-home business policy: An
in-home business policy
provides more
comprehensive coverage for
business equipment and
liability than a
homeowners
policy endorsement. These
policies, which may also be
called in-home business

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ROANOKE CITY POLICE DEPARTMENT NEWS

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

LOCK YOUR RIDE AND TELL CUSTOMERS TO LOCK THEIRS TOO

Theft from vehicle cases give officers a lot of concern since the overwhelming majority of cases involve people not locking their car doors. It provides easy access for bad guys looking to steal from you and your customers. It also drives up that “crime rate” that became so political a few months ago during the city council elections.

“You can help us by simply locking your doors,” explained veteran Roanoke police officer Tim Donathan. Donathan said, not only does he see plenty of theft from vehicle cases where the car was left unlocked, he also talks to victims who admit leaving their valuables out in plain view. “It just makes it that much easier on the thieves to steal your stuff,” Donathan said.

You also don’t want to because that business where “your stuff gets stolen,” so we are asking for your help by reminding your customers to lock their doors while they’re visiting your establishments. Most of these thefts from vehicle cases are what officers call “crimes of opportunity” in

that some of the thieves might simply be strolling by, see an unlocked car door, and decide to see what’s inside.

Detectives have talked to some of the thieves about their methods. Suspects have told officers they rarely spend more than 15 to 20 seconds in each unlocked vehicle. They often will go through every compartment and look under every seat. “The bad guys know where you hide things,” Officer Donathan said. Some suspects have even made up a nickname for what they do; they call it “car hopping.” It’s not at all scientific but, for them, it seems to work. Car hoppers walk down streets or in parking lots flipping door handles trying to find unlocked vehicles.

“Sometimes it doesn’t look like anything suspicious,” Officer Donathan said. “I mean what’s suspicious about someone getting into what looks like their car?”

“You should always lock your vehicle and secure all your valuables,” Donathan said. The best way to secure your valuables is not to leave them in your car, in your trunk, or try to “hide” them so they’re not in plain view.

Now we also know there’s the school of thought that “Well, if I leave my car unlocked, then they won’t break the window in order to get in.” We understand that

logic makes sense and we do see thieves who break windows in order to enter vehicles. The vast majority of those cases involve people locking their vehicles but leaving valuables in plain view. This is why we advocate taking anything of value inside your residence and locking your vehicle.

Thieves are targeting anything of value; from laptop computers to credit cards, from cash to firearms, from gift cards to check books.

“These [larceny from vehicle] crimes can lead to other types of crimes,” Officer Donathan said, “such as identity theft or credit card fraud.”

The bottom line is target hardening. Make your vehicle harder for the bad guys to get into and encourage those around you to do the same. It takes a community effort to fight crime and make sure thieves are kept in check.



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

Marci Stone Receives Chief Fire Officer Designation



Emergency Management Coordinator Marci Stone just received notification from the Commission on Professional Credentialing that she has been awarded the Chief Fire Officer (CFO) designation. Ms. Stone was previously a Deputy Chief for Bedford County Fire & Rescue. Please join us in congratulating her on this prestigious honor!

from Salem Fire-EMS completed the 20 week course. Congratulations & welcome to the family!

a public education program that will focus on safe sleep for babies. This campaign will roll out in late 2014.

New Officers Promoted



Roanoke Fire-EMS held a promotion ceremony on June 18th for newly promoted officers. Congratulations to: Captain Scott Alford, Captain JJ Price, 1st Lt. Jeremy Bennington, 1st Lt. Robert Reid, Lt. David Lucas, Lt. Michael Jenkins, Lt. Trevor Shannon & Lt. David Wray.

Important Fire Safety Tips!

Remember – most fires are preventable....follow these tips to keep you & your family safe!

- Keep an eye on what you heat! Cooking is the number one cause of fire.
- Never smoke inside – smoking is the number one cause of fatal fire.
- Check your smoke alarms once a month and change your batteries when you change you clock.
- Practice your exit drill with your family and designate a meeting place. Remember – never go back inside of a burning building.
- Use caution with space heaters – keep a 3 foot perimeter around them and turn them off when you sleep or leave the house.

Also use caution with extension cords – use a power strip instead.

For more fire safety info, visit our website at www.roanokeva.gov/fire-ems.



