

January 2010

WILLIAMSBURG'S

# Next Door Neighbors®

VOL.4, ISSUE 1

PRICELESS

Discovering the people who call Williamsburg home

*Skip Campana*

*Mark Hanna*

*Casey Duplantier*

## BUSINESS FORECAST 2010

WILLIAMSBURG'S BUSINESS LEADERS GIVE US THEIR INSIGHT INTO WHAT WE CAN EXPECT ON A LOCAL LEVEL IN COMMERCIAL REAL ESTATE, BANKING, ECONOMIC DEVELOPMENT, GOVERNMENT, RETAIL, CREDIT UNIONS AND CONSTRUCTION.

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Cover Photo by Lisa Cumming



Meredith Collins, Publisher

Our last magazine of the year is a local business forecast issue. We interviewed community leaders from a variety of businesses and government to learn more about them and to get some insight into their views of the economy and what they expect on a local level in the upcoming year.

The economy today is not where any of us want it to be. However, like most things in life - attitude is everything. My

hope is that you will see the positive outlook that these leaders have and know that, like them, many local business owners are focusing on ways to use this time to become more efficient, more effective and to provide better product and service solutions that will ensure their continued success and your satisfaction. As a consumer, you are a vital part of this equation. If you are in the position to spend, your actions make a difference. The businesses who advertise within these pages are presenting you with their personal invitation for you to do business with them. I hope you do.

Like many other businesses, I have made some strategic decisions to improve my business in 2010. The best way I can serve this community - both consumers and businesses - is to produce a magazine you will want to read each month and deliver it to as many Williamsburg area residents as I can. Beginning with the next issue, we will increase our direct mail delivery from 34,800 homes to 36,525 homes - almost every home in the market.

Below is a schedule of all of our issues for 2010. If you have a friend or neighbor you would like for us to consider interviewing please email me at: [meredith.collinsgroup@cox.net](mailto:meredith.collinsgroup@cox.net). I look forward to hearing from you! NDN

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portrait

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## 2010 THEMES & DEADLINES

### JANUARY ISSUE Forecast 2010

- In Home Date: December 17, 2009
- Advertising Deadline: Tues, Dec. 1st

### FEBRUARY ISSUE Military in Our Midst

- In Home Date: January 21, 2010
- Advertising Deadline: Tues, Jan. 5th

### MARCH ISSUE Our Public Servants

- In Home Date: February 18, 2010
- Advertising Deadline: Tues, Feb. 2nd

### APRIL ISSUE For the Love of Animals

- In Home Date: March 18, 2010
- Advertising Deadline: Tues, Mar. 2nd

### MAY ISSUE Outdoor Enthusiasts

- In Home Date: April 22, 2010
- Advertising Deadline: Tues, Apr. 6th

### JUNE ISSUE A Diverse Community

- In Home Date: May 20, 2010
- Advertising Deadline: Tues, May 4th

### JULY ISSUE Preservers of Our History

- In Home Date: June 17, 2010
- Advertising Deadline: Tues, Jun. 1st

### AUGUST ISSUE Another Look Back

- In Home Date: July 22, 2010
- Advertising Deadline: Tues, Jul. 6th

### SEPTEMBER ISSUE Teachers & Mentors

- In Home Date: August 26, 2010
- Advertising Deadline: Tues, Aug. 10th

### OCTOBER ISSUE Healthy Outlook

- In Home Date: September 23, 2010
- Advertising Deadline: Tues, Sep. 7th

### NOVEMBER ISSUE What We've Learned

- In Home Date: October 21, 2010
- Advertising Deadline: Tues, Oct. 5th

### DECEMBER ISSUE Savory Holidays

- In Home Date: November 18, 2010
- Advertising Deadline: Tues, Nov. 2nd

# SKIP CAMPANA

CAMPANA WALTZ REAL ESTATE

By Lillian Stevens

*S*kip Campana is an optimist. “You have to be one to be in this business,” he laughs.

Vincent “Skip” Campana has worked in the commercial real estate business for over two decades and has spent the past three years at Campana Waltz Commercial Real Estate, LLC, a family-driven firm he runs with his business partner, Tom Waltz.

“It used to be like the old saying ‘if we build it they will come,’ but today the business is a little more complicated,” says Campana.

“It’s not just putting up speculative buildings, not just brick and mortar. Increasingly, it is the work force, the skill level, think tanks, incubators, or computer technologies. You need to have all the ingredients, like the perfect stew,” he says.

