BUSINESSES THAT CAN BE OWNED
AND OPERATED BY
HANDICAPPED VETERANS

A Manual-Compendium of
Business Ownership for Handicapped
Veterans and Other Disabled People

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A STRENGTH OTHERS NEVER KNOW

She was a mere wisp of a girl. Frail and forlorn, she was afflicted with an apparently overwhelming series of disabilities. She was blind, deaf and mute.

She was abandoned by all but a few of her family. She had only one real teacher in her life. But, as she grew and learned, she taught others more about the value of true learning and living than anyone else in this century. Referring to life as "a daring adventure," Helen Keller inspired and challenged all who knew her.

Having been in the ranks of the disabled myself for 15 years, and having been exposed to thousands of disabled people over that period of time, I suggest that we begin to think anew about what the disabled can do for us.

Dr. Howard Rusk, of the famed Rusk Rehabilitation Clinic in New York City, has observed that "the disabled have a strength that the able-bodied never know."

One of those strengths I have seen myself in disabled people, is the incredible ability to look at life as "a daring adventure." What a pity if this incredible spirit is left uneducated. What a disaster for education, to be denied this marvelous infusion of spirit.

It is a good thing that conventional wisdom was not followed in the education of Helen Keller. It is also a good thing that conventional wisdom was not applied to Thomas A. Edison (whose teachers considered him too stupid to learn), or to the education of Albert Einstein (who did not talk until he was three years old and whose parents thought he was mentally retarded).

As we ponder what we can do for the disabled and different among us, let us also remember what they can do for us in demonstrating what "a daring adventure" both education and life can become.

By Max Cleland, a Vietnam veteran and triple amputee, who headed the Veterans Administration. He is Georgia's Secretary of State.

* From an article in the August 4, 1983 issue of U.S.A. TODAY
INTRODUCTION: A DARING ADVENTURE

The following is reprinted from a statement of the need for this manual:

Inquiries reveal that there is no publication that extensively lists businesses that can be operated by severely handicapped veterans. Numerous disabled persons who are unable to obtain satisfactory employment would start up a business if they were given a well documented compendium of businesses, and information that could permit them to evaluate their own potentials. The results of a successful business manual and compendium to inspire entrepreneurship among our country's handicapped veterans (and other handicapped persons) would meet a special need for many who are not now aware of entrepreneurial possibilities available to them.

This book, designed as an educational experience, grew out of this need. It is written to be understandable to all disabled persons who have an interest in entering the world of business. The subject matter is so broad and the body of literature bearing in some way on the subject so great that interested would-be entrepreneurs may find it valuable to read additional materials available from their public or local college libraries.

This manual can only go so far. It aims to bring together in one book, vital information on how to start a business and examples of businesses that have been, are, or can be, owned and operated by the physically impaired. There is no way this or any other work can assure any veteran that a business is right for him or her, or even that going into business is the right thing to do. The authors do know, however, that the possibilities for thousands of disabled veterans and other disabled people to become owners of their own businesses are numerous.

Each person must evaluate his own potential, the extent of his own determination, and whether or not he can find that "strength that the able bodied never know." Veterans with service-connected disabilities who are eligible

Several very severely handicapped veterans operating successful businesses rejected the terms "handicapped", "disabled", "physically impaired." They substituted the word "inconvenienced."
for Veterans' Administration (VA) assistance, may wish to read Chapter VIII before reading the rest of this manual-compendium.

How can you evaluate your potential? In addition to the VA counseling and assistance for service-connected veterans, there are a considerable number of organizations, Federal, State and private, that are waiting to give you solid counseling, advice, and assistance. Some of these are for veterans only, others are for all handicapped persons. Chapter VI and a number of the Appendixes to this manual, refer to these and give information on how they can be contacted. One aim of this manual-compendium is to help each disabled person realize that there is a positive, encouraging, team-oriented, apparatus in place to help each evaluate his/her own potential. Don't be hesitant about exploring the training, assistance and counseling available to you as you ponder your possibilities in starting a business enterprise. Use all the resources available. Above all, use the resources you can find deep within yourself.

The emphasis in this manual is on very small businesses (one to twenty-five persons). Larger business opportunities have not been overlooked, but realistically, most handicapped veterans contemplating business ownership will want to start small. In fact, anyone disabled or otherwise, who desires to start a business is wise to begin within the means available. This usually dictates a small beginning. Once established, however, a handicapped business-person, as well as a nonhandicapped one, can begin to think big. There are some remarkable examples of severely disabled people who have made it big. Usually, they began small and took advantage of opportunities for expansion—opportunities they, for the most part, made for themselves.

This work is compiled for the employed as well as the unemployed disabled veteran. It can help those who have been unable to find employment
become self employed. For those who work for someone else and in that work have learned a particular business, it can help them realize the dream of a lifetime—a business of their own.

Starting a business is a big step for anyone. It is not for the faint hearted, however. For the physically impaired who have the will to find a way, no matter what, almost any business opportunity is available.

If you decide to go for independent enterprise, you are thinking big. At the same time, you must think small. The initial scope of your business must be geared to the resources you can make available to start it. If a new business is started, and the owner has an extra million dollars or more to sink, the thinking can probably be big all the way. But this manual is not compiled for the wealthy entrepreneur. It is for the disabled person with limited resources who has the faith and courage to take the leap. It's also designed to reveal the range of resources available to disabled veterans who decide being self employed is a worthwhile work option.

All new profit-oriented businesses involve the selling of goods or services. Even the entertainer is selling his services to his audiences. So we are addressing selling—no matter what is being sold. And we are, of course, talking about selling at a profit.

Your profit is the difference between what the business takes in (gross) and what is left over after all expenses, including taxes, are paid. Your expectations must, therefore, be in terms of this difference; for if not enough of the product or service is sold to pay expenses, the business shows a loss. New businesses, more often than not, show a loss for a time. If that time stretches out beyond the resources of the business, the new start becomes another statistic. The hardest work and deepest thought you will be required to put into your business is up front. Your very survival depends on it.
If yours is to be a one man or a one woman business, perhaps the only loss suffered will be your personal time. Maybe that can't be considered a loss at all. Much can be gained in just becoming involved, even if your business is confined to one room of your home. Nothing teaches any of us more effectively than a failure. The next time around, we recognize the pitfalls.

At no time in the early life of a small business can everyone involved totally relax. As the business enters the black (becomes profitable) and if you have the true entrepreneurial spirit, you may desire to hire others, work even harder, expand, sell more, open new outlets and grow. However, growth must be planned with as much care as was needed when you opened the business. Know, in reaching out, that you (1) have a good chance of success and (2) can still swim back to shore without drowning if the new enterprise folds.

Before you leap into your own business don't:

- get into something you know nothing about or have not had previous experience or training in (find out, read, take correspondence or other courses),
- plunge in without a good sound business plan,
- get in over your head (know what your resources are and how far they can be stretched),
- expect to make a killing overnight,
- trust any vital detail to chance or solely to an outsider.

If you can be discouraged easily, you may not have what it takes to be a success on your own. If you are determined to go, don't let anything stop you, for you probably are the kind of person who has found that inner strength and believes that happiness is the ideal state of being one's own boss in a successful enterprise. It's a grand feeling. Take it from the many disabled business people who know! In fact, you will meet a number of them in this book.
Initial planning for this manual and compendium envisioned relating types of handicaps to various business opportunities, but early in the research, the authors questioned this approach. Buttressing the doubts were comments received from across the nation. A few:

- From Washington State... Categorical efforts of this nature are difficult and often quite unequitable to handicapped populations. I would be more interested in your identifying areas of self-employment which have been successful for members of the general population providing specifics in relation to capital outlay, etc., and offering cameo descriptions of people with different disabilities who are performing satisfactorily in their own businesses. In a number of instances, you might offer examples of assistive devices of worksite modifications that enable them to successfully conduct these businesses. In this manner, you are illustrating by example what can be done without limiting a person with a disability from entering a specific field. With the technology currently available in the field of rehabilitation, it is amazing the number of avenues to self-employment that are open to individuals with disabilities.

- From Alaska... If one were to look at businesses operated by handicapped individuals and those operated by the nonhandicapped, one would probably find that both groups operate the same types of business. A specific individual's ability to run a given business venture is contingent upon a wide variety of traits of which presence or absence of a handicapped condition is just one.

I believe that the process that should be followed is for the individual who is desirous of starting a business to establish his goals based upon his interests, aptitudes and various other factors which are unique to him, perhaps with the help of a skilled professional. If one of these "other factors" happens to be a handicapping condition, then the skilled professional would probably be a vocational rehabilitation specialist.
From Arizona...The State of Arizona feels that a handicap is irrelevant to successful employment of a qualified person. Our experience shows us that there is no business which cannot be owned or operated by a person with a disability. Success depends on the ability of the person whether that person has a disability or does not.

From West Virginia...Most agencies believe that a client's motivation, desire, and ability is more important than the disability itself. The goal is to match the limitations imposed by the disability and then consider all other issues before making an appropriate determination of either a business venture or other occupation.

From North Carolina...I would encourage you to think about handicapped individuals as being capable of operating almost any business that a nonhandicapped person can operate. There is no way to neatly categorize a group that can or cannot be operated by handicapped persons. If they are good at business, they can generally operate any business.

From New Jersey...I believe that attempting to identify businesses by handicapping conditions suited to them is not a productive route. Most businesses could be operated by a disabled person. Modern technology, rehabilitation engineering, and the mix of abilities brought by the businessperson make stereotyping unprofitable and limiting.

This manual, then, is based on the premise that all business opportunities are open to physically impaired persons based on their goals, desires, aptitudes and determination to make the effort to start a small business. It is, therefore, clear that the many "Going Into Business" publications available to the public can be of as much assistance to physically impaired persons who desire to start a small business as they are to those without a physical disability. A wide variety of such publications is available at low or no cost from the Small Business Administration (SBA).
The following appendixes list the SBA publications and give pertinent information needed to acquire those that may be desired:

- Appendix A. Lists SBA Field Offices, their addresses and commercial telephone numbers
- Appendix B. Lists free SBA Management Assistance Publications
- Appendix C. Lists SBA Management Assistance publications for sale at modest prices

Chapter VII discusses the role of the SBA and how it is dedicated to helping those who desire to start, and prosper, in a small business of their own. It also includes a special emphasis for veterans.

Before you make up your mind to start a business, you should know that you are the kind of person who can get one started and make it go. SBA Management Aid number 2.016, Checklist for Going Into Business, will give you a self analysis that will help you make this decision. See Appendix B, for instructions on how to obtain this Management Aid.
PART I
Without even glancing at the businesses listed in this compendium, you may know exactly what business you want to start. Perhaps before or after you became disabled you worked for someone else in that same business, or you have taken professional training to learn the skills required. You may have had a business failure and are determined to have another go at the business of your choice. Any of these factors could give you a big advantage. Applying what experience has taught you is to follow in the footsteps of many successful business owners. Some who pick up this book will have thought for months--years--how fine it would be to start a business, but have no clear idea what business to start. If so, you are not the first--nor will you be the last. We hope this manual-compendium will further whet your appetite and help you make a judicious decision.

Assessment of Capabilities

It is important that you assess your own capabilities, experience, education, and training. And in assessing your "capabilities," remember you may well have more ability than disability. What you are physically capable of will depend not only upon the nature and severity of your disability, but very much upon your determination to succeed despite your handicap. The range of choices should narrow considerably after a thoughtful analysis of what you enjoy doing, what work you are most knowledgeable about, and what you feel capable of doing. After carefully considering the material presented in this book, perhaps you should once again evaluate whether or not you are suited for a business venture. Don't make that decision lightly. Don't make it on the basis of what you may
have come to think of yourself as capable of doing, but rather on the basis of what you can become capable of doing.

For a few disabled persons, their disabilities are such that one choice is made for them. That is, if they are to start a business it must be home-based. As severe as it is, this restriction leaves open a wide range of business opportunities. If, in spite of emphasizing "ability" rather than "disability", the conclusion is inevitable that your business must be operated from your home, give careful consideration to many factors. If you have a saleable talent, writing, painting, needlework, ceramics, etc. you may have the basis for a most profitable enterprise. Perhaps your product can be sold to retailers. On the other hand, your home may be so located that one room could be dedicated to selling your products, thus giving you both manufacturing and retail profits.

Don't be dismayed if you have no business training or experience. They can be acquired. For example, the possibilities in home-based computer businesses are almost endless. So you know nothing about computers. That may decide your first step. Take a home or local college course, take a number of them. Learn and review what others are doing.

Home-Based and Homebound Businesses

Always remember, because you are homebound, the world of business is not closed to you. Be sure your disability requires you to be homebound, or you really prefer to work at home, if you establish a homebound business. There are many thriving home businesses (sometimes called "cottage" businesses) that prove homebound enterprises are practical. Many of them were initially based on the determination to learn and be successful, and little else.

There are even more home-based businesses, operated from the home, with the products or services being "sold" at remote locations. Most inspiring

1 a business where all activity is in or near the home
2 a business where the owner operates out of the home but where the business operations are elsewhere
are those instances where people who thought they could only operate homebound businesses have found the strength to travel daily to their places of business.

Review the viable businesses and case studies in Part II of this manual. You could very well find that others with your same handicaps are enjoying the considerable benefits to be derived from getting out of the house into the mainstream.

Along this route to choosing a business, you may find it advisable to obtain some additional education, training, or general assistance, to better qualify you for the exhilarating-exasperating role of owning and operating your own business. Chapter VI deals with this subject.

Selecting a Business Opportunity

Once you have come to basic conclusions about yourself concerning the general category of business for which you are best suited, it is useful to make lists of specific possibilities - going beyond the examples in the compendium. Go all out, even list the ridiculous. One very good way to narrow down your specific choices is through the process of elimination. "Far out" thoughts may trigger ideas that otherwise would go unthought of.

Don't overlook businesses that sell businesses (franchises, dealerships, direct selling). These have sprung up all over and cover many fields. One of these may be a good deal for you. Very often they will provide you, as a new business owner, with training material (even courses of training) and valuable suggestions essential to developing a sound business plan. Search magazines and newspapers for these opportunities. Some periodicals, such as ENTREPRENEUR magazine, concentrate on providing business sources for would-be entrepreneurs. Franchise businesses are discussed in Chapter XI, direct selling businesses in Chapter XII.
If you are innovative and creative, being a very successful small businessperson can come easier to you. If you choose to be a "me too" businessperson, franchising may offer an exciting selection of opportunities. The business owner must be both mother and father to his or her new business. Like a baby, a new business cannot live long without constant care and attention. You must be prepared to give it that care—to look upon it as your own child. If it is truly your brain child, you will surely do this.

Factors to Consider

When making the final choice for your business, consider the economical and social factors that may exist at the time you are champing at the bit to go. After going hatless to a greater and greater degree for generations, are Americans suddenly back to headgear—especially teenagers and women? If so, what does that suggest? The great American urge to lose pounds with its jogging, health foods, salads-only restaurants, fitness clinics, reducing gadgets, have spawned dozens of businesses. Is there a place in that nationwide, and lasting fad, for your business idea, or for a "me too" business for you? Don't be afraid to emulate others. Maybe you know the exact location for a fitness clinic. Others have been very successful in that business.

Are you watching the economic trends and see a recession coming, or know one is already upon the country? Not to be dismayed! The plain facts are that more new businesses are started in periods of recession than at any other time. A recessionary economy, with all its ills, brings with it more small business opportunities. People are retrenching, but they must still buy many things. Look for products and services that are necessities and at the same time bargains. Choose with an eye to a changing economic situation and be in a position to change accordingly.
Be certain you are suited to the business you choose. If your disability will permit and if you are an "outside" person and dislike working indoors, think twice before you start a business that will keep you cooped up.

By all means take sufficient time to make a prudent choice. Know your market. Know your competition. Know, as best you can know, that you have chosen a business that has an excellent chance of succeeding.
Once you have chosen the type of business you want to go into, the question of having a partner, or partners, or some other type of organizational structure, must be answered.

Going it Alone

If you can go it alone, by all means do so. There will be no one to let you down, no one to blame for problems and failure but yourself. Legally, this type of business is called a sole proprietorship. And you as sole owner will have all the responsibility and all the control. You must provide all the capital and other resources and you alone are liable for claims against the business.

The sole proprietorship is the easiest and least costly of all businesses to start and must cope with far less government regulation and interference than any other form of business. If you want to stay small and keep things simple, this is the way to go. You may start a sole proprietorship simply by doing so. You are well advised to obtain an Employer Identification Number. A form SS4 for this purpose can be obtained from your local Internal Revenue Service office.

Being a sole proprietor doesn't mean you can't have employees. But, as a one person owner and operator, you better not have too many before you are in a position to delegate some of the responsibility for running your business.

As a sole proprietor your business income is taxed as personal income. You get no break there. Of course, you deduct your expenses and are taxed on your net income (including your salary) only.

The real drawbacks are that to maintain control of the entire business, to be Sales Manager, Operations Manager and Business Manager, means longer...
hours and harder work. If you are fortunate enough to find and afford good trustworthy employees you can gradually allow them to shoulder part of the load, if you are truly prudent in employee selection.

Family Enterprises

"Family businesses" are not a legal business form. Yet it is important that this subject be dealt with here. Almost a million businesses in the United States are at least partly family-owned and family run. Very often a husband and wife team is an ideal arrangement. This arrangement can have either the husband or the wife as the sole proprietor.

Husband and wife teams can join in other legal forms of business. They can, for example, incorporate, perhaps with one as the Company President and the other as Chief Executive Officer. Whether or not a husband-wife enterprise is possible, or advisable in your case, is a decision you must make. Many handicapped persons opening a new business must have cooperation and help from family members. Strong family support can very often make it possible for a handicapped person to consider business ownership. Family members can also be important contributors to the business.