Keep an eye on what you heat!

twitter.com/RoanokeFireEMS
Look for us on Facebook -
[RoanokeFireEMSDepartment](https://www.facebook.com/RoanokeFireEMSDepartment)



Recruit School 17 Graduates



On Wednesday, July 9th, 20 recruits graduated from the Roanoke Valley Regional Recruit Academy. Nine firefighters from Roanoke Fire-EMS, 9 firefighters from Roanoke County Fire & Rescue & 2 firefighters

Roanoke Fire-EMS Receives Rescue Squad Assistance Fund(RSAF) Grant

Roanoke Fire-EMS is pleased to announce that we have received the latest RSAF Grant. This grant will provide funding for an ambulance, (2)Lucas CPR devices and a power load stretcher. We were also awarded 100% funding for



Check smoke detectors.
We "Fall Back" at 2 AM
On November 2nd!



Williamson Road



Williamson Road Area Business Association

September 2014						
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
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28	29	30				

October 2014						
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19	20	21	22	23	24	25
26	27	28	29	30	31	

November 2014						
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2	3	4	5	6	7	8
9	10	11	12	13	14	15
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December 2014						
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14	15	16	17	18	19	20
21	22	23	24	25	26	27
28	29	30	31			

Dates To Remember:

September:

- 1st: Labor Day
- 4th: Landlord Seminar
- 16th: WRABA Monthly luncheon and Board Meeting
- 19th-21st: Roanoke Greek Festival
- 25th: Rosh Hashanah

October:

- 6th-12th: Restaurant Week
- 9th & 11th: Adopt-A-Street Clean Up Days
- 21st: WRABA Monthly luncheon and Board Meeting
- 31st: Halloween

November:

- 11th: Veteran's Day & Flag Retirement Celebration
- 18th: WRABA Monthly luncheon and Board Meeting
- 27th: Thanksgiving
- 29th: Small Business Saturday

December:

- 2nd: WRABA Annual Member Christmas Dinner & Angel Return
- 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 16th:** Tax Planning Panel with CPAs and Financial Advisors
- October 21st:** Glen James, Chairman Commercial Real Estate Board, How a Commercial Appraisal is Done
- November 18th:** Chris Chittum, Roanoke City Planning, Building & Development Director presents Changing the Face of Williamson Road with Street Scape Improvements
- December 2nd:** WRABA Christmas Dinner-Angels Due Back



PREPARE YOURSELF FOR THE UNEXPECTED

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

Are you ready for this? September is National Preparedness Month. Sponsored by the Federal Emergency Management Agency (FEMA), National Preparedness Month seeks to educate Americans on preparing for natural disasters and other types of emergencies. But you'll also need to prepare for unexpected events in many other areas of your life — particularly those events related to the financial security of you and your family.

Here are some of the most important of these events, along with possible preparations for them:

• *Unanticipated early retirement* — If you encounter a “downsizing” or other occurrence that results in the loss of a job, or even the end of a career, before you expected it, would you be able to avoid major disruptions to your lifestyle? To help prepare for such a loss of income, make sure to fully fund your IRA each year. The maximum contribution is \$5,500 per year plus an additional \$1,000 for those age 50 and older.

• *Disability* — Even a short-term disability can seriously harm your finances — and a long-term disability could prove devastating. Your employer

might offer some form of disability insurance, but it may not be sufficient. So you may need to explore private coverage.

• *Personal liability* — If someone were ever injured on your property or due to some action of yours, you could face legal actions demanding hundreds of thousands of dollars. To help protect yourself, consider adding umbrella liability insurance.

• *Changing family situation* — Changes in your life — marriage, divorce, remarriage, children, stepchildren — can drastically affect your estate plans and the type of legacy you want to leave. To prevent unpleasant surprises for your family, make sure you periodically review beneficiary designations on your investment accounts, such as your IRA and 401(k), and work with your tax and legal advisors to update your estate-planning documents — will, living trust and so on — as needed.

• *Outliving your money* — Once you reach retirement, your greatest concern may be that you'll outlive your money. To help prevent this from happening, create a sustainable withdrawal strategy — that is, determine how much you can take out each year from your investment and retirement

accounts, and stick to this amount.

• *Need for long-term care* — You can't predict whether you will ever need to enter a nursing home or require the assistance of a home health care worker, but one thing is for sure — these services are *extremely* expensive. Consider this: The national average for a private room in a nursing home is nearly \$84,000 per year, according to a recent survey by Genworth, a financial security company. To help prepare for these costs, you may want to consult with a professional financial advisor, who can suggest appropriate solutions.