“Just look out this window,” he says from an office in Newtown. “You see brick veneer, hip-roofed office buildings, cluster homes, small businesses. But what you also see is energy and activity. Something that is alive and vibrant.”

“And I like that!” he exclaims.

Born into a close-knit Italian family originally from Brooklyn,

NY, the Campana family settled in Williamsburg in the late 1950’s and has been here ever since. Campana enrolled at Old Dominion University but not before taking the state real estate licensing exam.

“My father told me that before he sent me to college, I would have to take the real estate principles course and pass the state exam,” he explains.

With that began a life-long love affair for the career Campana refers to sometimes as “the game,” although he admits that he originally thought that the res-

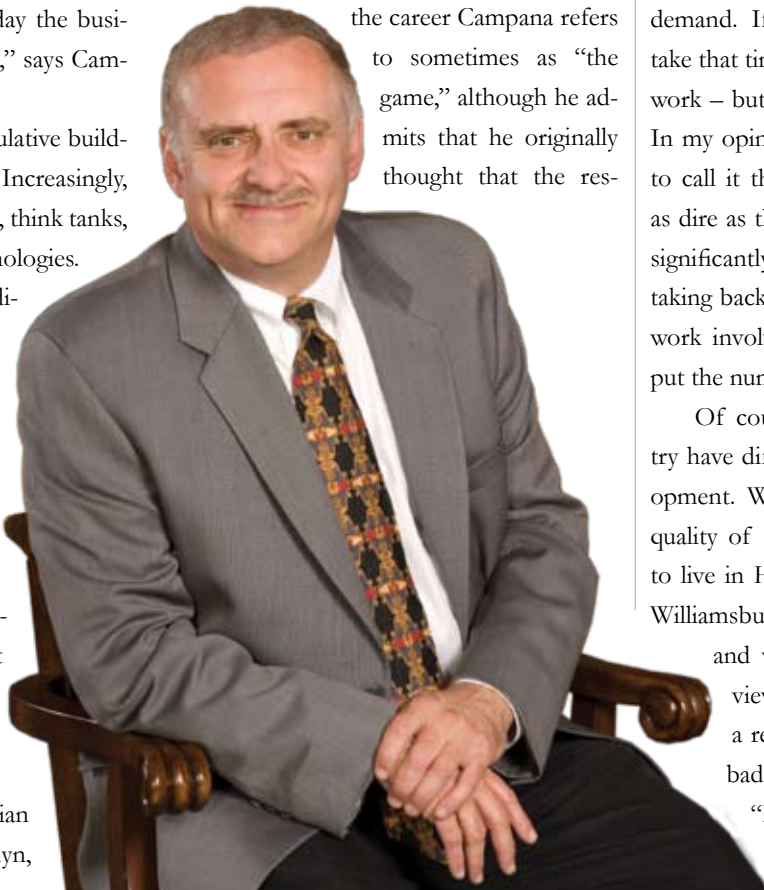
taurant business might be fun too.

Still, the game is not without upsets. Campana has been in the business long enough to experience the highs and lows that the inevitable cycles bring and he sees them as natural events – even opportunities to take stock and shift strategies if necessary.

“I’ve never lost my appreciation of our market, even in tough times,” he says. “But if you are tenacious, there is always supply and demand. If it stops for a period of time you take that time to regroup and do your homework – but never take your eye off the ball. In my opinion, this recession – if you want to call it that – for Hampton Roads is not as dire as the early nineties when there were significantly more foreclosures as banks were taking back properties. In 1992, 90% of my work involved foreclosures. Today, I would put the number at probably 15 or 20%.”

Of course, different areas of the country have different thresholds for their development. Williamsburg is fortunate to have quality of life bragging rights. People want to live in Hampton Roads – specifically the Williamsburg area. That has long been true and will likely continue, so Campana views the local economy as being in a recovery of sorts, as opposed to a bad cycle.

“For me,” he says, “the glass is half full, never half empty.” NDN





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# MARK HANNA

VIRGINIA COMPANY BANK

*By Meredith Collins*

*Mark* Hanna is the President and CEO of Virginia Company Bank, a relatively young community bank which was established in 2005 and has locations in Williamsburg and Newport News. A third branch in Hampton is on the way. When Hanna talks about his upbringing in the Baltimore, MD area, you can't help but wonder how he became a banker instead of a newspaper executive. He speaks fondly of his childhood and the work of his father, Glen, who was in the newspaper business.