Partnerships

There are, of course, countless numbers of viable businesses, large and small, that were started by two or more persons carrying on the business as co-owners for the purpose of making a profit. The relationships between partners run from loose oral agreements to legally binding documents drawn up by lawyers. You should obtain information on the Uniform Partnership Act if it is in effect in your State. Call information at the State Capital and inquire. (See Appendix D.)
You can start your business as a partnership simply by starting it on an equal footing with one or more persons. Even though you love your partner like a brother, or sister, be cautious. You own the business equally, have equal responsibility for all decisions, share equally in any profits and are equally responsible for any debts. Remember, any one of your general partners can incur a debt, or make a decision changing the course of the company without your knowledge, and the action can be legally binding. Think long and hard on this before engaging in a relationship that rests entirely on good faith and trust. By all means know you can trust your partner(s).

Ideally partners should bring strengths and abilities to the business that you lack. If you feel you can't start a business because you lack experience, get a partner who has that experience.

Tax laws for partnerships are very complex. Simply stated, a partnership extends to the personal assets of each general partner. Each partner is taxed on his or her share of the partnership income at the personal income tax rate. This situation stems from the fact that a partnership is not a separate legal entity.

The fact that there are hundreds of thousands of active partnerships in the United States gives a strong testimonial to this form of business organization. Sometimes, to get started, it is the only way for two or more would-be entrepreneurs. Each, however, should clearly understand the true facts concerning this business organizational form.

Incorporating

A corporation is a legal form of business organization, one that has been described as, "an artificial being, invisible, intangible, and existing only in contemplation of the law." The Corporation is a "person," separate and
apart from its owners. It pays taxes, makes contracts, has a name of its own, employs people, occupies space, and is liable for its actions.

Because the corporation has a separate identity, it can carry on when basic internal changes occur, such as the death of a principal officer.

For small corporations, the tax burden is not particularly heavy. It escalates as the volume of business grows.

To incorporate, the owners must apply to the Department of Assessment and Taxation, or similar Department of their State Government. The appropriate Department will grant a charter according to applicable State statutes. A few states have liberal laws, and it is a relatively simple matter to incorporate in those states. In other states, incorporation can be time consuming and relatively expensive.

If your business is to have no more than 35 shareholders, a special type of corporation, known as a Subchapter S Corporation may be available to you. Under this arrangement the shareholders are taxed on their share of the corporate income instead of the corporation itself being taxed. In this way, as far as taxes are concerned, the owners operate in much the same way they would if they were a partnership.

If you are contemplating incorporating, in any form, you are well advised to consult a lawyer. You also need to have a clear idea of how the corporate body will be organized and will function.

The Name of Your New Business

What's in a name? A great deal for a new business. Catchy names like "Jeans 'n Things," or "Sandy Beach and Sun" or "Gobs of Gifts" or the like, must be carefully chosen and must not violate someone's copyright. Conservative
lending institutions tend to like more conservative names, yet, an original, descriptive, amusing but not tacky name for a new small business may not only be proper but can be good for business. But be sure the one you choose won't turn off your customers, creditors or bankers. A great deal depends on your market. If your primary market is the teen group, a catchy name may be fine. But be careful. This group can be the first to turn up its collective nose at what may be trite and too obvious.

Try the name you select on your friends. Get their reaction. Better still, try it on potential customers. They will be less inclined to tell you what they think you want to hear. Your customers, suppliers, creditors and bankers have to receive a favorable impression in the beginning. And while a good original name for your business will not necessarily turn them off, a good solid business name such as your own, John T. Saler Company, or something equally restrained, may be best. Remember, however, there is a considerable advantage in using a name that describes your business. A lot depends on the kind of business you want to start.

Give the matter of your company name a lot of thought.
CHAPTER III
SELECTING A LOCATION

For those who choose to run their businesses from their homes, the
problem of selecting a location is solved. For some there may be mobility
or other limits that narrow the potential location options. For most, a
wide choice of locations will be possible.

Running a Business From Your Home

Your business can have its headquarters in your home, with the work done
outside the home. This type of business ownership is possible for most busi-
nesses. For example, if a disabled veteran decides to go into the swimming
pool maintenance and operation business, employees, usually qualified teen-
agers and college students, will do the manual labor, pool management and
life guarding. Such businesses, with as many as 30 or more swimming pool
clients, can be successfully operated solely from the home. The owner(s) uses
the telephone to keep tabs on progress of maintenance work and performance of
pool managers and life guards. If the business owner cannot supervise opera-
tions, at least one supervisory employee is necessary to make regular rounds
and be on call for emergencies.

We can not stress too strongly the necessity for each handicapped vet-
eran to freely imagine the potential that exists in any business enterprise
in which he may be interested. There are numerous "outside" businesses that
can be home-based if that is what the owner desires, or is forced to accept.

There are advantages to home-based businesses, both for those who are
homebound and those who are not. Consider these:

- lower overhead, your rent and utilities are already provided for,
- you may have the "built in" advantage of help in answering the tele-
  phone, doing paper work and other functions, from family members,
- you can work part-time, at your own pace,
• there can be tax advantages if you have a specific room or rooms you use exclusively and regularly for your business,
• start up costs are usually small,
• you will save travel time to and from your business,
• you will save money on business clothes, lunches, etc.

If you go into the swimming pool business, you may have your location problem solved if you intend to do business from your home or some other property you own or lease. But you still must find your customers. If yours is the kind of business your customers must come to, we cannot stress too strongly the importance of carefully studying the potential market before you select a location.

Selecting a Site

Choosing a business and selecting a location are closely related. If you own a business location and intend to start your business at that location, you have been very unwise if you have not considered the suitability of your location to the business you have chosen to start. Perhaps after considering the factors we are dealing with in this chapter, you may change your mind about (1) your choice of business, (2) using the location you own, or (3) starting a business at all.

The matter of site selection is of utmost importance to those businesses whose customers must come to the site, whether the business is offering a product or a service. Even if your business is to be one that can "pick up and deliver," site selection is essential. ("Pick up and deliver," by the way, has almost disappeared as a sole, or even primary, way of doing business. It is too costly and the fledgling business person who needs a fixed location from which to sell his product or perform his service, is well advised not to depend on this once valuable approach to running a profitable business.)
If you intend to manufacture a product, site selection is a vital issue. You may not have the acute problem a retailer does; nevertheless, such important matters as proximity to suppliers and customers, available transportation of raw materials in and finished products out, labor costs, utility costs, property taxes and government regulations are all important matters for you to consider. Building on your own property, leasing or buying the property of another, all bring with them their own sets of problems.

Avoiding Too Much Competition

Jumping into an already saturated market place is one almost certain way to shorten the life of your new business. Maybe you are convinced that your product is so superior, your management acumen so much sharper, your business sense so much keener than the businesses you are going head to head with, that your competition will fold while you prosper. To gamble on such a premise takes great courage and requires sound preliminary analysis.

Study the competition carefully in as many locations as are feasible. Look for the market gap—the location where other kinds of businesses are prospering, while competition in your line is meager or non-existent. We don't say you must avoid competition entirely; that is not only foolish, it's impossible, unless you have a product or service no one else has. (Sometimes "like" businesses can attract a greater number of customers when they locate in close proximity to one another).

Very carefully, look over those with whom you will be competing. Do they run shoddy, dirty, poorly staffed and lightly stocked establishments? If you really have the knowledge you need to enter the business you have chosen, and the incentive and management skills to run a sharp, well managed business, you have little to fear from that kind of competition. In fact, they may be an asset to your new start. If they can be shoddy and still
exist, they are in a viable market place. A well run business will enhance its customer appeal, and conceivably, prosper from the opening gun in spite of these competitors, and to some extent, because of them.

The above discussion is equally true for the dress shop, as it is for the septic tank cleaning business. If pumping out septic tanks is the business you have chosen, (and you can, even if your handicap confines you to the cab of the truck, or your home) you must know you have a market. The area you serve must be one of the numerous rural or suburban areas that have no municipal sewage systems serving them. Such communities were not created overnight and, consequently, you know you face competition; for someone has been pumping those tanks for years. Look over this competition. Watch your competitors work. Evaluate their facilities. Study the patterns of activity of their labor and equipment. Inquire about their service. Talk to people who use their service. This effort on your part will give you a clear picture of what you will be facing. It may be that there is a dire need in that locality for a new septic tank pumping business. Residential growth may have outstripped the existing businesses' ability to meet the needs. If you have, or can get, capital to acquire a tanker truck and the other equipment, this is the business for you. Or is it? What are the plans of local government? Is a central sewage disposal plant under construction? Are plans being made to start laying sewer pipes in the near future? Find this out. Know what you are leaping into before you take the plunge.

It is a fact of business life that most of the growth in the United States work force comes from, and has for years come from, small business. At the same time, a big threat to small businesses are the giant corporations that have the capability of sewing up markets.
As a new business person, be wary of tangling with the monster sized business. It is a good idea, for many new businesses, to stay away from large competition. Unless you can identify an obvious market gap or have a surefire new product or service, consider the competition carefully before deciding to locate in one of the large retail centers that have spread across the country.

Survey Your Markets

Systematically isolate, by careful personal observation (if possible) and study, the market places you should avoid. By doing this, those that hold promise for you will come in sharp focus. Conduct your own surveys, by phone if necessary. Take sufficient time to satisfy yourself that you are arriving at correct answers. Your surveys should include talking to persons in the same business you hope to enter. Get their views. For the most part, they once faced many of the same problems in start-up that you will be facing. Talk to customers--your potential customers--find out about the demand for your product or service in varying localities within the geographical area in which you are interested in going into business, even if that area encompasses only ten city blocks. Find out for yourself who your customers will be; if they will buy from a new establishment, why they would. Are they interested in your line only seasonally, or all year long? What have been their buying habits? Are they likely to change?

Look into the future. Assume you have settled on the perfect location--no competition problems--a definite market gap. The area is busy all day long, six days a week. Across the street is a small prosperous shopping center with no eat-in or carry-out food shop of any kind. In fact, there are none for many blocks. Yours could be a natural. A rundown building which can easily be renovated is available and the owner will give you several months rent
free for the work. Ideal!But wait a minute. What about those 100 unimproved acres immediately behind the building you have chosen? What are the owner's plans for that most desirable acreage? And why are there no similar businesses located in the area? Have others tried and failed? Does the nearby manufacturing plant which employs over 500 workers have its own cafeteria? You must find the answers before you make your investment. The information you get could enhance and enlarge your plans. On the other hand, it could well make you abandon them. The huge shopping mall with its giant chain stores, restaurants, and fast food shops on which construction is about to start could not only ruin you, but the prosperous shopping center across the street, as well.

Considering All Possibilities

We can't deal with all the possibilities. But you can. If you have the imagination, the resources and the courage to go into business for yourself, you have the good sense to give yourself the best possible shot. You will consider where your customers are going to park, for instance. You will know enough to avoid high crime areas where customers for your business might never go. You will know the probable customer mix needed to make your business succeed and the traffic the area enjoys for that mix. Locating in the wrong market place has doomed many a business before it opened its doors.

Within the minimum confines of your disability, the site you select for your business will be determined largely by the type of business you choose. The site is always important but more so for some businesses than for others. If yours is a service business you may be less restricted in selecting a site than one who plans to enter the retail or wholesale business. You may have to use your home. If so, be certain that you do not violate any zoning or other ordinances.
The site you choose is of vital importance if your customers must come to your business. You must know the traffic is there, or at least there will be no problems encountered in bringing it there.

Among your primary considerations is to make a thorough study of the competition you will be facing. Don't make life hard for yourself by entering an already crowded market.

Know, not only the conditions that prevail in the site you choose but what plans there may be for future development that could affect your plans.

Above all, don't give yourself additional handicaps by choosing a bad site.

Free SBA publications (Appendix B) can help you understand many facets of market analyses and site selection. Management Aids, 2.021 Using a Traffic Study to Select a Retail Site, and 2.024, Store Location - Little Things Mean a Lot, for example, can be extremely valuable to the person contemplating a retail operation.
CHAPTER IV  
FINANCING AND STARTING UP

The answer to the question of how much money you will need depends on the business you decide upon, its size, and many other factors. Will you be home-based and use only one room, or possibly a garage? If so, your capital investment should be minimized. But whatever the circumstances, this manual assumes you will start small, perhaps very small (maybe only part time) and that the initial capital expenses will not be great.

Most aspiring business owners lack the cash necessary to start a new business. Along with using your own savings, you may find it necessary to seek funds from other sources. You should also keep in mind that most new businesses get started with a bank loan.

It is not very often a good plan to depend solely on a large loan to get started, unless family or friends are to be the source of the loan. You may have a hard time getting one from a lending institution. Such institutions are far more disposed to lend to the person who has used personal resources (usually 50 percent or more) to start a business. Even then they may want collateral. Being handicapped, however, you should look into the SBA Handicapped Assistance Loan Program (see Chapter VII). Also, do not hesitate to explore other government funding sources.

How Much Will You Need?

The question "How much will you need?" begs the question "How much have you got?" The answer to the latter question undoubtedly will do much to shape your plans. If you can't get the money for your initial plan, remember there are businesses that can be started on a shoe string. These we have emphasized in this manual. A most successful business started about 30 years ago on the front porch of a family home in Alabama. No capital outlay whatsoever was involved. The wife was expert at doing precise, neat fabric repair work. The
husband who used a wheelchair, was an excellent cabinet maker. Their customers brought furniture to the front porch to be repaired, recovered, or completely rebuilt, and picked up the finished product on a predetermined schedule. This business in Alabama is now a flourishing uniform and dress-making factory, the family's two sons fill top executive positions.

Starting a business can be done with nothing, or very little at any rate. Assuming there are no zoning or other problems, businesses, even manufacturing businesses, and certainly service businesses, can be started in a basement, or garage, or any place on your own premises. A home business, for which you (or possibly you and your partners), can do all the work, including selling, could require little more investment than is necessary for raw materials.

If you are thinking in terms of a retail store, begin by thinking small. You may be agreeably surprised to find that you can start your business for little more than the cost of inventory, a property lease, licenses, and utility deposits, although this could add up to a substantial amount.

Sources of Start Up Money

There are two basic types of financing for the would-be business person. The first is "equity." This consists of your own investment. Each person who has a part of the equity investment (money or other resources) has a say in how the business is run, and can expect a percentage of future profits. The other kind of financing is "debt." These are borrowed dollars that must be paid back with interest. The lender normally does not have a say in how the business is run.

Little need be said about equity. Equity is derived from the owner's resources (or those the owner can raise from relatives and friends). You and the other owners, if there are any, make your own equity investment decisions.
based on your means. Government sources are sometimes available to assist in raising equity dollars. This is discussed in later chapters as is the role of government in lending money or guaranteeing loans to new businesses. Other sources of loans including local banks and SBA should be explored. Chapter VII contains information concerning SBA loans.

Net cash flow is the difference between what you take in and what you spend. It is unlikely that you will realize a favorable net cash flow in the first few months of your business. Maybe your initial goal should be just to break even. The advantages of being productive and occupied in a growing business can exceed the value of profits, if your income otherwise is adequate. You may have to live on personal income during start up.

If you are fortunate enough to achieve a favorable or positive cash flow immediately, be cautious about attempting to expand too rapidly. You may be tempted to hire employees. You may be tempted to buy more vehicles or other equipment, or expand your inventories. Growth is fine, and sometimes it can be forced upon you whether you had planned it that way or not. But be cautious.

Rather than facing growth problems, there is a far greater likelihood that you will be spending many months striving for survival. This may be your most exciting and fulfilling time. Start small and stay small if you wish to minimize your problems (or must, for health or other reasons keep them under control). Get a sound, steady business going. Concentrate on and work hard to achieve that. Trying to grow too fast is often fatal. As owner of the business, you may be surprised that your start-up financing problems were simple compared to your growth problems.
Cash Payments

Few small consumer oriented or retail businesses today "carry" their customers on a charge account basis. Even some physicians and other professional persons discourage monthly billings and now request cash payment for each visit.

Whatever your business is to be, if it sells a product or renders a service to the general public, you are well advised to establish a cash-only policy. Cash, of course, includes a reasonable policy of accepting checks for the amount of the sale or for services rendered. You may or may not elect to apply for authority to accept one or more charge card systems. If you do, this is also cash business, for payment to you is almost immediate.

In very small communities, and some poorer neighborhoods you may be forced to "carry" your customers until payday. Do so if you must, but the practice will greatly complicate your record keeping. Also, be certain to establish a firm and consistent credit policy.

If you do sell a product or render a service to the general public, you may find yourself following a double standard insofar as your suppliers are concerned. Your orders to them for inventory, parts for assembly, operating supplies, or whatever, will not be paid for until after delivery. Usually you will be given 30 to 60 days to pay. This means that your suppliers are "carrying" your business for a period of time. Since your operations are on a cash basis, the supplier is in effect, supplying you with cash to pay your bills.

If the business you hope to start is one that sells its product to other businesses (in other words, you plan to become a supplier), you ordinarily cannot expect advance payment and will find it necessary to provide for the lag time between shipment to your customers and receipt
of payment from them. Of course, if you deliver to them, you can have a "cash on delivery" policy. This policy may not be acceptable to all potential customers. In the beginning of your planning you must write out a number of clear policy statements. Make these part of your business plan (See Chapter V).

**Cash Flow Analysis**

Cash flow analysis is one of the tools of good management you must always keep sharp and ready to use. To make this analysis, which tells you what your short term cash flow situation is, you must project your income at the beginning of each month and subtract from it what you must spend to keep your business going. Estimate where you must, but use hard figures where you can.

No small business can long endure without careful management. Cash flow analyses are a large part of good management.

You will have Accounts Payable (what you owe) and Accounts Receivable (what is owed you). You also will have fixed obligations to pay—salaries, rent, interest, etc. If you meet your obligations regularly and depend too heavily on those who owe you money meeting their's (Accounts Receivable), you may come up short, for those who owe you may not pay promptly. All businesses, but especially those who sell to other businesses (suppliers) must have a cash flow management plan that forecasts the flow of dollars in to meet obligations.

**Your Business Records**

We will assume that, at the beginning, hiring an accountant is a luxury you cannot afford. The alternative you have is to set up your own books.

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1. If your business sells to other businesses this probably will be a substantial account.
Make them as simple as possible. Assign the task to a family member or friend who will be meticulous in keeping them if you can't do the task yourself. Make payments by check whenever possible. And hire an accountant as soon as you can afford one.