• *Untimely death* — Your absence could jeopardize your family's financial security, particularly if you passed away while your children were still at home. To help ensure that your family could remain in the home and that your children could go to college, if they choose, make sure you have adequate life insurance.

Your passage through life will be filled with twists and turns, and you can't always see what lies ahead. But you can ease your journey by preparing yourself for the unexpected.



“...you'll also need to prepare for unexpected events in many other areas of your life...”



ROANOKE COUNTY PLANTATION ROAD UPDATES

Submitted by Megan Cronise, Roanoke County Planner

Pedestrian signals and crosswalks have been installed at the intersection at Williamson Road and Plantation Road. This project

was funded through the Revenue Sharing Program which matches 50 percent Virginia Department of Transportation funds with 50 percent Roanoke County funds.

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



DIVIDING IRAS TAX-FREE IN DIVORCE

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

Generally, the division of property, including cash, between divorcing spouses has no immediate federal income or gift tax consequences. Such transfers are considered tax-free gifts between the spouses. However, the tax-free transfer rule does not apply to transfers of balances in IRAs. If an IRA owner withdraws funds from his or her IRA and gives it to his or her spouse (or anyone else for that matter), the withdrawal is taxable to the IRA owner and tax-free to the receiving spouse (or whoever receives the distribution).

Fortunately, there is an important exception to this rule - transferring an individual's interest in an IRA to a spouse or former spouse pursuant to a divorce decree or separate maintenance agreement is not taxable to either spouse. This spousal exception applies to Roth IRAs, SEP accounts, and SIMPLE IRAs because they are all considered IRAs for this purpose.

The exception applies to spouses only. A distribution or transfer to anyone other than a spouse or former spouse, even if pursuant to a divorce, generally is taxable to the IRA owner.

The IRA transfer is tax-free to both spouses only if it is specifically required by a decree of divorce or separate maintenance agreement (or written instrument incident to such a decree). Thus, the couple must eventually divorce or legally separate. Transferring an IRA under any other type of order, such as a temporary alimony or support order, is not tax-free.

Example: Transferring an interest in an IRA in connection with his pending divorce, Ted has agreed to transfer his IRA to his spouse, Amy. The transfer to Amy must be made pursuant to their divorce decree (or written instrument incident to the divorce); otherwise, it will be taxed to Ted. Also, a transfer made to anyone other than Amy, such as to their children, will be taxable to Ted.

If the transfer is taxable to Ted,

he must include that amount in taxable income. Furthermore, if Ted is under age 59.5, the 10% penalty tax on premature distributions may apply.

An IRA interest transferred under a decree of divorce or separate maintenance agreement is thereafter treated as the recipient spouse's IRA for all purposes. Therefore, the recipient spouse can manage the transferred money as he or she sees fit and continue deferring taxes until withdrawals are taken from the IRA. At that point, the recipient spouse will owe any federal income tax on the withdrawals, plus the 10% penalty tax on premature distributions may apply if he or she is under age 59.5 at the time of the withdrawal.

The safest way to accomplish a divorce-related IRA transfer is through a trustee-to-trustee transfer. If the IRA trustee will not make a payment to the spouse's or ex-spouse's IRA, the transferor spouse can roll over the funds to a new IRA in his or her name and then assign ownership (and change the name) of the new IRA to the receiving spouse.



“The IRA transfer is tax-free to both spouses only if...”

PROTECT YOUR HOME-BASED BUSINESS (CONT)

Continued from Page 2

endorsements, vary significantly depending on the insurer.

Business owners policy: Also called a BOP, this plan offers the most comprehensive coverage for small- and mid-size businesses. It protects against many of the same things that in-home business policies do, but offers even more coverage.

Other Considerations: Being a savvy home-business

owner is about more than having the right insurance. Other factors to consider include:

Additional insurance: Re-evaluate your coverage as your business grows and your needs change.

Zoning laws: Visit your local planning office to review restrictions that could affect your business.

Licenses and permits: Find out which licenses and permits you

need to run your business legally.

Taxes: Talk to a tax professional about tax laws for home-based businesses. Also research money-saving deductions, such as the [home office deduction](#). Not sure if you're adequately protected? Meet with your [State Farm® Agent](#) to discuss the insurance needs of your home-based business.





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

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

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WEBSITE!
WWW.WRABA.ORG**

PARTNERS FOR PROGRESS.

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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!