When Hanna was a young boy, his father worked for the *New York Times* advocating the use of newspapers in school classrooms through a program that still exists today, Newspapers in Education. Just



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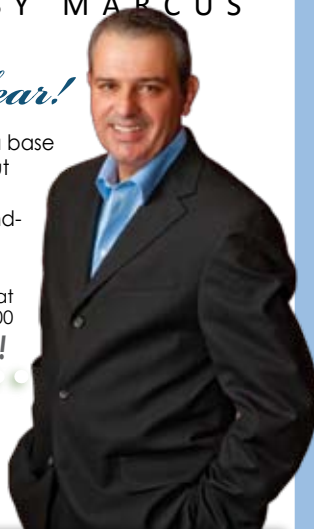
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before his fifth birthday, Hanna moved with his family to Minnesota where his father went to work for the *Minneapolis Star Tribune*. Over the years, his dad worked for several newspapers including the *Baltimore Sun* and *Washington Times* in various departments – circulation, marketing, and advertising. The newspaper business had a tremendous impact on young Hanna.

“I’ve been unemployed only a few weeks since I was in the fifth grade because I started working a paper route [in Minnesota] then,” Hanna says. “When my son grows up, I can tell him I carried 50 newspapers through 3 feet of freshly fallen snow on foot at 5am in the morning when it was 25 degrees below zero. I did my rounds.”

He thought his father’s work was interesting and over the years Hanna became an avid newspaper reader. He still is today.

“I still want a hard copy of the newspaper in front of me when I have my morning coffee,” he says.

It’s a wonder Hanna did not follow his father into the newspaper business, but while he was still on campus at Wake Forest University where he earned a degree in Business Administration, he was recruited by First Citizens Bank and went to work for them two weeks after graduation. He lived in Winston Salem for six months, spent two years in Raleigh and another 8 ½ years in Greensboro – all with the same North Carolina based bank. In 1999, Hanna transitioned to BB&T and moved to Virginia Beach. They later promoted him to Peninsula Area Executive. In 2005, Hanna was recruited to help lead a new bank - Virginia Company Bank, and, while he was very happy with his situation at the time, he felt like it would be a good move for him.

Hanna has not looked back, but he does keep his eye on the future - especially in terms of the banking industry in the local market.

“First, I want to correct a popular misconception that banks don’t want to lend money,” Hanna says. “I can only speak for Virginia Company Bank but I do talk to other banks. The only banks that don’t want to lend money now are banks that are in trouble. As far as I know, no banks in our community are in serious enough trouble that would make them not want to lend. The broader picture right now is the banks do want to lend, they very aggressively want to make loans, and they don’t want to make bad loans. The underwriting standards are different from what they were a few years ago.”

Underwriting standards are going to be impacted by what is happening in the marketplace; they are not static.

“I’ve been in banking now for about 20 years,” Hanna explains. “I came into banking in the last big recession, from the late ‘80s to the early ‘90s. It’s funny, following that recession, there was a return to solid underwriting standards, to historical underwriting criteria. As the economy got better, as the whole housing market appreciated, as banks grew – there was another phenomenon: a lot of non-banks

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entered the lending markets. You had non-banking competition from companies like GMAC, from CIT, from mortgage brokers that were selling loans that never went to a bank and they were going to investors on Wall Street. There was a lot of the wild, erratic stuff you read about -- sub-prime loans where people got 100% financing, people who didn't provide income verification were getting mortgage loans, people with terrible credit were getting mortgage loans and car loans. The distinction there is that many of those people, while they were getting loans, weren't getting loans from banks. They were getting loans from non-banking entities that were bundling the loans and selling them off to investors who were packaging them together in tranches and selling to investors on Wall Street. Most banks I know of never went that far. The spectrum didn't swing that widely. But it has swung back a little bit for banks."

According to Hanna, the underwriting standards for Virginia Company Bank are not very different from what they were when the bank was first established. "Our appetite and hunger for loans in 2009 isn't much different from what it was in 2005," he adds. "We still want all the quality loans that we can get." He wants to create a balanced portfolio and in that regard Virginia Company Bank, like most good banks, is selective. "If we're going to do commercial real estate loans right now, we're trying to do those where we have a relationship with the borrower that we can build upon, not just in 2010, but in 2015 and, hopefully, in 2020."