Keep your records as simple as possible, but make them complete. They should be divided into two sections, receipts (customer sales) and expenditures (for supplies, rent, salaries, etc.). Each should have its own file. Invoices should have a check number written on them to allow an audit trail back to your check stubs. Be certain you, as owner, know (1) that the records are being accurately kept, and (2) how to interpret what they tell you, at all times. Your bank balance(s) can tell you what cash resources you think you have. Your "accounts payable" or trade debts you owe and have not paid should be regularly reviewed and controlled.

Information concerning detailed record keeping is thoroughly discussed in SBA publications. See Appendixes B and C of this manual. One free SBA publication, Management Aid 1.017 Keeping Records in Small Businesses should give you all the information you need.

One Final Word

This chapter is written for businesses that are small, but perhaps larger than the one-person business you want to start. Scale down its admonitions in your planning to suit your own case. Many of the business suggestions in this manual are for very small enterprises. The records kept and financial problems will vary with business size, but the necessity for keeping a positive cash flow, good records, and a sound operating plan is always present.
CHAPTER V
THE BUSINESS PLAN

You will need a well thought out business plan for a number of reasons. Not the least of which is to help you learn enough about the business you want to start. If you don't take time to make up a plan, you will never know until you are confronted with something unanticipated that you have touched all the bases.

A detailed business plan is essential if you are going to borrow money. The most valuable asset of a plan, however, is that it gives you a good set of blueprints to use in building your business.

Making Up the Business Plan

There is nothing mysterious or frightening about a business plan. It can be simply a series of statements concerning essential matters you must consider when starting your business. You can use the following outline and provide the information in your own words, using as much information as you can acquire. Remember, this plan is exclusively for your own use, not only in business start up but also in day-to-day business activities. You can use it as a management tool to analyze the on-going status of your business. For estimates and projections, be certain to be as realistic as possible. We are listing here only a generalized plan outline for your own guidance.

Business Plan Concept

Overview of Business

A. What is your business going to be? Retail? Wholesale? Manufacturing? Construction? Services?

B. To whom do you intend to market (sell your product or service)?
   (1) Are you aiming at a certain definable market, such as children, senior citizens, only men, teenagers, others?

   (2) Discuss your market and your competition.

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C. How will your business be organized and operated?

What are your business objectives?
A. Do you plan to start small and stay small, or do you expect your business to grow?
B. Why do you consider yourself qualified to run this business? If you have partners or co-owners, deal with your collective qualifications.

Essential facts about your new business venture
A. Why did you choose the business you did?
B. Why the location?
C. Do you have any innovative or new products or selling methods?
D. What makes you sure there is demand for your product or service in the market you have selected?
E. Tell about your appraisal of the competition you will be facing and give your conclusions concerning the effect of your business on the competition and vice-versa.

How do you plan to sell?
A. What market (sales area, customer type, etc.) are you trying to reach? Farmers? Housewives? Teenagers?
B. Describe your intended selling methods. Telephone direct selling? From a room in your home? Door to door? Mail order? "Tupperware party concept"? Jobbers, wholesalers, brokers? Advertising (explain)? Retail store?

What is your operating plan?
A. Describe the organization you will use.
B. What are the key positions in your organization and who will fill them?
C. List the equipment you have or will have to get.
D. Describe the facilities and the space you need. Tell how the location you have chosen is well suited for your needs.
E. If you are going to produce a product (manufacture), how much do you intend to do and how much do you intend to buy for assembly into your final product?
Information (if you intend to manufacture)

A. Attach a set of drawings for the product.
B. List the tooling you will require for production, and estimate cost.
C. List equipment you will need and its estimated costs.
D. Give a layout of your manufacturing plant and state the estimated cost of manufacturing your product.
E. Give a packaging and shipping analysis.
F. List prices for your product or service.

What are your financial projections for start-up and operations?

A. What have you computed in dollars as your starting capital and operating requirements?
B. What is the dollar value of sales you hope to achieve?
C. What is the dollar value of expenses you anticipate by month for one full year?
D. Based on the above projected sales and expenses, when do you estimate you will (1) break even, and (2) show a profit?

Lay out a complete schedule—you will need a complete schedule before:

A. Giving target dates for funding, organization, obtaining inventory, hiring employees, advertising your business, renovating or equipping business location,
B. Obtaining permits and licenses, zoning changes if required, and
C. Establishing a bookkeeping system, making financial projections, and scheduling any matters unique to your business. (Leave nothing out.)

Work Aids

A. Identify specific work aids you will need.
B. Discuss how these aids will be made available.

SBA Publications

Four free SBA Management Assistance publications presenting good business plan outlines are available (see Appendix B). They are:

- MA 2007 - Business Plan for Small Manufacturers
- MA 2008 - Business Plan for Small Construction Firms
This brief discussion of a business plan and what such a plan must contain could be misleading. Bear in mind that our intention is to impress you with the necessity for good, orderly and complete planning. The generalized business plan concept we have presented in this chapter will be adequate for your own use in touching all the bases before you start your business, but if you intend to borrow money from a lending institution or government agency, a far more detailed planning document such as the ones presented in the SBA Management Assistance publications, referred to above, will be required. Perhaps the prospective lender will make an outline available to you. It is far more impressive, however, if you have developed such a plan in advance. You may have to amend it to suit the lender, but just having it will be an indication that you know what you are doing. The plan you should use would best be tailored to the type of business you intend to start.
Several chapters in this manual address training, and the need for training to prepare a disabled person for business ownership. No one should plunge into even the smallest business enterprise without first becoming familiar with the problems of business ownership, and the means of addressing those problems. Far too many would-be business persons overlook the fact that certain expenses must be met each month regardless of sales income. For example, such items as utilities, rent, insurance, taxes and loan payments are all fixed expense items. Home-based and homebound business owners can minimize some of the fixed expenses, but cannot eliminate them. The same is true for controllable expenses such as: wages, supplies, repairs, maintenance, advertising, bad debts, administrative costs, legal, and other costs.

Hopefully this manual will give many suggestions that can help the handicapped person who desires to start a business, become better prepared to do so. The veteran with a service-connected disability has previously been referred to Chapter VIII and to the programs the Veterans Administration, by statute, has in place. Such veterans, of course, are eligible for the other veterans programs mentioned here as well as those available for all handicapped persons who may want to start a business of their own.

The Federal and State governments, quasi-government and private organizations operate a number of programs designed to promote employment of the handicapped. Too often these programs fail to recognize that self-employment is a valid type of employment for the handicapped. The government programs,
at least, have the responsibility to help handicapped persons become self employed as well as to assist those without jobs to find employment.

Some of the programs available that (while not established for the purpose of business training) can be helpful in a number of ways, to the handicapped person planning to start a new business are:

**The Disabled Veteran Outreach Program (U.S. Department of Labor)**

There is a nationwide State-operated network of Veterans Employment and Training Service offices. Appendix E is a list of these offices in each State. Each of the State Veterans Employment and Training Services listed in Appendix E operate (or are involved with the operation of) a State-wide network of Local Veteran Employment Representatives (LVERs) and Disabled Veterans Outreach Program interviewers (DVOPs). In some States there are numerous Job Service offices. In California, alone, there are 188 of these offices. While primarily established to find jobs and training opportunities for employment, self-employment is definitely within the responsibilities of these offices. Any veteran, by calling the appropriate State Veteran's Employment and Training Service listed in Appendix E should be directed to the appropriate LVER, DVOP or Job Service office.

**Vietnam Veterans Leadership Program (VVLP)**

Largely a volunteer program, most States currently have set up Vietnam Veterans Leadership Programs (VVLPs). Appendix F is a list of all VVLPs established to date. One primary goal of this program is to increase the receptivity of employers to hire qualified Vietnam veterans. The VVLP's are an excellent source of information concerning each State's efforts to comply with the Job Training Partnership Act of 1983 (Public Law 97-300).
Veterans Service Organizations

Numerous Veterans Service Organizations have a network of offices established for the assistance of veterans. Appendix G lists some of these organizations. References to others are published by the U.S. Veterans Administration, 810 Vermont Ave., N.W., Room 1018, Washington, D.C. 20420.

Appendix G is in two parts as follows:

Part I: Veterans service organizations which are chartered by Congress and which are recognized or approved by the Administrator of Veterans Affairs for purposes of preparation, presentation and prosecution of claims under laws administered by the Veterans Administration (VA), as provided in Section 3402 of Title 39, United States Code (U.S.C.) and Subsection 14.628(a) of Title 38, Code of Federal Regulations (C.F.R.), unless otherwise noted.

Part II. Veterans service organizations other than chartered by Congress or state organizations which have been certified or recognized by the VA as veterans service organizations primarily involved in delivering services connected with either Title 38, U.S.C. benefits and programs or other Federal and state programs designed to assist veterans. Certification or recognition of these organizations is contingent upon VA's determination that they provide responsible qualified representation in the preparation of claims for Title 38, U.S.C. benefits. (38 C.F.R., Subsections 14.627(g) and 14.628(c)).

Governor's Committees on Employment of the Handicapped

In addition to the President's Committee on Employment of the Handicapped, part of the Executive Branch of the Federal Government, each State has a Governor's Committee on Employment of the Handicapped. These are listed in Appendix H.

Employment, as it should be interpreted in the Charter for these Committees includes self-employment. Committee efforts are not confined to employment matters for veterans, but for all disabled people. The Governor's Committees should
be helpful to any handicapped person who desires assistance or information concerning employment, including self-employment.

State Vocational Rehabilitation Agencies

The Office of Special Education and Rehabilitation Services, Rehabilitation Services Administration, U.S. Department of Education is the Federal agency responsible for the public vocational rehabilitation program.

Each State has a Vocational Rehabilitation agency. Appendix I lists State Vocational Rehabilitation Programs and Appendix J lists State Vocational Rehabilitation Programs Serving Blind and Visually Impaired Persons.

The State Vocational Rehabilitation (VR) agencies are responsible for job placement, including assistance in self-employment of severely disabled persons. They have vocational counselors who are trained to serve the needs of the severely handicapped. To provide employment opportunities for those severely handicapped individuals who have an interest in and aptitude for operating a small business, the State VR agency may assist eligible VR clients (including veterans who also are State VR agency clients) in the establishment and operation of small business enterprises by providing such services as occupational licenses, tools, equipment, initial stocks and supplies as well as management services and supervision.

Under grant from the U.S. Department of Education, 157 centers for Independent Living are operated nationwide. These centers offer a combination of independent living services for severely handicapped individuals in order to enable them to live more independently in the family and community, or when appropriate, to secure and maintain employment. There could be instances of severely disabled persons (veterans or nonveterans) who desire information or assistance that can be offered by these centers. Space in this manual does

1 A number of State Vocational Rehabilitation Agencies operate business enterprise programs which help in training, financing and planning small businesses.
not permit listing them all. Any person interested should contact the appropriate State Vocational Rehabilitation Program (see Appendixes I & J).

Other State Assistance

States usually have Small Business Resource Councils for Vietnam and/or disabled veterans. There is usually a Department of Economic and Community Development that can offer guidance to any person interested in opening a business. Some States operate Small Business Development Centers that provide free-of-charge counseling and consulting to anyone going into business.

Public-Private Assistance

In the recent past a great deal of attention has been given to assisting small business persons as well as those who wish to start a business. Chapter VII discusses the role played by the Small Business Administration. One SBA program, that amounts to a Public-Private initiative is the Service Corps of Retired Executives (SCORE) Program and its offspring, the Active Corps of Executives (ACE).

SCORE and ACE are voluntary nonprofit nonpolitical organizations of retired businessmen and women (SCORE), and active executives (ACE), with over 8,000 SCORE volunteers and a growing number of ACE volunteers. These Small Business Administration sponsored organizations provide a volunteer body of public-spirited citizens to assist SBA in its continuing effort to foster the free enterprise system. The program's aim is to help the small businessman or woman become a better business person through counseling. This objective is of perhaps the greatest importance when applied to the prospective new business person. SCORE and ACE provide a business-to-business, person-to-person, eyeball-to-eyeball advisory relationship.

To find out how the SCORE and ACE programs can help you, call your nearest SBA Field Office (see Appendix A).
Private Assistance

Numerous private companies and associations have training programs for the severely disabled. Computer manufacturers, direct selling companies (those that have regional or national representatives to sell their products in person or by telephone) and numerous others, offer training in their own business specialties. The best way to locate these companies is to conduct your own survey of the large businesses in the field you have decided to enter. If you have chosen a franchise business, it is highly likely that the franchisor will provide you training as part of the franchise agreement. (See Chapter XI on Franchising.) Many direct-selling companies also offer such training (see Chapter XII on Direct Selling).

Trade and professional associations are often excellent sources of assistance, and even training and business advice. After you have decided on the business you wish to enter it is a relatively simple matter to identify the associations concerned with the business you have chosen. Any good library has an encyclopedia of associations which lists most of the trade and professional associations in the country.

Business Administration Courses

For several decades both business leaders and educational institutions have been vitally interested in programs dealing with a great variety of management problems. To solve these problems today numerous universities, colleges, technical institutes, and public evening schools offer courses such as principles of management, business ownership, market analysis, cost control, and business finance to mention only a few. Volumes of printed material in the form of books, articles, pamphlets, and monographs have been prepared by businessmen, governmental agencies, trade associations, and educators to assist in instructional programs or to be used as a direct source of information for business. So numerous have been these publications


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that the Bureau of Business Research, University of Pittsburgh, published a bibliography containing 3,000 references. Such a variety of sources tends to become confusing rather than helpful. Yet in spite of these varied business management courses and the veritable flood of written material, a pressing need for the improvement of managerial know-how still persists. It is a particular problem of small business and a special challenge to business leaders, universities, and vocational educators.

Experience indicates that, even when available, the traditional business management program will not work with small business managers. Nor will their problems be solved merely by inundating them with bulletins, directives, or check lists. This is not to be interpreted as a criticism of programs which our educational institutions are conducting in the business administration or management fields. Such programs have long range objectives and are carried out in a manner best calculated to achieve the purposes for which they have been designed. Persons who take advantage of such courses generally come to them with a high degree of academic preparation, have adequate time to devote to the undertaking, and are interested in an exhaustive study of principles and theory. They generally expect some sort of academic rating for their efforts in the form of a "grade" or "credit." The courses themselves are usually carried on in a somewhat formalized manner with set schedules, lectures, textbooks, outside assignments, and examinations. This formalization is true both on the university and the public evening school levels, and it is in keeping with the purposes of such courses. The contention made here is that something more specific is needed as far as small business is concerned. The small businessman may stand in awe and respect of the educational agency offering such courses, but he need not feel compelled to attend them.
The Randolph-Sheppard Vending Facility Program

The Vending Facility Program, authorized by the Randolph-Sheppard Act (P.L. 74-732, as amended by P.L. 83-565 and P.L. 93-516; 20 U.S.C. Section 197 et. seq.) provides blind persons with remunerative employment and self-support through the operation of vending facilities located on Federal and other property.

In Fiscal Year 1982, there were 3,312 vending facilities providing employment for 3,729 blind vendors. Gross income from the facilities totaled $269.9 million. The earnings of blind vendors amounted to $52.9 million, for a national average annual earnings of $16,007 per vendor. The amount of funds expended for fringe benefits for vendors was approximately $3 million.

There are marked differences in how the Vending Facility Program is carried out from State-to-State.

There are three specific types of facilities, which are defined in the following manner:

"Cafeteria" means a food dispensing facility capable of providing a broad variety of prepared foods and beverages (including hot meals) primarily through the use of a line where the customer serves himself from displayed selections. A cafeteria may be fully automatic or some limited waiter or waitress service may be available and provided within a cafeteria, and table or booth seating facilities are always provided.

"Vending Machine" means an automated coin or currency operated facility, which dispenses a variety of food and refreshment items and other articles and services. The licensed blind vendor is responsible for the management of the machines and the area in which they are located.

"Other Types of Facilities" means those facilities not included under the cafeteria or vending machine, such as snack and dry/wet facilities which provide a variety of articles dispensed manually by the vendor.
CHAPTER VII
THE SMALL BUSINESS ADMINISTRATION (SBA)

The U.S. Small Business Administration is a small, independent, Federal agency, created by Congress in 1953 to assist, counsel, and champion the millions of American small businesses which are the backbone of this country's competitive free-enterprise economy.

The mission of SBA, simply put, is to help people get into business and to stay in business. To do this, SBA acts as an advocate for small business, explains small business' role and contributions to our society and economy, and advocates programs and policies that will help small business. SBA performs this advocacy role in close coordination with other Federal agencies, with Congress, and with financial, educational, professional and trade institutions and associations.

The Agency also provides prospective, new, and established persons in the small business community with financial assistance, management counseling, and training. In addition, SBA helps small firms obtain a fair share of government contracts.

The Agency has about 4,000 permanent employees and more than 100 offices in all parts of the nation. To provide quick service, SBA has delegated decision-making authority to its field offices in most of the program areas.

What is a Small Business?

SBA generally defines a small business as one which is independently owned and operated and is not dominant in its field. To be eligible for SBA loans and other assistance, a business must fall within a size standard set by the Agency. This standard is based on annual receipts, assets, net worth and/or number of employees, depending on type of industry. Specific size standard information is available through any SBA office around the country.
Where to Obtain Help

In each SBA office, there is a person designated the "Veterans Affairs Officer" (VAO). This person should be your initial contact and resource person for information on Small Business Administration programs. You can contact the VAO by calling the nearest SBA Field Office. (See Appendix A.)

There is an Office of Veterans Affairs under the Associate Deputy Administrator for Special Programs, Washington, D.C. 20416. This office does not make loans or provide counseling, but was created to monitor SBA's assistance to veterans and address matters of general interest. The staff works closely with the national veteran service organizations and other Federal agencies in developing and monitoring the delivery of business-related services to veterans.

Financial Assistance

The Congress has authorized the Small Business Administration to make loans for business purposes. (See Appendix K.) These are loans, not grants, and the applicant must demonstrate the amount borrowed plus interest can be repaid from the earnings of the business. Applicants must meet eligibility requirements, and, generally, apply to at least one commercial bank. Veterans who meet these criteria and apply to SBA for a regular business loan are placed ahead of nonveterans who apply on the same day. If your application is incomplete, you could lose this special consideration.

SBA also administers a Handicapped Assistance Loan Program (see Appendix L). Handicapped veterans compete on an equal basis with nonveteran handicapped persons for these loans, which have very low interest rates.

Procedure to Apply for a Business Loan

A. Read the pamphlet "Business Loans From the SBA" which outlines types of loans, eligibility, credit requirements, size standards, amounts and terms,
and how to apply. (Your nearest SBA office, listed in Appendix A, will tell you how to get the pamphlet.)

B. Prepare a written outline of the following which in effect is your "Business Plan:" For a new business, prepare the Business Plan as outlined in Chapter V, and fill out the format on page 51.

1. Briefly describe your business including date started, and products or services provided.
2. Make a resume for each officer or partner describing prior experience and management capabilities.
3. If you are starting a new business, compute the total cost of the project as well as indicating how much of the total will be invested by you. (Use the form on the next page for your computations.) All applicants must have a reasonable stake at risk and currently a 25% investment is usually required.
4. If buying an existing business, provide a written Agreement of Sale along with copies of Seller's business tax returns for the past three years. (Use the form on page 51, Section I, to itemize assets to be purchased.)
5. For an established business, have available financial statements (or tax copies) for the past three years. Itemize just how the loan proceeds would be used. If equipment is to be purchased, or construction is involved, obtain quotations/estimates.
6. List collateral to be offered as security for the loan, along with your estimate of current market values of each item.
7. All applicants should prepare a personal financial statement.
8. Fill out the format on page 51.

C. Take your prepared material to your bank to make an application for a business loan. The bank has several ways to accommodate your loan request, either by a conventional loan or a loan under SBA's Loan Guarantee Plan. If SBA is asked to consider a guarantee, the bank will then deal directly with the SBA.
D. Bank participation is vital as loan funds directly from SBA are never certain. The future of direct loan funding is unknown at this time.
FORMAT FOR A BUSINESS TO BE PURCHASED OR A NEW BUSINESS TO BE ESTABLISHED

<table>
<thead>
<tr>
<th>Trade Name Of Business</th>
<th>Street Address</th>
<th>City</th>
<th>State</th>
</tr>
</thead>
</table>

1. If you are buying an existing business, please itemize the cost value of what you are buying:

- Automobiles and Trucks
- Tools, Machinery & Equipment
- Furniture, Fixtures & Office Equipment
- Inventories: Goods for Sale
- Inventories: Supplies
- Goodwill
- Other

Total Purchase Price $__________

PLUS list any additional needs you may have:

- Equipment
- Leasehold Improvements
- Inventories
- Working Capital
- Other

Total Start-up Costs (A+B) $__________

LESS the amount you are contributing towards the purchase (equity) - $__________

TOTAL AMOUNT NEEDED TO BORROW $__________

2. If you are starting a new business, please itemize the estimated costs and needs. Please furnish quotations and invoices when possible or applicable.

<table>
<thead>
<tr>
<th>TOTAL START-UP COSTS</th>
<th>AMOUNT OWNERS TO FURNISH</th>
<th>AMOUNT TO BORROW</th>
</tr>
</thead>
<tbody>
<tr>
<td>Automobiles and Trucks</td>
<td>$__________</td>
<td>$__________</td>
</tr>
<tr>
<td>Tools, Machinery &amp; Plant Equipment</td>
<td>$__________</td>
<td>$__________</td>
</tr>
<tr>
<td>Furniture, Fixtures &amp; Office Equipment</td>
<td>$__________</td>
<td>$__________</td>
</tr>
<tr>
<td>Leasehold Improvements</td>
<td>$__________</td>
<td>$__________</td>
</tr>
<tr>
<td>Inventories: Goods for Sale</td>
<td>$__________</td>
<td>$__________</td>
</tr>
<tr>
<td>Inventories: Supplies</td>
<td>$__________</td>
<td>$__________</td>
</tr>
<tr>
<td>Prepaid Expenses: Advertising</td>
<td>$__________</td>
<td>$__________</td>
</tr>
<tr>
<td>Insurance</td>
<td>$__________</td>
<td>$__________</td>
</tr>
<tr>
<td>Interest</td>
<td>$__________</td>
<td>$__________</td>
</tr>
<tr>
<td>Rent</td>
<td>$__________</td>
<td>$__________</td>
</tr>
<tr>
<td>Utility Deposits</td>
<td>$__________</td>
<td>$__________</td>
</tr>
<tr>
<td>Legal/Professional Fees</td>
<td>$__________</td>
<td>$__________</td>
</tr>
<tr>
<td>Licenses &amp; Permits</td>
<td>$__________</td>
<td>$__________</td>
</tr>
<tr>
<td>Other</td>
<td>$__________</td>
<td>$__________</td>
</tr>
<tr>
<td>Cash for Working Capital</td>
<td>$__________</td>
<td>$__________</td>
</tr>
<tr>
<td>Other</td>
<td>$__________</td>
<td>$__________</td>
</tr>
<tr>
<td>TOTALS</td>
<td>$__________</td>
<td>$__________</td>
</tr>
</tbody>
</table>

For ongoing business to be expanded or improved the third part of this form, which is not reproduced here, applies (contact SBA).

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Preparing Applications

The SBA does not prepare applications for applicants. The SBA Veterans Affairs Officer at your nearest SBA Field Office (see Appendix A) can advise you how to obtain assistance.

Management Assistance

Before starting a business, it is best to attend an SBA pre-business workshop. While it is realized your disability may make it difficult for you to attend, arrangements should be made if at all possible. (Veterans with service connected disabilities should refer to Chapter VIII.) Most SBA offices conduct these workshops on a recurring basis. Periodically, these workshops are conducted especially for veterans. The SBA Veterans Affairs Officer can schedule you for a convenient location and time.

The SBA is also developing special business training projects for veterans to be held at several locations across the country. These will be announced in the local media and through the national veterans service organization publications.

Your local SBA office can help you with many of your specific business problems, including those arising from your disabilities. Brochures that discuss specific business problems are available (see Appendixes B and C).

Selling to the Government

If you are interested in contracting with the Federal Government, or have encountered problems in this area, a Veterans Affairs Officer can assist you or get answers to many of your questions.

A small business whose low bid for a government contract is rejected because of uncertainty about whether it can fulfill the obligations can apply for an SBA Certificate of Competency. This determination by SBA can overrule the rejection and help win the contract.
Working to Help Veterans

In its Advocacy program, SBA maintains contact with the small business community, including trade associations, and represents small business interests with other government departments and the Congress.

Veterans of the Armed Forces have fought to maintain the freedom that has made our country strong. SBA wants to assure that veterans receive the benefits of all of the programs the Agency provides. If you are a veteran and are interested in SBA services, call, write, or visit your nearest SBA office (see Appendix A.)

SBA Publications

Numerous SBA publications that can be helpful to the handicapped, or anyone else starting a business are listed in Appendixes B and C.
CHAPTER VIII
VETERANS ADMINISTRATION ASSISTANCE

Vocational Rehabilitation and Counseling

The primary mission of the Vocational Rehabilitation and Counseling (VR&C) Service is to provide all services and assistance necessary to enable veterans with service-connected disabilities to achieve maximum independence in daily living and, to the maximum extent feasible, to become employable and to obtain and maintain suitable employment.

VR&C's approach can be characterized as personal, comprehensive assistance to the population being served. Each service-disabled veteran who applies for rehabilitation benefits and is eligible for and entitled to vocational rehabilitation services, is provided an individual evaluation by a professional VA counseling psychologist. A veteran's eligibility and entitlement to rehabilitation services is determined by a counseling psychologist and, in concert with the veteran and a vocational rehabilitation specialist, it is decided how the veteran can best be provided rehabilitation assistance. Then the counseling psychologist, vocational rehabilitation specialist and veteran develop a rehabilitation plan. This plan sets forth the overall rehabilitation goals, objectives, actions to be taken, evaluation criteria, and overall responsibilities. The plan is then carried out with the vocational rehabilitation specialist providing individualized assistance to the veteran throughout the program. As the veteran approaches the end of his or her training program, an individual employment assistance plan is developed. Utilizing community resources as appropriate, the vocational rehabilitation specialist assists in the veteran's placement in employment and then provides followup to insure that the rehabilitated veteran obtains and maintains suitable employment.

Rehabilitation services include but are not limited to:
- Evaluation of rehabilitation potential
- Evaluation for rehabilitation planning
- Educational, vocational, psychological, employment and personal adjustment counseling
- Personal and work adjustment training
- Vocational training and other assistance (tuition, books, fees, supplies, etc.)
- Homebound training and self-employment
- Independent living services
- Employment services
- Financial assistance (subsistence allowance, loans, etc.)

The program is national in scope with services provided at all 58 Veterans Administration Regional Offices and at 45 decentralized locations. The Regional Offices of the Veterans Administration are listed in Appendix M and their telephone numbers may be located in the appropriate telephone book under U.S. Government.

Examples of Businesses

The VA program has inspired veterans with service-connected disabilities to master, and use, many types of businesses to turn their lives completely around. Examples include: accountants, artists, bookkeepers, beekeepers, canvassers (telephone and mail), draftsmen, writers, designers, teachers, photographers, repairmen for office machines and home appliances, home computer-operators, retail operators and flower growers, textile weavers, cabinet-makers, general woodworkers, upholsterers, manufacturers of small leather and other items, producers of clay products, jewelers, watchmakers, goldsmiths, silversmiths, engravers, clock repairers, numerous service industry providers, and many more.

The Team Approach

A skilled VA professional team can include a medical consultant, counseling psychologists, a vocational rehabilitation specialist and an instructor (or possibly access to a training facility). VA vocational rehabilitation frequently involves the efforts of medical specialists, social workers, and representatives of organizations and agencies in the veteran's community.
VA professionals are sensitive to the needs of the individual veteran. They are aware that homebound veterans and their families are especially vulnerable to the confusion that could result from a lack of coordination of specialists' activities. Therefore, a team approach, carefully synchronized, is followed.

The counseling psychologist or vocational rehabilitation specialist may encounter the veteran in any one of several possible reactions to his situation when he is first seen. It may be that the veteran simply does not know that anyone with his disability can perform useful work. He may be more or less ready to turn from the period of "mourning" and bitterness, from dependency to boredom, to more constructive activity. At times he may appear to be actively opposing attempts to draw out his interest, as if by doing so he could get back at the world for his loss. This venting of feelings is to some degree necessary, but at an appropriate point the veteran should be helped to divert the force of his complaints into constructive channels.¹

The counseling psychologist or vocational rehabilitation specialist who visits the veteran at this stage must establish an atmosphere of confidence and understanding with him through continuous contacts, providing information as to what other equally disabled veterans have done, and possibly arranging for a visit by such an individual. It is important that the worker avoid creating any suggestion of threat, including the impression that he is trying to push the veteran into a decision. It is also important to erase erroneous fears of losing service connected disability compensation because of employment. As he is accepted personally by the homebound individual, the experienced counselor or training specialist knows when he can challenge him to

¹ This paragraph and those that follow in this chapter are based on TO WORK AGAIN...TO LIVE AGAIN, Veterans Administration Pamphlet 21-65-1, now out of print.
make an effort in his own behalf. One of the purposes of vocational training is to help the veteran establish a degree of independence, and it is essential that the decision of the veteran should be his own. An interest in matters outside of himself, his willingness to accept the fact that veterans who are equally disabled have made a comeback, and a request for private discussion, are indications of increased readiness on the veteran's part to plan for himself.

Family and Home Environment

The homebound veteran's family and home constitute his social and physical environment. The first visit with the veteran provides an opportunity to meet the veteran's wife, parents, or other relatives. It also provides an opportunity to consider whether the physical arrangements of the home are likely to favor or limit the veteran's engaging in a business upon completion of vocational training. In some instances, the veteran's dependence upon family members for physical care means that his vocational rehabilitation plan must be a family project. Because of their involvement with the veteran's problems and to establish an understanding of the kind of planning which needs to be done with the veteran, it is likely that the worker will need to confer with family members, with the veteran's consent. Where there are special family problems, it is appropriate to obtain social service assistance in working with the family.

Community Assistance

When the homebound veteran is able to accept at least the possibility of vocational rehabilitation, he is given appropriate help in order to see himself and his future in relation to a specific, practical, vocational goal. He may need special assistance in counseling to accommodate his pretraumatic view of his future to any of the more limited number of occupations which are now available to him.
It is as desirable not to overemphasize the narrowness of such restrictions as it is necessary to accept the existence of actual limitations. With community assistance specific information is developed concerning particular occupations under consideration, potential demand for the goods or services produced in those occupations, possible merchandising methods, and the availability of qualified instructors.

Orderly Training

Any break in continuity between the training period and the period of independent work should be minimized as much as possible. Two methods are important for making a smooth transition which will not try the veteran's motivation unnecessarily. The first consists in analyzing the problems of customer contact, marketing, supply, and methods of business operation which the veteran will face, and planning for him to receive appropriate training in business methods as part of his total program. The second is to plan in advance for the trainee to begin the production of goods or services for sale as a regular part of his training program. Production should be increased as the program progresses so that the veteran is in full production or nearly so by the time the program is completed.

The Need for Motivation

Numerous veterans who need vocational rehabilitation which can be provided only in their homes, fail to apply for it or to pursue their applications. The sudden occurrence of permanent and serious physical disability frequently results in apathy, resignation to a role of dependence, and loss of the individual's belief and confidence in himself as a person capable of self-directed endeavor toward a goal. The receipt of monetary compensation for total disability, especially with veterans residing in low-income areas, may also complicate their readjustment to a productive role.
An essential service for such seriously disabled veterans consists in helping them to overcome lethargy and attitudes which result from disability and which may prevent vocational rehabilitation. The Veterans Administration has found it a useful technique to bring to their attention the fact that other equally handicapped veterans have achieved vocational rehabilitation. Accordingly, case-finding and motivational visits are emphasized.

Neither the statutory basis of the vocational rehabilitation program nor the diversity in the environment of homebound veterans throughout the country suggested that the Veterans Administration could undertake to carry on contracting or marketing functions on a continuing basis for veterans after they had completed training. The general philosophy of the vocational rehabilitation program is that the training provided to handicapped veterans should enable them, so far as possible, to exercise the same initiative in engaging in self-employment as is possible for the nondisabled. For these reasons, in its work with the homebound the VA emphasizes training in trades and professions, together with instruction in small business operations as needed.

The VA Vocational Rehabilitation Program, in the language of the law, is "a program to help the service-disabled veteran obtain and maintain suitable employment or for certain veterans, to achieve maximum independence in daily living." In our culture, work serves many purposes. It not only produces income, but it also serves to provide a way of life. For severely handicapped veterans the significant point is that they are restored to a more normal life.
CHAPTER IX
REGULATIONS-TAXES-PERMITS-ZONING-ETC.

Fair Labor Standards Act (FLSA) 1

Federal Regulations currently restrict the home manufacturing of certain goods when an employee-employer relationship exists between an "outside" business entity and the "homeworker." These goods are jewelry, buttons and buckles, handkerchiefs, embroideries, gloves and mittens, and women’s apparel. Allowances in the regulations have been made for the handicapped (including disabled veterans) who cannot adjust to factory employment, or workers who must remain at home to care for an invalid, to become certified homeworkers, permitting them to produce these goods at home.

The homework regulations apply, however, only in situations where there is an employment relationship between the employer and the homeworker. A handicapped business person making any one or more of these six categories of items which he or she sells directly, does not have an employee-employer relationship and, therefore will not be affected by these regulations--the businessperson can engage in the manufacture and sale of these items without becoming a certified homeworker. If further information is required concerning this matter, contact:

U.S. Department of Labor
Employment Standards Administration
Wage and Hour Division
Washington, D.C. 20210

State, County and Local Offices

The new business owner, depending on the type of business to be started, may find it necessary to deal with zoning regulations, business taxes, licen-

1 Also check your State laws concerning home businesses. The information number given in Appendix D should get the information you seek if you are persistent.
ses, environmental matters, permits, health, safety and employment regulations, and a myriad of other matters. There are some sole proprietorships that do not have to be concerned with most of these. There are other very small businesses that must touch a number of bases to get off to a solid start.

In this chapter the scope of the State, County and local involvement in your new business is covered in general terms. States differ in organization and legal requirements. Counties and municipalities have different regulations. The material in this chapter, therefore cannot apply precisely to your State-County-township requirements. It can lead you to the answers you need simply by persistent use of the telephone.

Each State has an information office at the State Capital. The numbers for all 50 states are listed in Appendix D. About three-fourths of the states have "manuals" or "packages" for businesses coming into the State, or for businesses starting up in the State. Do your best to obtain one of these if your State has one. For information concerning County requirements, call the office of the head of the County, whether it be the County Executive, County Administrator, or some other County structure. For towns and cities, call or visit the information office at the City or Town Hall.

Incorporation in the State in Which You Will Do Business

If you decide to incorporate your new business, begin by contacting the Department of Assessments and Taxation (or whatever name such a department uses in your State). You will have to submit a "charter" and they should have sample charters you can use for the kind of corporation you want to start.

In all likelihood your State assesses fees and taxes for incorporating. These are not excessive and should not be a great burden on you as you start your business.
Incorporating in Another State

If for some reason you decide to incorporate your business in a State other than the one in which you will have your business headquarters, you will apply to that State for incorporation as a "foreign corporation." The State in which you are incorporating will advise you of the proper procedure to follow.

Retail Sales Registration

If your State has a retail sales tax and it applies to your business, you will be required to register with the State and collect the tax at the legal rate. Call your State information number for the appropriate Sales Tax office for you to contact.

Business Licenses

If yours is to be a manufacturing business, your State may not require you to get a business license, unless you are going to sell merchandise you will not manufacture. For almost any other business you start, you must obtain a State license and, in many cases, a local (County, Township, City or other) business license. If you contact the county or city government of jurisdiction where your business will be located, you should be able to obtain the required information.