As Hanna looks ahead to 2010 in Williamsburg, he is cautiously optimistic. "I think what we're going to see is a period of stabilization, but it's going to be a long, protracted period of stabilization. Nationwide, we still have over 10% unemployment and people's incomes are not rising. Most employers I know of have salary freezes on; many small businesses and self-employed people are struggling to maintain the income that they've had in prior years," Hanna says. "So, until consumers get back to spending money, the economy, I think, is going to be fairly flat. I read a lot of economic reports, and there are some people who are actually projecting that housing prices haven't hit bottom yet and, even though they thought they had, maybe in 2010 we'll see a 5 to 10% erosion in housing prices. I can see the logic behind that, but locally, I see things stabilizing for a while to come. The upside for Williamsburg will really start to materialize as consumers tend to be more confident in discretionary spending and feel like they can travel again, that they can spend money again. We'll see our hotels' occupancies rise and we'll see our parks fill up. But I think we have a ways to go. It's not going to happen in the first or second quarter of 2010. I think we'll have to ride through a period of very little growth until really, probably, the third or fourth quarter of the year. And then, maybe we'll start seeing some improvement." NDN

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# KEITH TAYLOR

JAMES CITY COUNTY OFFICE OF ECONOMIC DEVELOPMENT

By Sara E. Lewis



“As far as economic development goes, it’s all about loading the funnel with prospects,” says Keith Taylor, James City County Economic Development Director. Before the financial downturn, Taylor often traveled with others from the region and state on team marketing missions to visit prospects capable of producing goods and services for export from the region in order to import wealth. As a function of the global economy, the number of such prospects, usually product manufacturers, has become smaller and smaller. Since the county has put a freeze on travel, Taylor is no longer making the trips. Consequently, he has had to keep in close touch with others in the region and state that are traveling.

Taylor is cautiously optimistic about attracting new prospects. Since September 2008 the number has actually increased by 54% even though the pool of prospects requiring 100,000 square feet or more was diminishing before the downturn. In addition, Taylor has been able to follow up on more than two-thirds of the prospect inquiries because of the availability of the specified space requirements needed by the prospective businesses. Also, he says, “We benefit from a positive international recognition factor, which should help us.”

Taylor, a William and Mary undergraduate, Tribe fan, Kingsmill neighbor, and twenty-year resident of the county, is proud of the area. He has watched the economy grow and become more diverse. “The Williamsburg area offers big city amenities,” he says, “together with small town charm and friendliness.”

In addition to prospecting, the James City County Office

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- *Mark Hanna, President and CEO of Virginia Company Bank, and Joe Harrow, Board Member and President of Middle Peninsula Insurance & Financial Services, Inc.*



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of Economic Development is busy helping businesses prosper that are already growing. "Our existing industry visit program helps us uncover the opportunities and threats we can help them address," says Taylor. Recent visits uncovered the need to assist Wythe Will Distributing, LLC, AVID Medical, Inc. and David A. Nice Builders, Inc. with expansions.

Economic developers are keeping in touch with commercial and industrial real estate companies to learn about availability and interest shown by companies searching for property in which to expand or relocate. Taylor reports that his office is also making use of new software to keep track of smaller office real estate listings. Having this information handy helps James City County stay prepared to meet business needs.

Through an initiative dubbed "economic gardening," entrepreneurs with good ideas are being recruited and mentored in a business

## "The Williamsburg area offers big city amenities together with small town charm and friendliness."

- Keith Taylor

incubator. Such businesses are usually technology-driven service applications. James City County is also working on initiatives in workforce development.

The county continues to enjoy a lower rate of unemployment than the national average but it also suffers from an underemployment phenomenon. Many of the area's opportunities are tourist related service jobs characterized by seasonality, few benefits, and limited upward mobility. "When our best employers offer jobs, people will line up around the block," says Taylor. "This is part of what our mission is all about: bringing quality jobs to the county." An area with quality employers and jobs will attract robust retail operations, doctors, restaurants, and more.

Unfortunately, state cutbacks are putting added pressure on localities to find money to pay for services. This will continue to hold down economic development activity. "Local governments will probably be the last to bounce back from the downturn because of the way we're funded," Taylor says. Property assessments are down due to the decline in home values. As houses and building regain value, it will take a couple of years for funds from assessment adjustments to reach the county budget.