In the State of Maryland, for example, there are four different State agencies regulating specific businesses: the Department of Agriculture, the Comptroller of the Treasury, the Department of Health and Mental Hygiene, and the Department of Licensing and Regulation. Licenses are applied for and granted by the appropriate agency, except licenses under the supervision of the Comptroller's Office which are processed through the clerks of the circuit
court for each county. The new businessperson must present certifications of the assessed value of merchandise, stock, fixtures, and proof that there are no outstanding local, county, or state taxes. A certificate of compliance with the State's Workmen's Compensation law is also required.

Generally in Maryland, one must obtain state licenses annually. If incorporated out-of-state, a qualification to transact business in the State is required.

Occupational Licenses

Your State probably licenses various professions and trades to protect the public health and safety. It has a Department of Licensing and Regulations along with special boards that conduct examinations and certify qualified applicants.

If your profession is Accountant, Architect, Physician, Engineer, Forester, Insurance Agent, Landscape Architect, Realtor, Stock Broker-Dealer, Surveyor, Barber, Cosmetologist, Electrician, Examining Engineer, Pesticide Applicator, Plumber, Title Service Agent, and possibly others, you should inquire about how to get proper certification.

Other Subjects About Which State, County and Local Authorities May Have To Be Contacted

These are topics that the businessperson is well advised to know about in the event they impact the type of business entered into. Here again, the telephone (persistently used) should get any person across the nation the information desired.

- **Workmen's Compensation:** If you have employees you may be required to provide Workmen's Compensation for them.
- **Unemployment Insurance:** When you become an employer you must comply with your State's Unemployment Insurance Law.
• **Wage Payment and Collection:** The following list highlights your responsibilities as an employer (may vary slightly from State to State):
  - Except for executive, administrative, and professional employees, you must establish regular pay periods and pay all employees at least once every two weeks or twice a month.
  - You must furnish each employee with a statement of gross earnings and deductions for each pay period.
  - You must notify your employees (at the time of hiring) of their respective rates of pay and the regular pay day you decide upon.
  - You are not allowed to make deductions from the wages of an employee unless:
    - they are in accordance with the provisions of any law or regulation of a government agency;
    - they are ordered by a Court;
    - they are authorized by the employee in writing; or
    - they are allowed because the employee has been compensated for the deductions.

• **Wage and Hours:** With certain clearly specified exceptions (agricultural workers probably will be one) you will be required to pay each of your employees at least the going minimum wage. An overtime differential must be observed for any hours worked in excess of the normal work week.

• **Employment of Minors:** Your State may prohibit you from employing anyone under a specified age unless that person applies for, and gets, a work permit. These permits are usually given locally and a call or visit to the city or town clerk should give the employee all the information needed to apply for a permit.

• **Occupational Safety:** Your State probably regulates and monitors various industrial activities, such as: boiler safety, elevator safety, radiation control, occupational safety and health (the Federal Standards usually apply).
• **Equal Employment Opportunity:** Your State emphasizes a program requiring you not to discriminate against anyone employed or seeking employment.

• **Equal Pay:** Under the laws of some states, an employer must not discriminate in any way by paying wages or salaries to employees of one sex at a rate less than that paid employees of the opposite sex under identical circumstances. Inquire about your State law.

• **Discrimination on Account of Age:** You will find that the law prohibits you to refuse to hire, limit, segregate, or classify people in any way to keep from hiring or continuing to employ them because of age.

• **Environmental Concerns:** Over the years laws have been enacted that seek to prevent the environment from hazards and nuisances injurious or threatening to the public health. If your business will in any way affect the air quality, noise control, disposal of solid wastes, dredging of wetlands, actions affecting the watershed, industrial waste, disposal of hazardous substances, well construction, handling of oil or petroleum products, mining of any kind, traffic patterns, erection of signs for outdoor advertising, you should check with the appropriate State authorities concerning any permits or zoning changes required.

**State Taxes**

Taxes in the 50 States differ significantly. It is only possible here to mention those with which you may be involved in your new business, depending on the type of organization you choose and the nature of the business you will be operating. Ask your State Comptroller (or similar office) for specific details on your State's taxes.
Income Taxes: As is true of Federal taxes, if your business is a sole proprietorship or a partnership, the personal income tax returns of you and your partners include income from your business. If yours is a corporation, a corporate tax return for the business must be filed in addition to your individual return(s).

- **Tax Withholding:** The chances are good that your State (if it has a State income tax, and almost all do) requires you to withhold State taxes from your employees' pay. (You are required to withhold Federal taxes.)

- **Property Taxes:** State tax rates on real property vary in terms of a fixed amount for every $100 of assessed value your business property will be assessed, and you will receive notice of that assessment as well as any annual tax due statement from the State. Periodic re-assessments are made. You will also be advised of these.

- **Personal Property Taxes:** Some States exempt personal property, such as household furniture and effects, from taxation. Others tax personal property.

- **New Manufacturers, Warehouses, and Distributors:** These operations are taxed in some states on the value and depreciated value of machinery and equipment.

- **Unemployment Insurance:** When you become an employer, you should apply for an unemployment insurance account number. Your appropriate State agency will give you complete information upon request.

- **Workmen's Compensation:** In all probability, when you become an employer, you will be required to provide Workmen's Compensation coverage for your employees. Here again, State authorities should send you appropriate forms and instructions.

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1 Provided your State has a State Income Tax

2 If your business is operated in your home, or from your home and no other real property is involved, you may be able to claim personal income tax deductions for the use of the space required for your business.
Miscellaneous Taxes: This manual does not attempt to deal with "hidden taxes" which are automatically paid or with well known requirements such as Motor Vehicle Titling Tax and Licensing Fees. If your business has a fleet of large trucks, this tax can be a matter of some importance.

Internal Revenue Service, Department of the Treasury

The Internal Revenue Service (IRS) offers a number of services to assist new business executives in understanding and meeting their Federal tax obligations. For example, a Mr. Businessman's Kit (Publication 454) which contains informational publications, forms, instructions, and samples of notices which the IRS issues to business concerns is available free.

The kit is a convenient place for storing retained copies of tax returns and employee information. It also contains a checklist of tax returns and a tax calendar of due dates for filing returns and paying taxes identified on the folder. Copies of the kit may be obtained from local offices of the Internal Revenue Service or by writing to the District Director, IRS. Employees of the IRS are available to explain items in the kit and answer questions about the tax forms, how to complete them, requirements for withholding, depositing, reporting Federal income and social security taxes, and the Federal unemployment tax. If you are homebound, the IRS will have the kit delivered and explained at a mutually convenient time.

The Tax Guide for Small Business (Publication 334) may also be obtained at local offices of the IRS, the District Director, or the Superintendent of Documents, U.S. Government Printing Office, Washington, D.C. 20402. Free.
CHAPTER X

HOME-BASED BUSINESSES

Differences between homebound and home-based businesses, as they emerged during the gathering of data for this manual and compendium are discussed in Chapter III. Almost any business can be operated from the owner's home, especially with the aid of advanced technology.

Operating From the Home

There is a strong trend among executives with no disabilities to operate their businesses from their homes (i.e. home-based). Sophisticated telephonic, electronic, computer and word processing equipment keep these business persons in close touch with everything that is going on in their satellite locations. Rarely do callers who get the secretary of one of these executives realize that the executive they are calling is answering from an office in his own home.

It follows, therefore, that any disabled person with a business, or one desiring to establish a business in which the conduct of daily business operations must be remote from the home, can have offices in the home if he or she wishes. Even those who are bedfast, or confined to a motorized wheelchair with their only bodily control from the neck up, can operate a home-based business. Occasionally, such severely handicapped persons starting a business must think in terms of homebound businesses, where all the business activity takes place in or nearby the home.

The main thrust of this manual and compendium is to get severely handicapped veterans and others to think in terms of becoming involved in a business venture of their own, even if the business must be a homebound one.
There is, however, room for the observation that many disabled persons, faced with the choice of getting out in the mainstream of everyday business life or working at home are well advised to establish their offices out of the home. The feeling of being once again independent and part of the work-a-day world can often bring advantages more important than the monetary returns involved.

Consider Your Abilities, Not Disabilities

It is essential, therefore, to discuss home-based businesses; for the main thrust of this manual and compendium is to get severely handicapped veterans and others to think in terms of becoming involved in a business venture of their own, even if the business must be a homebound one.

Observations are made in the compendium that follows, concerning those businesses that hold the greatest promise as homebound or home-based businesses. Additionally, at the end of this chapter, there is a list of businesses that experience has proven are especially adapted to home-based or homebound business operations.

You may shy away from the idea of starting any business. After all, you do have limitations; there are so many questions welling up in your mind that seem unanswerable; just what kind of business can you possibly operate anyway? Read this manual and its compendium thoroughly. Think about what others have done, look, in your mind's eye, at all the possibilities, jot them down, then narrow the list. You might be surprised at what will jump out at you.

Once you have made up your mind about a business, and are willing to try, be persistent, do not let seemingly insurmountable obstacles stand in your way. Keep a strong affirmative outlook, read about others who have overcome similar problems and have become successful. Keep a positive attitude, enlist the help of those around you, and you will be astonished at
what you can achieve. Don't be discouraged at apparent failure. After all, in failing you will have gained a lot, including the satisfaction of having tried, as well as knowledge that will help you when you try again.

Don't be too ambitious in the beginning. Hope for a small but sound basis for your home-based business. Once you achieve this you are in a position to grow. Perhaps you can think of hiring others to carry some of the load. Also, in some homebound businesses there is always the possibility of expanding beyond the home with you directing a growing home-based business. Let these things happen after you have established a sound base. Let them happen as you decide, after weighing all the pros and cons involved.

If you are talented, and are able to pursue your natural gifts, and can make or create saleable items or services, you have many questions answered. Your big job will be to work out the details of your business, especially those involving an outlet for your products or services. Your home may be so located that one room can be converted as a showroom and sales area. Zoning exceptions, if needed, are not always hard to get if you know and get along with your neighbors and if the things you create are generally socially acceptable.

But most of you will not be painters, sculptors, singing teachers, successful writers or have any of the many other God-given talents that permit an automatic choice of a business to enter. Don't be discouraged, dozens like you, and with your inconveniences, have learned, or been trained, or have trained themselves, to become proficient at businesses that may have never occurred to you.

Consider the following examples. They are real. Consider, also, that most are homebound by choice. Truly homebound disabled are far fewer than is often thought. Unless homebound businesses are the choice of a disabled person, or an absolute necessity, establishing the business outside the home should be given careful consideration.
• A blind woman learned to produce superb hand-sewn items that have a ready market. Her sister assists in color selection and does the paper work required.

• A 35 year-old man with a rare calcium disease that has immobilized most of his body's joints, has a thriving computer business in his home. He is no computer specialist, has no programmer training, had never typed before he trained himself. With the help of family members, he maintains data banks, mailing lists, etc. for numerous outside clients.

• A young veteran with a severe respiratory condition, and with no architectural training, took educational and training courses in his home and successfully established a home architectural drawing business.

• A paraplegic who had only completed the 8th grade was trained as a television service and repairman, and established a good business in his home workshop.

• A California schoolteacher using a wheelchair, found a profitable and much more satisfying life selling products of a large direct sales corporation from her home. (For more information on direct sales opportunities see Chapter XII.)

• A thriving ($50,000 a year) wholesale plant nursery business is run by its blind and diabetic owner in Washington State.

• Although help must be hired to do the grooming, a visually impaired Kentucky woman runs a very successful boarding and grooming kennel.

• A Pennsylvania businessman with rheumatoid arthritis grosses $80,000 a year in his home-based "Communications and Radio Common Carrier" business.

• A blind Louisiana man grosses $50,000 at home as an "Institutional Sales-Wholesaler and Retailer."

• A convenience grocery is successfully operated from his home location by a Maine man with little use of either leg.

• A north Carolina home "Hi-fi Sterco-Video Satellite TV Installation-Retail Sales" business grosses over $120,000 annually for its owner who has no use of his right leg, right arm and only partial use of the rest of his body.
In Massachusetts a blind person who took a year of piano technician training at school, grosses $89,000 a year in his home piano repair/rebuilding, rental and sales shop.

Retailing firewood from his home, a Maine man with artificial joints in both hips makes $20,000 a year.

A quadraplegic business owner in Maine makes a good living in tax preparation and accounting. A televideo microcomputer is the main tool he uses in his home business.

A spinal cord injury (paralyzing him from the waist down) doesn't keep a Texas businessman from grossing $100,000 in his home accounting and tax practice.

A California woman with cerebral palsy makes her living at home operating a secretarial service.

A blind Texas businessman proves once again that determination and desire can overcome any obstacle. He successfully runs an Executive search business from his home.

A quadriplegic business man in Ohio is engaged in a successful home law practice.

With the help of his wife, a California quadriplegic businessman runs a Residential Care Home for the Elderly.

A paralyzed former nurse grosses over $100,000 annually in her "telephone answering, radio 2-way and paging, secretarial and scheduling" service.

Businesses That CAN Be Operated From the Home (or Elsewhere)

The following list is by no means all of the businesses that can be operated from the home or based at the home. A great deal depends, of course, on the potential for adapting the home and its grounds to the business.
A. Addressing machine stencil service
   Advertising agency
   African violet raising
   Accounting services
   Air conditioning & heating
   Air conditioning & refrigeration
   Alteration tailor
   Aluminum door and window screen shop
   Animal pet shop
   Antique repair shop
   Appliance repair shop
   Artificial flower maker
   Art gallery
   Artist
   Arts and crafts shop
   Assembler, small parts
   Auto body repairman
   Automotive-generator & starter repairing
   Auto mechanic
   Auto repair and self-service station
   Automotive service specialist
   Auto wrecking, used parts.
   Aviary

B. Baby sitter placement agency
   Baby sitter service
   Bait stand operator
   Bakery
   Bank accounts (telephone soliciting)
   Barber shop
   Bar management
   Basket making
   Battery shop
   Bead stringing
   Beauty shop

Bee keeping
   Bicycle repair
   Bird raising (parakeets) and sales
   Boarding house
   Bookkeeping
   Bookbinding
   Book shop
   Boot/shoe repair
   Bottle shatterproofing
   Boy's wear shop
   Brace and leather goods repair
   Brace making
   Bread making
   Breeder, tropical fish
   Breakfast cereal manufacturer
   Brush making
   Building rental service
   Bulb raising and sales

C. Cabinet making
   Cake baker
   Camera repair
   Candle making
   Candy manufacturing and sales
   Canning food for sale
   Card shop
   Carpenter shop
   Cartoonist
   Ceramics
   Charcoal products
   Chicken raiser
   Chinchilla raising
   Clothes alteration
   Collector (bill)/telephone
   Concession stand
   Contract mailing
   Convenience store operator
   Computer mailing lists
Copy shop and sign making
Costume jewelry maker
Costume jewelry packaging
Creating Christmas cards
Credits and collection bureau
Custom photo finishing

D. Dairy operator
Day-care center
Delicatessen store
Designer, fashion
Designer, furniture
Designer, textile patterns
Diesel engine mechanic
Direct sales (see Chapter XII)
Dispatcher
Display advertising
Dog breeding
Doll hospital
Doughnut maker
Drapery manufacturer
Dressmaking
Dress shop
Dry cleaning plant
   (pickup station)

E. Egg business (hennery-farmer)
Electric motor and appliance repairman
Electrician's shop
Electric shoe shine service
Electrologist
Electronic desoldering
Electronic equipment repair
Embroidery
Employment agency

F. Employment interviewer
   Employment service
   Engraver
   Export Consular documents
   Farmer (chicken, rabbits)
   Farmer (general)
   Farmer (livestock)
   Farmer (truck)
   Fiberglass repairman
   Fish aquarium, tropical
   Fish bait
   Fish flies (custom made)
   Fix-it shop
   Floral shop
   Fly tying
   Foster parent
   Fountain pen shop
   Framing business, pictures
   Frozen custard stand
   Frozen ice cream stand
   Furniture maker
   Furniture refinisher
   Furniture repairman
   Furniture upholsterer

G. Gasoline engine repair
   General store, retail
   Geologist
   Ghost writing bureau
   Glass blowing or replating
   Glazier
   Grind feeds
   Grocery, country store
   Grocery, self-service
<table>
<thead>
<tr>
<th>Category</th>
<th>Occupations</th>
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</thead>
<tbody>
<tr>
<td>Grower, small plants &amp; flowers</td>
<td>Guinea pig raising</td>
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<td>Gunsmithing</td>
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<td>H. Handicraft shop</td>
<td>Hammermill operator</td>
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<td>Hardware shop</td>
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<td>Hearing aid specialist</td>
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<td>Hobby shop</td>
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<td>Home cooking service</td>
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<td>Home ironer</td>
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<td>Home tax and bookkeeping service</td>
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<td>Hooked rug maker</td>
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<td>Hosiery mending agency</td>
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<td>Hotbeds</td>
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<td>Household items manufacturing (ironing pads, pot holders, etc.)</td>
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<td></td>
<td>Hubcap store (franchise)</td>
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<td>I. Ice cream confectioner</td>
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<td>Illustrator</td>
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<td></td>
<td>Importing business</td>
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<td></td>
<td>Income tax and bookkeeping service</td>
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<td>Information center, medical, legal, engineering, bus schedules, etc.</td>
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<td>Insurance agent</td>
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<td>Interior decorator</td>
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<td>Inventory analyses/computer</td>
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<td>Investment management</td>
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<td>Iron worker</td>
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<td>J. Jar and bottle coating</td>
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<td></td>
<td>Jewelry maker</td>
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<td>Jewelry store</td>
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<td>K. Key and lock services</td>
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<td>Key making service</td>
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<td>Key punching</td>
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<td>Kindergarten</td>
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<td>Knife grinder</td>
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<td>Knitting machine operator</td>
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<td>Knitting products</td>
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<td>Knit shop</td>
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<td>L. Laboratory equipment operations</td>
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<td>Lamp shade making</td>
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<td>Lapidary</td>
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<td>Laundry</td>
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<td>Lawn mower repair</td>
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<td>Leather working</td>
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<td>Lens grinding</td>
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<td>Letter shop</td>
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<td>Linen supply service</td>
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<td>Linoleum block cutter and setting</td>
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<td>Locksmith</td>
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<td>Looping</td>
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<td>Luggage repair and sales</td>
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<td>Machine knitting</td>
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<td></td>
<td>Machine shop operations</td>
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<td>Magazine subscription</td>
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<td></td>
<td>Mail order supplier of radio and television parts</td>
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<td>Manicurist</td>
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<td>Manual trade groups</td>
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<td>Manufacturer's agency</td>
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<td>Manuscript editing, typing</td>
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<td></td>
<td>Marketing survey services</td>
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<td>Mary Kay beauty consultant</td>
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</tbody>
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Masseuse
Mattress factory
Mechanical repairman
Men's clothing store
Metalcraft working
Metal engraver, electroplate
Mexican food cooking
Microfilming
Milk tester
Millinery
Mimeograph shop
Mirror worker
Mobile home repairman
Model builder
Monograming service
Monuments for cemeteries
Mop maker
Musician
Musicians' agency
Music store
Mousery (raising white mice)

N. Nail sculpturing
Negative retouching
Newspaper clipping bureau
Newspaper & periodical sales (telephone)
News service (community)
News stand
Notary public
Novelty maker
Nurses employment service
Nursery

O. Obedience school
Office machine repair
Orchard management

P. Painting china
Painter (signs and posters)
Painting and decorating shop
Picture framer
Peanut vendor
Photo tinting and retouching
Photography service
Physical education instruction
Pig raising
Pipe maker
Plaster of paris objects, manufacturing
Plastic laminating
Plastic shop, retail
Popcorn vending
Porcelain repairer
Portrait negative retouching and film developing
Pot holder manufacture
Pottery maker and sales
Poultry farming
Prefabricated houses, sale of
Printer
Printing and greeting cards
Proofreading service
Public accountant
Public stenographer
Publisher

Q. Queen bee culture
R. Rabbit raiser
Radio announcer
Radio repair
Radio shop, sales and service
Real estate sales/broker
Record keeping
Record & tape store
Recording, public address system
Remote computer programming
Rental library
Repair shop (motors, outboards, motor rewinding, musical instruments)
Retail sales
Reweaving and hosiery mending
Roadside refreshment stand
Roller skate rink
Rooming house
Rubber mat maker
Rubber stamp making
Rug cleaning
Rug weaving

S. Salesperson (telephone)
Sandwich shop operator
Saw sharpening
Saw and tool filing
Seamstress
Secretarial school
Secretarial service
Service station owner/manager
Sewing machine repair
Shell shop
Shoemaker
Shoe repairs, shining
Sign manufacturer, ornamental
Silver recoverer
Silversmith
Small engine repair
Sound recording
Souvenir shop
Stamp dealer
Stationery store, gifts, etc.
Stuffed toys

T. Tackle repair shop
Tailor
Tattoo artist
Tax consultant
Teacher
Telephone answer service
Telephone dispatcher
Telephone reminder service
Telephone repair
Telephone service-announcements, solicitations
Telephone solicitor
Telephone surveyor
Therapist
Tortilla maker
Tombstone maker or sales agent
Tool sharpener
Towel laundry service
Toymaker
Transcriber
Translator
Tutoring
TV & radio repairman
Typewriter service
Typist

U. Upholsterer
Used clothing shop

V. Valet service
Video tape recording

W. Watchmaker
Washing service (laundry)
Welder
Wheelchair beautician
Wheelchair repairman
Wholesaler
Window dressing service
Window screen maker-repairman
Wood craftsman
Woodenware assembler
Woodworking shop
Worm raising, commercial
Writer
CHAPTER XI
FRANCHISING

There are far more franchise business opportunities available to those who decide to enter this kind of business arrangement than most people realize. Disabilities rarely exclude handicapped veterans, or other disabled persons, from considering the kinds of businesses that are available under franchise arrangements.

What Is Franchising?

Franchising is a form of licensing by which the owner (the franchisor) of a product, service or method obtains distribution through affiliated dealers (the franchisees). The holder of the right is often given exclusive access to a defined geographical area. The product, method or service being marketed is identified by a brand name and the franchisor maintains control over the marketing methods employed. In many cases the operation resembles that of a large chain with trademarks, uniform symbols, equipment, storefronts, and the standardized services or products, and maintains uniform practices as outlined in the franchise agreement.

The International Franchise Association, the major trade association in the field, defines franchising as "a continuing relationship in which the franchisor provides a licensed privilege to do business, plus assistance in organizing, training, merchandising, and management in return for a consideration from the franchise." A former president of the International Franchise Association described franchising as "a convenient and economic means for the filling of a drive or desire (for independence) with a minimum risk and investment and maximum opportunities for success through the utilization of a proven product or service and marketing method." However, the owner of a franchised business must give up some options and freedom of action in business decisions that would be open to the owner of a nonfranchised business.

1 The material in this chapter has been adapted from Franchise Opportunities Handbook, September, 1983, U.S. Department of Commerce, Bureau of Industrial Economics and Minority Business Development Agency.
In a way, the franchisee is not his own boss because in order to maintain the distinctiveness and uniformity of the service and to insure that the operations of each outlet will reflect favorably on the organization as a whole, to protect and build its good will-- the franchisor usually exercises some degree of continuing control over the operations of franchisees, and requires them to meet stipulated standards of quality. The extent of such control varies, in some cases franchisees are required to conduct every step of their operation in strict conformity with manuals furnished by the franchisor-- and this may be desirable.

In return the individual franchisee can share in the good will built up by all other outlets which bear the same name.

A company which depends upon the successful operation of franchise outlets needs individuals who are willing to learn the business and have the energy for a considerable amount of effort; it can supply the other essentials for successful operation of the outlet. Among the services franchisors may provide to the franchise operators are the following: 1) location analysis and counsel; 2) store development aid, including lease negotiation; 3) store design and equipment purchasing; 4) initial employee and management training, and continuing management counseling; 5) advertising and merchandising counsel and assistance; 6) standardized procedures and operations; 7) centralized purchasing with consequent savings; and 8) financial assistance in the establishment of the business.

Be Aware of Risks

Everyone knows that there is some risk in investing money in the stock market. Investing in a franchise is not much different. In some ways the risks are even greater than the risks of buying stock. After all, if you buy a franchise, you usually expect to invest not only your time, but a good part of your working life.
Some franchises carry a greater degree of risk than others. There are "blue chip" franchises which, like "blue chip" stocks, are offered by companies with a track record of successful operation. There are also high risk franchises that are offered, like speculative stocks, by new companies without a proven track record, or by some fly-by-night operators.

The risk of buying a franchise is usually greater than the risk of buying stock for another reason. When you buy stock, you are relying only on the business skills of the company that issued the stock. When you buy a franchise, you are relying not only on the business skills of the franchisor, but also on your business aptitude and experience.

Protect Yourself by Self Evaluation

How can you protect yourself against making a mistake in buying a franchise? No answer to that question is 100 percent reliable. But there are some important steps you can take before you make a commitment to buy a franchise that may help to reduce the risk.

The first step, and often the most difficult, is to take a hard look at yourself. Ask yourself whether you are really willing to make the personal sacrifices - long hours at the franchise, hard work, financial uncertainty - that are often necessary for a successful business. Do you enjoy working with others? Are you a good supervisor? Are you an organized person? Or are you simply attracted by the potential profits?

Some franchisors will help you to take this careful look at yourself. A reputable franchisor, after all, is investing in you because the franchisor will profit from your continued success. Others may only check to be sure that you have the necessary money or credit to invest. In that case, you will have to
do your best to ask these questions yourself. Your family and friends can make an important contribution to your self evaluation, and their answers will probably be more objective than the answers of a franchise salesman.

Protect Yourself by Investigating the Franchise

The second step is to investigate the franchisor and the franchise business as thoroughly as you can. The best way to proceed is to do what most people do when they buy a new car or a new home. Do some comparison shopping--look at more than one franchise, just as you would look at more than one car or house before deciding to buy.

If you have only talked with one franchisor about its franchise, the most important step you can take to protect yourself is to look at other similar franchises in the same line of business. The Franchise Opportunities Handbook will help you get started, since the first part of the index categorizes franchisors by the type of franchise they offer.

Look at the brief descriptions in this Handbook for the type of franchise you are considering. But don't stop your investigation there. Call or write to at least a few of the franchisors listed in the same category for more detailed information. You may discover that some of them offer benefits not available with the franchise you have been considering.

Protect Yourself by Studying Disclosure Statements

If the initial information you receive from a franchisor does not include a disclosure statement (sometimes called an "offering circular" or "prospectus"), be sure to ask for one. It will be a great help in comparing one franchise with another, understanding the risks involved, and learning what to expect and what not to expect from the franchise in which you finally decide to invest. You should study the disclosure statement carefully before making an investment decision.
A trade regulation rule issued by the Federal Trade Commission requires the nationwide use of disclosure statements. Franchisors are also required by State law in 15 states to provide disclosure statements to prospective franchisees.

The disclosure statement will contain detailed information on some 20 different subjects that may influence your decision to invest or not to invest.

Protect Yourself by Checking Out the Disclosures

After you have read the disclosure statement carefully, and have compared it to other disclosure statements, you should check the accuracy of the information disclosed. A good way to start is to contact several of the franchisees listed in the disclosure statement, and ask them about their experience in the business. They can tell you whether the information provided, and any other claims that are made by the franchisor accurately reflect their experience in the business.

Be sure to talk to more than one franchisee. No single franchisee can ever be a very adequate representative of a franchise program. He is likely to be better than the average franchisee or below average. If the franchise is worth considering at all, it should be worth your time to talk to three or more franchisees. While you may wish to talk to franchisees recommended by the franchisor, you should also make a point of talking to franchisees who have not been recommended.

Look for franchisees who have been in the business for at least a year. If none has been in business that long because the franchise is a new one, the risks you will run by investing in the franchise will obviously be higher than those you would face if you invested, instead, in a well-established franchise with an established track record in your area.
You should also talk to franchisees who have been in business for only a few years. They are the ones who will be able to give you the best advice about what to expect during your first year of operation. That is important because the first year of operation is often the period during which the success or failure of a new franchise is determined.

Protect Yourself by Questioning Earnings Claims

If a franchisor or its representative makes any claims about the sales, income, or profits you can expect from the franchise, you should examine these earnings claims carefully, and demand written substantiation for them. Remember: earnings claims are only estimates and there is absolutely no assurance that you will do as well.

Franchisors are now required by law in 15 states to provide detailed substantiation to prospective franchisees of any earnings claims they make. A trade regulation rule issued by the Federal Trade Commission extends that protection to prospective franchisees in every state.

This documentation of earnings claims, which will either appear in the disclosure statement or in a separate document, is required whenever an earnings claim is made—whether it is presented orally, in writing, or in advertising or other promotional materials. It is required regardless of whether the earnings claim is based on actual or projected results, or on average figures for all franchisees as opposed to arbitrary figures met by a small number of franchisees.

You should examine the documentation carefully and be certain you understand the basis for the earnings claim and the assumptions that were made in preparing it. Ask yourself what would happen if an assumption proved to be wrong. For example, what if the wages you must pay employees turn out to be
For anything that's higher than predicted or if you must pay a higher than usual rate of interest for any financing you need in order to obtain the franchise?

If you do nothing else, be sure to note what percentage of the franchisor's present franchisees have actually had sales, profits or income that equalled or exceeded the amount claimed. Then find out how many franchisees did that well during their first year of operation, when their operating results may not have been as good. Your own first year operating results are more likely to be like those of other first-year franchisees than those of franchisees who have been in business for several years.

**Protect Yourself by Obtaining Professional Advice**

You would be well advised to obtain independent professional assistance in reviewing and evaluating any franchise you are considering. Such assistance is particularly important in reviewing the financial statements of the franchise and the franchise agreement to be signed.

The reason state and federal law requires franchisors to include their financial statements in the disclosure statement is to permit you to determine whether the franchisor has adequate financial resources to fulfill its commitments to you. The financial statements will reveal to a professional accountant, banker or other experienced business advisor whether a franchisor's financial condition is sound, or whether there is a risk that it will not be able to meet its financial and other obligations.

Unless you have had considerable business experience, you may need professional assistance in reviewing the franchisor's financial statements to determine whether special precautions should be taken to insure that you receive the services and assistance that have been promised in return for your investment. The cost of securing this advice before you invest will be a small price to pay if it saves you from getting involved with a franchisor that cannot meet its obligations.
The advice of a lawyer is unquestionably the most important professional assistance to obtain before investing in a franchise. Do not make the mistake of assuming that the disclosure statement tells all that you need to know about the consequences of signing a franchise agreement and related contracts. The disclosure statement is not designed to serve that purpose.

A lawyer can advise fully about your legal rights if you enter a franchise agreement, and the obligations which will be legally binding on you as a result. In addition, a lawyer may be able to suggest important changes in the contracts you are asked to sign so that they will provide better protection for your interests.

A lawyer will be able to advise you about any requirements of State and local law that will affect the franchised business, and to assist with the taxation and personal liability questions which must be considered in establishing any new business.

The cost of obtaining legal advice will be relatively small in comparison to the total initial investment for a franchise. Moreover, the cost of legal advice at the outset is invariably less than the cost of later representation to solve legal problems that could have been avoided in the first place.

At the very least, you should be certain that every promise you consider important made by the franchisor and its representative is stated clearly in writing in the franchise agreement. If such promises do not clearly appear in the contracts you sign, you may be legally obligated to comply with your own continuing obligations under the franchise agreement.

In this manual and compendium it is not possible to discuss all the franchise opportunities that are offered. The U.S. Department of Commerce, Bureau of Industrial Economics has published a Franchise Opportunities Handbook, which
is a good investment for anyone considering a franchise business opportunity. Costing only $7.00, this 392 page book can be obtained by sending the remittance to the U.S. Government Printing Office, Superintendent of Documents, Washington, D.C. and asking for a copy of Franchise Opportunities Handbook. Another valuable publication is Franchise Index/Profile, Small Business Management Series No. 35. See Appendix C for instructions on how to order this pamphlet.

The Department of Commerce publication, Franchise Opportunities Handbook contains 1,241 entries, broken down by categories as follows:

<table>
<thead>
<tr>
<th>SERVICE</th>
<th>NUMBER OF FRANCHISORS</th>
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<td>Children's Stores/Furniture/Products</td>
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<td>Construction/Remodeling Materials/Services</td>
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<tr>
<td>Dental Centers</td>
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<td>Foods-Grocery/Specialty/Stores</td>
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<td>Foods-Restaurant/Drive-in/Carry-out</td>
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1 As of August 15, 1984 this document was out of print. An updated 1984 edition is expected to be available in December, 1984.
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<td>Tools, Hardware</td>
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<td>Vending</td>
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<td>Water Conditioning</td>
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<td>Miscellaneous Wholesale/Service Business</td>
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CHAPTER XII
DIRECT SELLING

Most people know about this way of building a small business of their own from their homes, but few are really familiar with who is involved and how it works.

There are solid opportunities for disabled people in direct sales. Some companies offer free training programs for persons with handicaps. Ideally, in these business opportunities, a handicapped person who is home-bound should work with at least one other person who isn't. There can be much telephoning involved: direct selling appointment making, advice of delivery and other matters. The homebound person can also handle the bookkeeping and other routine work at home. Whether selling, either by party plan sales or person-to-person sales, it's important to maintain contact with consumers in order to build a thriving business.

Direct selling is a form of direct-to-consumer marketing involving the personal explanation and demonstration of products and services, primarily in homes developing sales organizations versus just acting as a dealer. It may take either the person-to-person or the party plan form. Companies which market products through direct selling rely on large numbers of independent direct sales dealers motivated to seek out and develop retail sales prospects.

- In 1982 direct selling contributed $8.5 billion in sales to the national economy.
- There are 4.9 million independent direct sales dealers in the U.S., and opportunities for many more interested in building their own small business.
What Opportunities Does Direct Selling Offer?

Direct selling is a field open to all with interest, enthusiasm and integrity. Minimal business experience or capital is required. Hours are flexible and compatible with other full or part-time employment, or family responsibilities, enabling direct sales dealers to tailor their direct selling efforts to other commitments.

The direct selling opportunity is two-fold. It can be a temporary or part-time opportunity to supplement family income or meet transitory income needs. It can also be the opportunity to build an individual or family business over the longer term. In short, the direct selling opportunity can be whatever the direct sales dealer wants or needs it to be.

Who Takes Advantage of Direct Selling's Opportunities?

While direct selling appeals to all types of people, it is especially attractive to those who want to call their own shots and be their own boss. This can mean women, men, students, husband-and-wife teams, minority group members, senior citizens, persons with disabilities, retirees, etc. Here are some facts and figures about direct sales dealers today:

- 80 percent of the direct sales force is female;
- 15 percent are minority group members;
- 10 percent are disabled;
- 5 percent are over the age of 65; and
- 23 percent of American households now have, or in the past had, someone involved in direct selling (8 percent have someone in them who's been involved in direct selling within the past year, and another 15 percent have someone in them who had been in direct selling at some prior time).

What Are the Benefits You Might Expect?

Direct selling offers excellent opportunities for those who wish to, or must, have a flexible work schedule due to educational, child care, or
other individual or parental responsibilities. It's also good for those who've been out of the workforce for awhile and are looking for a way to re-enter. For those without business skills, it's an opportunity to build them and for those with the entrepreneurial spirit, it's a chance to have their own small business.

According to a Lou Harris survey, direct salespeople themselves say the best thing about the business is the opportunity to be "independent and work when I want to" followed closely by the opportunity to "supplement my family income or make a little extra money for myself." Two other reasons are considered very important by a majority of salespeople--"enjoying selling" and "liking the idea that the harder I worked, the more money I could make." In addition, of course, direct selling offers the opportunity to meet and interact with many new people on a regular basis.

How Do Independent Direct Sales Dealers Work?

Independent direct sales dealers work in either of two basic ways. They may buy goods at wholesale prices and sell them at retail, retaining the difference between cost and sales price, or they may sell products on commission and receive a percentage of the sales price.