An aging Interstate highway system and the need to develop light rail or other transportation alternatives are also pressing issues, according to Taylor. Finally, he is concerned about the need for quality jobs for youth. "We want them to want to stay here." His assistant director, Steven Yavorsky, is supporting the Young Emerging Professionals (YEP) of Williamsburg organization to address the needs of this demographic. NDN

# JEANNE ZEIDLER

MAYOR OF WILLIAMSBURG

By Meredith Collins

Mayor Jeanne Zeidler talks about the status of the local economy with a perspective that is different from those who have specific business interests. Her interest is broad and focuses on addressing economic challenges in a way that looks after those who live and work here – not only in the City of Williamsburg where her responsibilities lie, but also regionally where she knows cooperative efforts can go a long way in easing the burden for all.

Zeidler has a long history working cooperatively with others in community work. She grew up in Milwaukee, WI and later attended college at the University of Wisconsin for two years. She finished her undergraduate education at Madison in Madison, WI where she studied history. In 1971, Zeidler moved to Williamsburg and earned her Masters Degree in History Education from the College of William and Mary. She has lived here ever since.

Zeidler spent the next 30 years working in Hampton for various museums and cultural organizations. She joined with others to promote community arts programs to help create places where diversity was welcome. When her children were in elementary school, Zeidler channeled her interests towards education and became involved with the local PTA. She later became a school board member and then chairman





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of the school board. In 1994, Zeidler ran for city council and won.

“If you are interested in children and education it is not only the schools that impact them,” Zeidler says. She knew city council had an impact on the funds for education and she wanted to have a voice.

In 1996, Zeidler became Vice Mayor of the City of Williamsburg and in 1998 she was elected Mayor. She has continued in that position since that time. The role was a natural

one for her to evolve into.

“My father was the Mayor of Milwaukee for 12 years,” she explains. “I grew up around City Hall.”

While Zeidler has served as Mayor through difficult times before, she admits that the challenges of the current economic situation require good decisions, sacrifices and cooperation like never before. She believes it could be 2011 or even 2012 before the local economy turns around completely. She sees it

as a slow gradual improvement over time.

“Economists say that we’ve hit the bottom of the recession,” Zeidler explains. “So that’s a bright spot. But then they say that the recovery will be really slow and there won’t be a lot of job creation. That’s not a real bright spot.”

Just as businesses must make adjustments for fewer sales and less profit, the local government has to find ways to operate effectively with fewer funds.



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"I think we have a long period of tightening our belts," Zeidler says. "In local government in particular and the state government, our tax revenues are falling. It isn't just the City of Williamsburg. It is also James City County and somewhat in York County although they are not suffering quite as much. In our current fiscal year, our budget is 5% less than it was last year and we anticipate it to be even less next year. We're looking for ways to become even more efficient and I don't think this has been a wasteful city. We have great services and I'm very proud of that. I don't want to diminish the services but it is very clear that we have to find ways to do more with less."

The reality is that in today's economy people are spending less. Some have less money to spend and others are spending less because they aren't confident in spending while there is still a level of uncertainty in the health of the economy. This means there is less business to go around.

Zeidler says the challenging economy is affecting everyone – the City of Williamsburg and surrounding counties – and it is inspiring people to work together more to find ways to make things better for everyone. A Task Force of economic development, tourism, education leaders and others throughout the Historic Triangle has been formed to look at the issue of diversifying our economy and to find ways to make improvements for the future.

"We are very tourism based," Zeidler emphasizes. "We will always be tourism based. This is who and what we are."

According to Zeidler, the question is: Are there smart ways the local economy can be broadened and diversified in perhaps the most logical way, which is to build on the tourism industry? If so, it would be a positive move toward building a stronger economic foundation for the entire Historic Triangle, one that would be a regional benefit in tough economic times such as these. NDN

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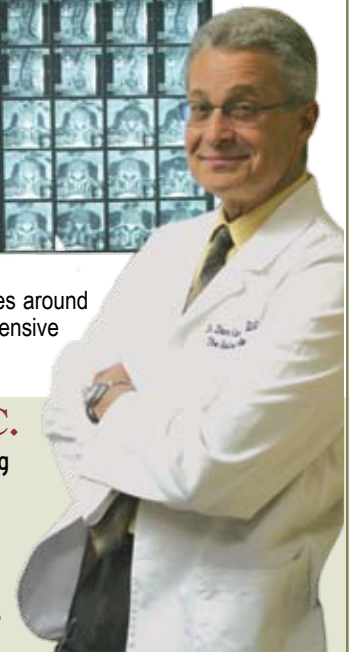
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# JOE STEELE

THE SHOPS AT CAROLINA FURNITURE

By Lillian Stevens

When the economy slows down, it impacts retail businesses directly - generally with fewer customers and fewer sales. Retailers who sell large ticket items typically feel the impact in a greater way. While consumers may be willing to spend small amounts of money on inexpensive items they want or need, the decision to spend becomes much greater when hundreds or thousands of dollars have to be considered. The furniture industry is one business category that has been greatly impacted by the economy. In the Williamsburg market, the furniture store owners have their own stories to tell.