As independent small business people, direct sales dealers:

- set their own schedules;
- conduct retail business away from an office or other fixed location;
- keep their own records and books;
- determine the prices at which they sell their products;
- receive no salary or guaranteed income but enjoy the benefits of seeing their rewards directly related to their efforts;
- may maintain their own inventory of goods and supplies; and
- pay their own expenses.
The Direct Selling Association (DSA), the national trade association representing the leading firms which manufacture and distribute goods and services directly to consumers by independent sales dealers, offers these guidelines for those persons (able or with a handicap), who would like to become direct sales dealers:

- Choose a product that you like and will find easy to explain and demonstrate.
- Be sure to get all of the facts on commissions, responsibilities, expenses and time commitments.
- Avoid plans promising easy income quickly. Direct selling requires hard work and discipline. Your earnings are directly related to the time and effort you put into your work.
- If an investment is required, make sure it's for a starter or sample kit, which can cost approximately $25 to $300, and look into what rights you have to return the kit should you change your mind about direct selling.
- Check into other costs. Some firms suggest that you purchase order forms, brochures and catalogues to assure effective sales presentations.
- Most direct selling firms offer excellent training sessions and you'll do well to attend them. You'll learn the basics from company literature and get on-the-job training from the person who recruited you.
- Check into the company's guarantees and return policies. They're important to your customers.
- Have a good attitude. Enthusiasm for the product you're selling, the company you represent and the people you meet will help you succeed in your direct selling business.

What Is the Direct Selling Association?

Founded in 1910, DSA is a national trade association headquartered in Washington, D.C. It has as members over 130 of the leading firms which manufacture and distribute goods and services marketed by more than four million

1 This does not represent all of the direct selling firms in the country.
independent sales dealers, using the party plan or person-to-person methods. (See Appendix N for a list of member companies.) Also available are: We Deliver Extra Protection, an easy to understand version of DSA's Code of Ethics; Promises: Check 'Em Out, a brochure which helps consumers avoid falling victim to business opportunity fraud, and Pyramid Schemes: Not What They Seem!, a brochure which helps consumers avoid falling victim to pyramid schemes. The brochures are free to consumers. Requests, accompanied by a stamped, self-addressed, business-size envelope, should be sent to The Direct Selling Association, Department D, 1730 M Street, N.W., Washington, D.C. 20036.
PART II
CHAPTER XIII

ACTUAL BUSINESS ENTERPRISES
OWNED AND OPERATED BY THE HANDICAPPED

A nationwide search for handicapped business owners reveals that there are few if any types of business which cannot be owned and operated by the handicapped. These enterprises cover the full gamut of business activities, ranging from breeding livestock, manufacturing tools, transporting freight, and providing computer services, to repairing automobiles, and free-lancing cartoons. As one survey respondent so aptly described his reason for going into business, "The sky's the limit."

The material which follows in this section includes a brief description of over one hundred fifty actual business enterprises owned and operated by the handicapped. Similar businesses are listed together. Each establishment has been assigned an industry code on the basis of its primary activity, which has been determined by its principal product or group of products produced or distributed, or services rendered. In the case of activity-diversified establishments, the business has been assigned only one code, and is listed in this section only once. Code assignment is based upon the U.S. Government's Standard Industrial Classification (SIC) system. The SIC system is intended to cover the entire field of business activities: agriculture, forestry, fishing, hunting and trapping; mining; construction; manufacturing; transportation, communication, electric, gas, and sanitary services; wholesale and retail trade; finance, insurance, and real estate; personal, business, repair, and other services; and public administration.

The "start-up" costs given for many of the following businesses include, in addition to initial start up, financing (loans) for growth and expansion. Costs in the beginning will often be much more modest.
It's worthy to note the similarities and differences between businesses of the same type. For example, while handicapped owners of seven different retail liquor stores are in apparent agreement about the best location for this type of business and about useful training for successfully operating a liquor store, they disagree on the matter of disabilities that would prohibit entering this business. A paraplegic from Pine Bluff, Arkansas believes that quadriplegics would not be capable of owning a liquor store. Yet a quadriplegic from Minnetonka, Minnesota who believes the inability "to use your mind" is the one disability that would prohibit someone from entering this type of business, states that the reason he went into the liquor store business is because, "My disability was not a disability to me in this business."
DIVISION A. AGRICULTURE,
FORESTRY, AND FISHING

Major
SIC
Group

01  TYPE OF BUSINESS: Wholesale Plant Nursery
    NATURE OF OWNER'S DISABILITIES: blind and diabetic
    BUSINESS LOCATION: home based and operated
    OWNER'S REASON FOR CHOOSING THIS TYPE OF BUSINESS: owner has a background in landscaping and growing
    OWNER'S ESTIMATED COST OF START-UP: $100,000
    DISABILITIES IF ANY THAT WOULD PROHIBIT ENTERING THIS BUSINESS (IN THE OPINION OF THE OWNER): loss of hearing along with the blindness
    WAS FAMILY HELP NECESSARY TO OWN AND OPERATE THIS BUSINESS? yes
    OWNER: Corrine Brown, Monroe, Washington

01  TYPE OF BUSINESS: Greenhouse
    NATURE OF OWNER'S DISABILITIES: motor handicapped - cerebral palsy
    BUSINESS LOCATION: home based, operations outside home
    OWNER'S REASON FOR CHOOSING THIS TYPE OF BUSINESS: owner has an interest in growing plants
    OWNER'S ESTIMATED COST OF START-UP: $16,000
    TRAINING OWNER FOUND USEFUL: a college course in greenhouse management
    WAS FAMILY HELP NECESSARY TO OWN AND OPERATE THIS BUSINESS? yes
    OWNER: Meldon E. Forsberg, Fielding, Utah

01  TYPE OF BUSINESS: Farming, Truck Agency
    NATURE OF OWNER'S DISABILITIES: left leg disability, heart problem, diabetes, ulcer, and rheumatoid arthritis
    BUSINESS LOCATION: farm - home based and operated; truck agency - home-based, operations outside home
    OWNER'S REASON FOR CHOOSING THIS TYPE OF BUSINESS: "bought into, and was in sales for truck traffic"
    TRAINING OWNER FOUND USEFUL: college courses
    DISABILITIES IF ANY THAT WOULD PROHIBIT ENTERING THIS BUSINESS (IN THE OPINION OF THE OWNER): "none that I know of"
    WAS FAMILY HELP NECESSARY TO OWN AND OPERATE THIS BUSINESS? no
    OWNER: N.M. Adams, Winthrop, Iowa
02 TYPE OF BUSINESS: Contract Poultry Breeding; Horse and General Livestock Farming

NATURE OF OWNER'S DISABILITIES: legally blind  
BUSINESS LOCATION: home based, operations outside home  
OWNER'S REASON FOR CHOOSING THIS TYPE OF BUSINESS: this business fully employs owner at an acceptable income level and enables him to work on his own farm  
OWNER'S ESTIMATED COST OF START-UP: $125,000  
TRAINING OWNER FOUND USEFUL: general farming background  
DISABILITIES IF ANY THAT WOULD PROHIBIT ENTERING THIS BUSINESS (IN THE OPINION OF THE OWNER): complete blindness; loss of use of either extremity  
WAS FAMILY HELP NECESSARY TO OWN AND OPERATE THIS BUSINESS? yes  
OWNER: William Don Boone, Spring Hope, North Carolina

02 TYPE OF BUSINESS: Dairy Farm (140 Head of Cattle, and Production of Crops for Feed)

NATURE OF OWNER'S DISABILITIES: right leg amputated  
BUSINESS LOCATION: home based-business located and operated on 200 acres of land  
OWNER'S REASON FOR CHOOSING THIS TYPE OF BUSINESS: "I was in the business before I had [the] disability."  
OWNER'S ESTIMATED COST OF START-UP: $400,000  
TRAINING OWNER FOUND USEFUL: life time experience in business; college education in animal husbandry  
DISABILITIES IF ANY THAT WOULD PROHIBIT ENTERING THIS BUSINESS (IN THE OPINION OF THE OWNER): blindness  
WAS FAMILY HELP NECESSARY TO OWN AND OPERATE THIS BUSINESS? yes, definitely  
OWNER: Dale C. Dillenbeck, Holley, New York

07 TYPE OF BUSINESS: Boarding and Grooming Kennel

NATURE OF OWNER'S DISABILITIES: visually impaired  
BUSINESS LOCATION: home based and operated  
OWNER'S REASON FOR CHOOSING THIS TYPE OF BUSINESS: a need in the community for this type of service  
OWNER'S ESTIMATED COST OF START-UP: grooming only - $13,000; with boarding - $40,000+  
WAS FAMILY HELP NECESSARY TO OWN AND OPERATE THIS BUSINESS? no  
OWNER: Julia Worthburgh, Danville, Kentucky  
*"because of my vision I must hire help to do the grooming"
07 TYPE OF BUSINESS: Dog Boarding Kennel, Training and Grooming

NATURE OF OWNER’S DISABILITIES: quadriplegia, C-6, C-7 cervical vertebrae
BUSINESS LOCATION: industrial location (kennel built next to home)
OWNER’S REASON FOR CHOOSING THIS TYPE OF BUSINESS: low overhead, labor easily obtained
OWNER’S ESTIMATED COST OF START-UP: $55,000
TRAINING OWNER FOUND USEFUL: bookkeeping, accounting, animal and human psychology
DISABILITIES IF ANY THAT WOULD PROHIBIT ENTERING THIS BUSINESS (IN THE OPINION OF THE OWNER): introversion
WAS FAMILY HELP NECESSARY TO OWN AND OPERATE THIS BUSINESS? yes
OWNER: Chelsea Hamilton, Kennewick, Washington

07 TYPE OF BUSINESS: Grounds Maintenance

NATURE OF OWNER’S DISABILITIES: cannot use either hand
BUSINESS LOCATION: home based and operated
OWNER’S REASON FOR CHOOSING THIS TYPE OF BUSINESS: easy to operate, easy to find help
OWNER’S ESTIMATED COST OF START-UP: $21,000
DISABILITIES IF ANY THAT WOULD PROHIBIT ENTERING THIS BUSINESS (IN THE OPINION OF THE OWNER): none
WAS FAMILY HELP NECESSARY TO OWN AND OPERATE THIS BUSINESS? no
OWNER: Glen W. Greer, Marietta, Georgia

DIVISION B. MINING

B TYPE OF BUSINESS: Construction and Surface Mining

NATURE OF OWNER’S DISABILITIES: 96.7% loss of vision due to macular degeneration
BUSINESS LOCATION: home based, operations outside home. "The operation is based on property that I own and live on."
OWNER’S REASON FOR CHOOSING THIS TYPE OF BUSINESS: abundant supply of resources on parcel owned by entrepreneur, and equipment available for operation
OWNER’S ESTIMATED COST OF START-UP: $100,000
TRAINING OWNER FOUND USEFUL: college education, SBA counseling, business seminars, advice of skilled workers and professionals
DISABILITIES IF ANY THAT WOULD PROHIBIT ENTERING THIS BUSINESS (IN THE OPINION OF THE OWNER): none, if physical
WAS FAMILY HELP NECESSARY TO OWN AND OPERATE THIS BUSINESS? yes, to operate
OWNER: Jerry L. Vaughn, Obion, Tennessee
DIVISION C. CONSTRUCTION

15 TYPE OF BUSINESS: General Home Improvement

NATURE OF OWNER'S DISABILITIES: birth defect and polio victim, confined to wheelchair
BUSINESS LOCATION: retail location which includes showroom and office
OWNER'S REASON FOR CHOOSING THIS TYPE OF BUSINESS: had post polio training with home improvement company
OWNER'S ESTIMATED COST OF START-UP: $60,000 (today)
TRAINING OWNER FOUND USEFUL: rehab and on-the-job, public accounting and tax work
WAS FAMILY HELP NECESSARY TO OWN AND OPERATE THIS BUSINESS? yes
OWNER: Jerome G. Mason, St. Paul, Minnesota

16 TYPE OF BUSINESS: General Contracting - Excavating and Road Work

NATURE OF OWNER'S DISABILITIES: paraplegic, T-10 fracture
BUSINESS LOCATION: home based, operations outside home (home office, operations within a 60 mile radius)
OWNER'S REASON FOR CHOOSING THIS TYPE OF BUSINESS: was doing similar work in construction industry before disability
OWNER'S ESTIMATED COST OF START-UP: $100,000
TRAINING OWNER FOUND USEFUL: estimating and business courses
DISABILITIES IF ANY THAT WOULD PROHIBIT ENTERING THIS BUSINESS (IN THE OPINION OF THE OWNER): none
WAS FAMILY HELP NECESSARY TO OWN AND OPERATE THIS BUSINESS? no
OWNER: William Brayton, Rensselaer, New York

17 TYPE OF BUSINESS: Electrical Contracting and Retail Sales of Lighting Fixtures

NATURE OF OWNER'S DISABILITIES: blind, one eye; also missing fingers
BUSINESS LOCATION: industrial retail location (one shop with retail fixtures in the front and contracting material in the back)
OWNER'S REASON FOR CHOOSING THIS TYPE OF BUSINESS: previous experience
OWNER'S ESTIMATED COST OF START-UP: $80,000
TRAINING OWNER FOUND USEFUL: years of experience
DISABILITIES IF ANY THAT WOULD PROHIBIT ENTERING THIS BUSINESS (IN THE OPINION OF THE OWNER): retail-none; contracting - wheelchairs
WAS FAMILY HELP NECESSARY TO OWN AND OPERATE THIS BUSINESS? yes
OWNER: Mitchell J. Hradesich, San Pedro, California
Major
SIC
Group

17 TYPE OF BUSINESS: Excavation Contracting

NATURE OF OWNER'S DISABILITIES: polio—both legs, right arm, stomach (can use crutches some)
BUSINESS LOCATION: industrial location (owns office building)
OWNER'S REASON FOR CHOOSING THIS TYPE OF BUSINESS: family run business since 1911
TRAINING OWNER FOUND USEFUL: degree in civil engineering
DISABILITIES IF ANY THAT WOULD PROHIBIT ENTERING THIS BUSINESS (IN THE OPINION OF THE OWNER): inability to walk
WAS FAMILY HELP NECESSARY TO OWN AND OPERATE THIS BUSINESS? yes
OWNER: George J. Igel, Columbus, Ohio

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DIVISION D. MANUFACTURING

23 TYPE OF BUSINESS: Clothing Manufacturer (Knitting, Cutting, Designing and Sewing)

NATURE OF OWNER'S DISABILITIES: right leg amputation
BUSINESS LOCATION: industrial location—garment district in New York City
OWNER'S REASON FOR CHOOSING THIS TYPE OF BUSINESS: opportunity to be creative
OWNER'S ESTIMATED COST OF START-UP: $1,000
DISABILITIES IF ANY THAT WOULD PROHIBIT ENTERING THIS BUSINESS (IN THE OPINION OF THE OWNER): brain damage
WAS FAMILY HELP NECESSARY TO OWN AND OPERATE THIS BUSINESS? no
OWNER: Carlos London, New York, New York

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23 TYPE OF BUSINESS: Decorative and Novelty Stitching, Executive Gifts and Novelties for Advertising

NATURE OF OWNER'S DISABILITIES: severe sight handicap
BUSINESS LOCATION: industrial location (owner rents large cement block building to house equipment and inventory and to provide work space)
OWNER'S REASON FOR CHOOSING THIS TYPE OF BUSINESS: good market existed; a close relative was already working in sales
OWNER'S ESTIMATED COST OF START-UP: $125,000
TRAINING OWNER FOUND USEFUL: degree in business administration
DISABILITIES IF ANY THAT WOULD PROHIBIT ENTERING THIS BUSINESS (IN THE OPINION OF THE OWNER): "None, anyone can do it. You do need talented and trained employees."
WAS FAMILY HELP NECESSARY TO OWN AND OPERATE THIS BUSINESS? yes
OWNER: Gregory L. Bowman, Newcomerstown, Ohio

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24 TYPE OF BUSINESS: Logging - Removal of Sawlogs from Timber Land

NATURE OF OWNER'S DISABILITIES: paraplegic, T6-7 complete
BUSINESS LOCATION: office and shop on home property, business operations away from home
OWNER'S REASON FOR CHOOSING THIS TYPE OF BUSINESS: owner had experience in this field before his injury, and enjoys this type of work
OWNER'S ESTIMATED COST OF START-UP: $65,000
TRAINING OWNER FOUND USEFUL: mechanical, welding, and heavy equipment operating
DISABILITIES IF ANY THAT WOULD PROHIBIT ENTERING THIS BUSINESS (IN THE OPINION OF THE OWNER): quadriplegia, loss of arms, lung disorders
WAS FAMILY HELP NECESSARY TO OWN AND OPERATE THIS BUSINESS? no
OWNER: Carl S. Wilson, Fort Bragg, California

25 TYPE OF BUSINESS: Manufacturer of Mattresses and Boxsprings, Wholesale and Retail Distribution

NATURE OF OWNER'S DISABILITIES: quadriplegia, ambulatory with walker
BUSINESS LOCATION: retail location
OWNER'S REASON FOR CHOOSING THIS TYPE OF BUSINESS: easy entry; finances obtainable; growth potential
OWNER'S ESTIMATED COST OF START-UP: $65,000
TRAINING OWNER FOUND USEFUL: college, on-the-job training
WAS FAMILY HELP NECESSARY TO OWN AND OPERATE THIS BUSINESS? no
OWNER: name withheld

28 TYPE OF BUSINESS: Manufacturer of Expandable Polystyrene Foam Plastic for Packaging and Insulation

NATURE OF OWNER'S DISABILITIES: legally blind with partial vision
BUSINESS LOCATION: industrial location - business operates in a 22,500 sq. ft. metal building
OWNER'S REASON FOR CHOOSING THIS TYPE OF BUSINESS: previous background and experience in this field
OWNER'S ESTIMATED COST OF START-UP: $57,000
TRAINING OWNER FOUND USEFUL: college education
DISABILITIES IF ANY THAT WOULD PROHIBIT ENTERING THIS BUSINESS (IN THE OPINION OF THE OWNER): none
WAS FAMILY HELP NECESSARY TO OWN AND OPERATE THIS BUSINESS? no
OWNER: William C. Putters, Pensacola, Florida
34 TYPE OF BUSINESS: Manufacturer of Metal Fabrications and Welded Assemblies

NATURE OF OWNER'S DISABILITIES: polio-total lower and over 50 percent of upper extremities
BUSINESS LOCATION: industrial, five buildings, 30,000 sq. ft.
OWNER'S REASON FOR CHOOSING THIS TYPE OF BUSINESS: unlimited potential
OWNER'S ESTIMATED COST OF START-UP: $50,000
TRAINING OWNER FOUND USEFUL: industrial training and college
DISABILITIES IF ANY THAT WOULD PROHIBIT ENTERING THIS BUSINESS (IN THE OPINION OF THE OWNER): none
WAS FAMILY HELP NECESSARY TO OWN AND OPERATE THIS BUSINESS? yes
OWNER: Adrian Haberkamp, New Knoxville, Ohio

34 TYPE OF BUSINESS: Manufacturer of Tools, Fasteners, and Fastening Systems for Wood, Concrete and Steel

NATURE OF OWNER'S DISABILITIES: congenital hip dislocation (walks on crutches)
BUSINESS LOCATION: industrial location
OWNER'S ESTIMATED COST OF START-UP: $50,000
DISABILITIES IF ANY THAT WOULD PROHIBIT ENTERING THIS BUSINESS (IN THE OPINION OF THE OWNER): none
OWNER: Mike Hickey, Costa Mesa, California
* "The Small Business Administration's Handicapped Assistance Loan (HAL) program has been instrumental to our success."