Joseph Steele II had a plan when The Shops at Carolina Furniture was established almost 35 years ago, and his plan has stood the test of time. Spanning 14 acres, there are over 400 lines of carpets, wall coverings, furniture and accessories for consumers.

“When we started this business in 1975, we want-



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ed to bring the concept of beautifully made furniture and Carolina pricing to Virginia,” says Steele of the family owned and operated business. He is, of course, referring to furniture made in North Carolina which is widely known as the furniture capital of the world.

After graduating from the College of William and Mary with a degree in economics, Steele and his wife, Judy, took over an ailing furniture store and over the years have made it what it is today. She is the company’s Chief Financial Officer, and their son, Joe Steele III, serves as Vice President.

Steele learned the industry ropes from his father who was also in the furniture business with a store originally located in Fredericksburg, VA. His father aspired to attract travelers heading south on Interstate 95 who were in the market for good furniture.

According to Steele, the local economy is not quite as impactful on his business as it is for businesses who rely solely on local consumers. Nearly half of Carolina Furni-

ture’s business is shipped across the country, helped in large part by tourism and business conducted via the Internet.

“We began selling to tourists who came

worst is over and that we’re going to see slow but steady growth,” Steele says.

Grateful for an incredibly loyal following which has kept the company in business, Steele notes that his is an industry where there is a 50% failure rate. Most furniture stores nationwide are facing difficult times. Repeat business accounts for much of his company’s sales and this has helped keep his business moving forward.

Over the long term, Steele predicts a trend toward more handmade furniture pieces and is noticing that people are increasingly interested in buying local.

“We do have a couple of lines that are made locally – furniture made in Virginia by Virginians,” he says.

For today, however, Steele’s biggest thrill is when a customer walks in and finds the perfect night stand to go with the bed purchased last year. Over three and a half decades in the furniture business has not diminished his passion for serving his customers - no matter how strong or weak the economy. NDN

**“I think the worst is over and that we are going to see slow but steady growth.” - Joe Steele**

here,” explains Steele, “folks who had nothing like this back home. Then about ten years ago the web exploded that.”


Boosted by Internet marketing, the store enjoyed abundant sales going into the holidays and though he forecasts a steep incline in 2010, Steele is cautiously optimistic looking farther out on the horizon.

“It’s going to be a long time – and it might not ever be the same – but I think that the

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# CASEY DUPLANTIER

1ST ADVANTAGE FEDERAL CREDIT UNION

By Ryan Jones



The red, white and blue of 1st Advantage Federal Credit Union's (FCU) colorful logo has become a familiar sight for many area residents traveling to nearby destinations on Bypass Road and in NewTown. To Adrian G. "Casey" Duplantier Jr., President and CEO of 1st Advantage FCU, the impressive sign posted outside brings to mind the spirit of cooperation that attracted him to credit unions years ago when he was a student in college.

Duplantier's history with the industry can be traced south to the warm bayous of Louisiana. Not long after finishing high school, Duplantier, the oldest in a family of four boys and two girls hailing from New Orleans, traveled northwest on I-10 towards Baton Rouge to at-

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tend Louisiana State University (LSU). He later returned home for classes at the University of New Orleans. As fate would have it, a paragraph in a college textbook introduced him to the concept of credit unions.

“The textbook covered the unique points about each financial institution, including ownership,” says Duplantier. “What got my attention was the fact that credit unions were cooperatively owned. Cooperative ownership today is the biggest difference between banks and credit unions.”

It wasn't long after reading about credit unions at LSU that opportunity came knocking for Duplantier.

“I was looking for a part-time job, and my father rather strongly suggested that I go see my godmother, Audrey Cerise,” says Duplantier. She hired him to work at Louisiana Public Health Workers Credit Union, and Duplantier found himself in a position that allowed rare opportunities to learn the business from the ground up.

He also learned first-hand as he worked in a small 20' x 20' building what it meant to have a spirit of cooperation, both as a business model and a business ethic. Members of the credit union would sometimes knock on the door as much as an hour after closing with urgent requests.

“We would give them a withdrawal out of petty cash,” says Duplantier. “I learned what credit unions were all about from that.”

As Duplantier combined knowledge with hands-on experience, he moved on to become the manager of the largest credit union in New Orleans. Later, he followed the winds of change north toward Virginia's cooler coastal climate. Duplantier's success in the financial market is not surprising, considering his family's extensive involvement in the industry.

“My father understood the credit union cooperative ownership difference,” he says. “Up until his death a few years ago he would always ask me, ‘How is *my* credit union doing?’”

Duplantier's forecast for the local economy in 2010 is not surprising. He believes that cooperation and the area's economic foundation has helped Williamsburg to successfully navigate the winds of the current financial storm affecting our nation.

“Our stable retiree base and predominant government / military employment have kept our local economy relatively unfazed,” he says. “Personal net worth's have begun to rise with the stock market turning around, and we have seen only minor housing value declines in our area.”

Even with the positive elements such as the military presence and extensive retiree population that help our community in difficult times, he says there will be a slow upturn for our local economy. Two words sum up Duplantier's predictions for the coming year:

“Slow growth.” NDN

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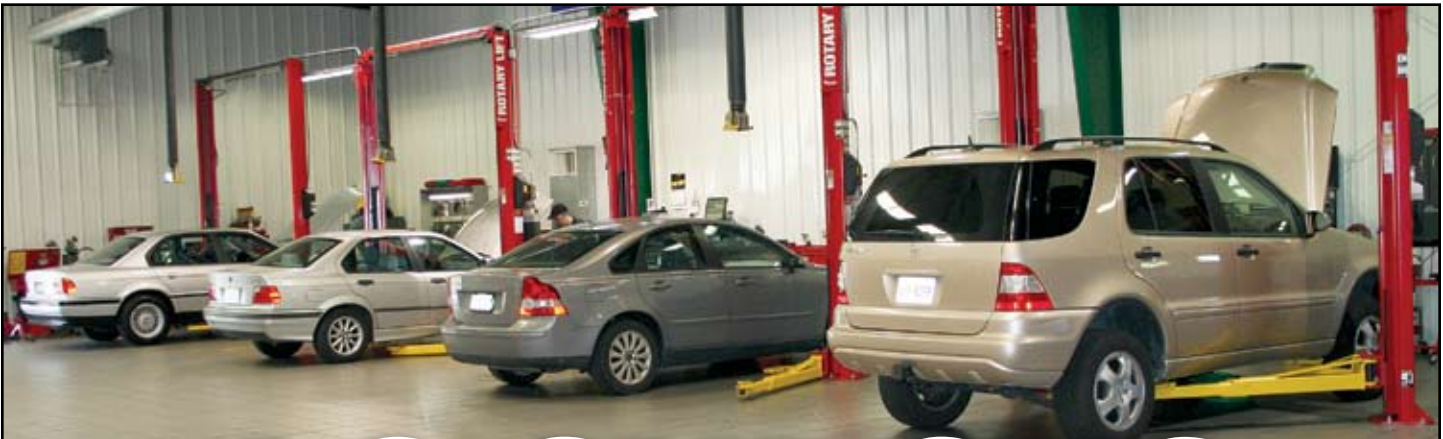
# BUDDY LEAGUE

BRANSCOME, INC.

*By Ryan Jones*



*I*f Williamsburg area resident Buddy League had spent his free time collecting matchbox cars to play with as a youngster, it is likely his hot-rods would have had plenty of well-built roads to navigate. Visions of kid-sized dump trucks, asphalt road pavers, and bright yellow steam rollers come to mind as probable toy favorites of a young man who followed all of the right roads to a challenging career in grading and highway construction. As a team member of the Peninsula-based construction giant, Branscome Inc., League has been “paving his way” in the industry since he joined the work force in the early 1990’s.



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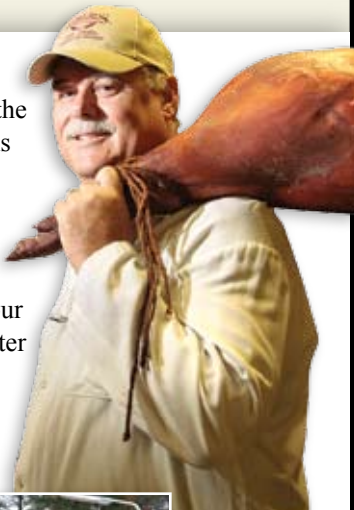
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Keeping busy around construction sites comes natural to League.

"My father is in the concrete business," he says, leaning back casually in his chair. "I've been around construction all of my life.

**"Money is the biggest challenge facing the construction industry as a whole."** - Buddy League

It was a natural gravitation towards the construction industry when I finished school."

In this economic climate, however, knowing a business inside out isn't the only thing necessary. Having a plan for the future and a strategy for weathering slow times is equally important. League has a good understanding of his current situation and knows that a quick turnaround is not a likely happening.

"Money is the biggest challenge facing the construction industry as a whole," he says. "It's starts with the Virginia Department of Transportation (VDOT) getting enough money from the state legislature to do what they need to do. Many of our roads are failing. We're at an all-time high as far as the deficiency rates of our roads."

League acknowledges that lack of financing is affecting local road repairs here in Williamsburg as well.

"There is no money allocated to deal with secondary roads right now," he points out. "It's all primary roads and interstates. VDOT funds all the municipalities. There is a certain portion of money that each city gets to maintain their own roads. Those budgets are being cut as well."

Unfortunately, the private sector hasn't faired much better than the public sector. The economy has impacted growth locally with less development and less opportunity for his company. With construction work waning in many markets in the United States, Williamsburg has felt the squeeze of investors tightening their hold on their wallets which translates into fewer jobs for his company.

"Commercial and residential construction is down this year,"

League reports.

With lean months likely ahead in the road construction industry, League has maintained the same strong stature and calm, positive attitude that he counts on from his site foremen and heavy equipment operators as they work through opposition in the field. While there have been slight reductions in their work force, League has succeeded in maintaining their core of experienced personnel to ensure a high quality finished product.

“We value our field workers. They’re the building blocks that really make all of this work,” League says.

As League helps the team at Branscome find an avenue through the sluggish local economic conditions, he says that Branscome has diversified it’s scope of services, and expresses confidence that the market will eventually pick up.

“We’ll keep our core group of people busy. We’re looking at different opportunities out there to take advantage of. As long as we’re able to change with the times and the economy, we’ll be fine,” he says.

Looking at the bright photos of heavy equipment framed in wood outside of League’s office, one can’t help but notice Branscome’s catchy tag-line between the images of plodding machinery: “The Road Forward.” While League’s prediction of “more of the same” for the local construction market may present it’s fair share of twists

**“As long as we’re able to change with the times and the economy, we’ll be fine.”** - Buddy League

and bends to navigate, it is sure to be a project that can be managed with the right blueprints. The positive thinking that League has drawn on to pour the foundation of their business model will surely contribute to making “The Road Forward” in 2010 easier to navigate - with the hope that it won’t take long to become as smooth as a freshly paved highway. NDN

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Dick Ferris

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I recommend that you view estate planning as LIVING PLAN-NING. In fact, it is an opportunity to combine your creative ideas and financial resources to develop an environment (and a plan) for yourself and your family that will extend far beyond your lifetime. It is your opportunity to share your successes with others, especially family members. By completing your Estate Plan, you take the “What If” worry away and replace it with “Peace of Mind”.

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family way. In addition, we want to make sure that what we have worked so hard to build is not wasted through unnecessary income and estate taxes or estate administration fees after we die.

The four most expensive words I hear as an estate planning practitioner are “I’ll do it tomorrow.” In estate planning, tomorrow may instantly become today. Thinking about doing it will not overcome your fear; “getting it done” will!

For 30 years, I have been on the cutting edge of estate planning as a practitioner, author, teacher and frequent motivational speaker before student, civic, social and professional groups including the National Network of Estate Planning Attorneys. My law firm, Ferris & Associates, P.C. has published many articles and provided many of these articles on the firm’s website: [ferrisandassociates.com](http://ferrisandassociates.com).

In future editions of *Next Door Neighbors*, our attorneys will answer your questions: Who can help me develop my estate plan?, How do I remain in control of my assets during life yet protect myself in case of disability or incapacity?, What is Probate and what are the alternatives to Probate?, What is the roll of my successor Trustee or executor at death?, Should I use a Will or Revocable Living Trust as my basic estate plan?, How can I avoid death taxes and be sure my estate goes to whom I want, when I want and how I want?, How do I keep inheritance in my “bloodlines” and protect my children’s inheritance from predators, greedy non-family members, failed marriages or creditors?

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