34 TYPE OF BUSINESS: Manufacturer of Structural Steel Fabricators for Commercial Buildings

NATURE OF OWNER'S DISABILITIES: right arm handicapped by polio
BUSINESS LOCATION: industrial location
OWNER'S REASON FOR CHOOSING THIS TYPE OF BUSINESS: interest in the construction field
OWNER'S ESTIMATED COST OF START-UP: $100,000
TRAINING OWNER FOUND USEFUL: trade school, years of hands on experience
DISABILITY IF ANY THAT WOULD PROHIBIT ENTERING THIS BUSINESS (IN THE OPINION OF THE OWNER): mental handicap
WAS FAMILY HELP NECESSARY TO OWN AND OPERATE THIS BUSINESS? no
OWNER: James D. Bergh, Willmar, Minnesota
35 TYPE OF BUSINESS: Machine Shop

NATURE OF OWNER'S DISABILITIES: right AK amputee, left arm 50%
BUSINESS LOCATION: industrial location
OWNER'S REASON FOR CHOOSING THIS TYPE OF BUSINESS: 20 years of past experience in this field
OWNER'S ESTIMATED COST OF START-UP: $120,000
TRAINING OWNER FOUND USEFUL: none
DISABILITIES IF ANY THAT WOULD PROHIBIT ENTERING THIS BUSINESS (IN THE OPINION OF THE OWNER): ambulatory disabilities
WAS FAMILY HELP NECESSARY TO OWN AND OPERATE THIS BUSINESS? no
OWNER: Karl J. Wert, Costa Mesa, California

35 TYPE OF BUSINESS: Machine Shop [Job Shop]

NATURE OF OWNER'S DISABILITIES: cerebral palsy
BUSINESS LOCATION: industrial location
OWNER'S REASON FOR CHOOSING THIS TYPE OF BUSINESS: "At the time, this was something I could do without leaving home."
OWNER'S ESTIMATED COST OF START-UP: $400
TRAINING OWNER FOUND USEFUL: "common sense, which is all I had"
DISABILITIES IF ANY THAT WOULD PROHIBIT ENTERING THIS BUSINESS (IN THE OPINION OF THE OWNER): blindness
WAS FAMILY HELP NECESSARY TO OWN AND OPERATE THIS BUSINESS? yes
OWNER: Edward Claesgens, Rochester, New York

35 TYPE OF BUSINESS: Machine Shop

NATURE OF OWNER'S DISABILITIES: paraplegia due to L-1 fracture dislocation
BUSINESS LOCATION: at first business was operated from a home based double garage, and then owner had a new building constructed at an industrial location
OWNER'S REASON FOR CHOOSING THIS TYPE OF BUSINESS: 16 years as a machinist before injury
OWNER'S ESTIMATED COST OF START-UP: $5000 (in 1974)
TRAINING OWNER FOUND USEFUL: courses in accounting and business administration
DISABILITIES IF ANY THAT WOULD PROHIBIT ENTERING THIS BUSINESS (IN THE OPINION OF THE OWNER): if paraplegic, must be able to stand with braces and have wheelchair
WAS FAMILY HELP NECESSARY TO OWN AND OPERATE THIS BUSINESS? no
OWNER: Robert L. Pearce, Point Comfort, Texas

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38 TYPE OF BUSINESS: Manufacturer of Upper-Extremity Prosthetic Products (Artificial Limb Components)

NATURE OF OWNER'S DISABILITIES: upper-extremity amputee
BUSINESS LOCATION: industrial location - located in an office complex, most manufacturing is subcontracted
OWNER'S REASON FOR CHOOSING THIS TYPE OF BUSINESS: the lack of quality high performance products available in the market
OWNER'S ESTIMATED COST OF START-UP: $170,000
TRAINING OWNER FOUND USEFUL: courses in engineering, drafting, business management

DISABILITIES IF ANY THAT WOULD PROHIBIT ENTERING THIS BUSINESS (IN THE OPINION OF THE OWNER):

OWNER: Bob Radocy, Boulder, Colorado

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41 TYPE OF BUSINESS: Taxicab Service and Self Service Gasoline Station

NATURE OF OWNER'S DISABILITIES: no sight in left eye, 2300 with correction in right eye
BUSINESS LOCATION: retail location
OWNER'S REASON FOR CHOOSING THIS TYPE OF BUSINESS: previous experience with local and state government, and knowledge of transportation industry
OWNER'S ESTIMATED COST OF START-UP: $80,000
TRAINING OWNER FOUND USEFUL: Masters Degree in Public Administration, working in public transit for a city

DISABILITIES IF ANY THAT WOULD PROHIBIT ENTERING THIS BUSINESS (IN THE OPINION OF THE OWNER):

OWNER: Darrell L. Buford, Paducah, Kentucky
41 TYPE OF BUSINESS: Ambulette Service - Transport of Clients to Health Facilities

NATURE OF OWNER'S DISABILITIES: blind, paralysis of left side, kidney disease
BUSINESS LOCATION: retail location
OWNER'S REASON FOR CHOOSING THIS TYPE OF BUSINESS: to help disabled people to get around with easier mobility
WAS FAMILY HELP NECESSARY TO OWN AND OPERATE THIS BUSINESS? yes
OWNER: Arthur J. Boyce, New York, New York
* "My father, Arnold J. Boyce, DPM,... expired in October of last year [1983]. However, he operated the above...company for eleven years, with my help for three years." Valerie J. Boyce

42 TYPE OF BUSINESS: Moving and Storage Services

NATURE OF OWNER'S DISABILITIES: quadriplegia, confined to wheelchair
BUSINESS LOCATION: industrial location
OWNER'S REASON FOR CHOOSING THIS TYPE OF BUSINESS: "have been associated with moving business for approximately 25 years"
WAS FAMILY HELP NECESSARY TO OWN AND OPERATE THIS BUSINESS? no
OWNER: James A. Riley, Herndon, Virginia

44 TYPE OF BUSINESS: Marina and Marine Retail Supplies

NATURE OF OWNER'S DISABILITIES: muscular dystrophy
BUSINESS LOCATION: two locations - retail store with showroom and offices, and marina location
OWNER'S REASON FOR CHOOSING THIS TYPE OF BUSINESS: interest in boating
OWNER'S ESTIMATED COST OF START-UP: $50,000 - $100,000
TRAINING OWNER FOUND USEFUL: college accounting and business administration courses, marine retail seminars, experience
WAS FAMILY HELP NECESSARY TO OWN AND OPERATE THIS BUSINESS? yes, start up capital
OWNER: Kenneth L. Penkala, Montague, Michigan
47 **TYPE OF BUSINESS:** Semi Tractor Leasing

**NATURE OF OWNER'S DISABILITIES:** deafness
**BUSINESS LOCATION:** home based, operations outside home
**OWNER'S REASON FOR CHOOSING THIS TYPE OF BUSINESS:** sixteen years of Semi driving experience
**OWNER'S ESTIMATED COST OF START-UP:** $26,000
**TRAINING OWNER FOUND USEFUL:** experience in Semi driving
**WAS FAMILY HELP NECESSARY TO OWN AND OPERATE THIS BUSINESS?** no
**OWNER:** KST Transport, Berne, Indiana

* own two semi tractors

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48 **TYPE OF BUSINESS:** Communications and Radio Common Carrier

**NATURE OF OWNER'S DISABILITIES:** rheumatoid arthritis
**BUSINESS LOCATION:** home based and operated - in the front are store facilities, in the back are living quarters
**OWNER'S REASON FOR CHOOSING THIS TYPE OF BUSINESS:** can be operated from home base
**OWNER'S ESTIMATED COST OF START-UP:** $25,000
**TRAINING OWNER FOUND USEFUL:** experience in electronic sales and service
**WAS FAMILY HELP NECESSARY TO OWN AND OPERATE THIS BUSINESS?** yes
**OWNER:** Charles L. Slocum, Corry, Pennsylvania

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48 **TYPE OF BUSINESS:** Radio Reading Service for the Blind and Handicapped

**NATURE OF OWNER'S DISABILITIES:** visual impairment - can't read print
**BUSINESS LOCATION:** radio studios located in space rented from church in suburban neighborhood
**OWNER'S REASON FOR CHOOSING THIS TYPE OF BUSINESS:** There was no such service for the visually impaired in the Washington, D.C. metropolitan region in 1974.
**TRAINING OWNER FOUND USEFUL:** had no special training at the time; business administration, community relations, publicity would have been useful training
**DISABILITIES IF ANY THAT WOULD PROHIBIT ENTERING THIS BUSINESS (IN THE OPINION OF THE OWNER):** I was visually impaired...but almost anyone if they were dedicated, terribly hard working, and unafraid of failure, might be able to do it today.
**WAS FAMILY HELP NECESSARY TO OWN AND OPERATE THIS BUSINESS?** It was very very helpful
**OWNER:** Margaret P. Pfanstiehl, Ed.D., Silver Spring, Maryland
Major  
SIC  
Group  

49 TYPE OF BUSINESS: Sanitary Service - Garbage Collection

NATURE OF OWNER'S DISABILITIES: deafness  
BUSINESS LOCATION: home based, operations outside home  
OWNER'S ESTIMATED COST OF START-UP: $3,500  
TRAINING OWNER FOUND USEFUL: college business courses in accounting and business law  
DISABILITIES IF ANY THAT WOULD PROHIBIT ENTERING THIS BUSINESS (IN THE OPINION OF THE OWNER): none  
WAS FAMILY HELP NECESSARY TO OWN AND OPERATE THIS BUSINESS? no  
OWNER: Michael K. Crago, Sioux Falls, South Dakota

DIVISION F. WHOLESALE  
TRADE  

50 TYPE OF BUSINESS: Wholesale Automotive Parts, Supplies and Tools

NATURE OF OWNER'S DISABILITIES: cerebral palsy - effects owner's speech, walking, and dexterity  
BUSINESS LOCATION: home based, operations outside home - merchandise is stocked in a truck and sales are solicited from established accounts  
OWNER'S REASON FOR CHOOSING THIS TYPE OF BUSINESS: can build established accounts through repeat customers - eliminates extensive cold selling  
OWNER'S ESTIMATED COST OF START-UP: $9,000 plus truck  
TRAINING OWNER FOUND USEFUL: manual on salesmanship  
DISABILITIES IF ANY THAT WOULD PROHIBIT ENTERING THIS BUSINESS (IN THE OPINION OF THE OWNER): must be able to walk, drive, write and speak fairly clearly  
WAS FAMILY HELP NECESSARY TO OWN AND OPERATE THIS BUSINESS? no  
OWNER: James Pfeiffer, Ringwood, New Jersey

50 TYPE OF BUSINESS: Sales and Delivery of Dinnerware

NATURE OF OWNER'S DISABILITIES: paralyzed from waist down  
BUSINESS LOCATION: retail location - take orders and pick up and deliver to stores  
OWNER'S REASON FOR CHOOSING THIS TYPE OF BUSINESS: interest in antique glass  
OWNER'S ESTIMATED COST OF START-UP: $3000 SBA loan  
OWNER: William W. Dye, Marietta, Georgia
Major
SIC
Group

50 TYPE OF BUSINESS: Electric Motor Sales and Repair

NATURE OF OWNER'S DISABILITIES: paralyzed from waist down, confined to wheelchair
BUSINESS LOCATION: industrial location
OWNER'S ESTIMATED COST OF START-UP: in 1968 approximately $9,000
TRAINING OWNER FOUND USEFUL: on-the-job training, meetings, seminars, conventions
DISABILITIES IF ANY THAT WOULD PROHIBIT ENTERING THIS BUSINESS (IN THE OPINION OF THE OWNER): not being able to use hands
WAS FAMILY HELP NECESSARY TO OWN AND OPERATE THIS BUSINESS? no, but a bank was
OWNER: O. Charles Ristey, Plover, Wisconsin

50 TYPE OF BUSINESS: Pallet Rack and Shelving Sales

NATURE OF OWNER'S DISABILITIES: kidney failure and neuropathy - must undergo dialysis 28 hours per week; trouble walking distances
BUSINESS LOCATION: sells from home by phone
OWNER'S REASON FOR CHOOSING THIS TYPE OF BUSINESS: ten years of experience prior to end stage renal failure; outside sales calls must be made within a limited schedule to fit required dialysis treatments at 8-9 A.M., 12-1 P.M., 4-5 P.M., and 10-11 P.M.
OWNER'S ESTIMATED COST OF START-UP: $5,000
TRAINING OWNER FOUND USEFUL: Dale Carnegie sales training course
DISABILITIES IF ANY THAT WOULD PROHIBIT ENTERING THIS BUSINESS (IN THE OPINION OF THE OWNER): hard to say
WAS FAMILY HELP NECESSARY TO OWN AND OPERATE THIS BUSINESS? yes, "my 20 year old son and wife of 21 years are my two right arms"
OWNER: name withheld

50 TYPE OF BUSINESS: Business Machines Sales and Service

NATURE OF OWNER'S DISABILITIES: polio, left leg
BUSINESS LOCATION: retail location
OWNER'S ESTIMATED COST OF START-UP: $50,000
TRAINING OWNER FOUND USEFUL: accounting and management background
DISABILITIES IF ANY THAT WOULD PROHIBIT ENTERING THIS BUSINESS (IN THE OPINION OF THE OWNER): none
WAS FAMILY HELP NECESSARY TO OWN AND OPERATE THIS BUSINESS? no
OWNER: name withheld
50 TYPE OF BUSINESS: Optical Wholesale and Retail

NATURE OF OWNER'S DISABILITIES: artificial tibia plateau, right knee
BUSINESS LOCATION: industrial location
OWNER'S REASON FOR CHOOSING THIS TYPE OF BUSINESS: previous knowledge
OWNER'S ESTIMATED COST OF START-UP: $70,000
TRAINING OWNER FOUND USEFUL: apprenticeship
DISABILITIES IF ANY THAT WOULD PROHIBIT ENTERING THIS BUSINESS (IN THE OPINION OF THE OWNER): must have dexterity and sight
WAS FAMILY HELP NECESSARY TO OWN AND OPERATE THIS BUSINESS? no
OWNER: name withheld

50 TYPE OF BUSINESS: Durable Medical Equipment - Sales and Service of Wheelchairs, Walk Aids, Bath Aids, Hospital Beds, and Van Lifts

NATURE OF OWNER'S DISABILITIES: C-5 quadriplegia
BUSINESS LOCATION: retail location
OWNER'S REASON FOR CHOOSING THIS TYPE OF BUSINESS: known in community, knew the equipment, and faced no competition on his side of town
OWNER'S ESTIMATED COST OF START-UP: $75,000
TRAINING OWNER FOUND USEFUL: Small Business Administration seminars, college night courses
DISABILITIES IF ANY THAT WOULD PROHIBIT ENTERING THIS BUSINESS (IN THE OPINION OF THE OWNER): "It would be very difficult if an individual was not mobile."
WAS FAMILY HELP NECESSARY TO OWN AND OPERATE THIS BUSINESS? very helpful
OWNER: John D. Croghan, Indianapolis, Indiana

50 TYPE OF BUSINESS: Janitorial Supply

NATURE OF OWNER'S DISABILITIES: blind
BUSINESS LOCATION: owner started in his home and now occupies a building at a retail location
OWNER'S REASON FOR CHOOSING THIS TYPE OF BUSINESS: previous work experience in chemical sales
OWNER'S ESTIMATED COST OF START-UP: $10,000
TRAINING OWNER FOUND USEFUL: a position as a chemical salesman
DISABILITIES IF ANY THAT WOULD PROHIBIT ENTERING THIS BUSINESS (IN THE OPINION OF THE OWNER): none
WAS FAMILY HELP NECESSARY TO OWN AND OPERATE THIS BUSINESS? some
OWNER: Wilbert S. Banko, Winston-Salem, North Carolina
50 TYPE OF BUSINESS: Service of Fire Emergency and Safety Equipment

NATURE OF OWNER'S DISABILITIES: handicapped from the waist down with polio, uses braces and crutches
BUSINESS LOCATION: retail location
OWNER'S REASON FOR CHOOSING THIS TYPE OF BUSINESS: involved in emergency work for fifteen years
OWNER'S ESTIMATED COST OF START-UP: $100 (first goods received on consignment). "If you were to get everything needed at once you are looking at a cost of about $25,000 - $30,000"
TRAINING OWNER FOUND USEFUL: background in emergency and fire equipment and services
DISABILITIES IF ANY THAT WOULD PROHIBIT ENTERING THIS BUSINESS (IN THE OPINION OF THE OWNER): mental impairment, blind (service part of business), no use of arms
WAS FAMILY HELP NECESSARY TO OWN AND OPERATE THIS BUSINESS? no, but it would not hurt
OWNER: Ronald J. Cleveland, Brattleboro, Vermont

51 TYPE OF BUSINESS: Retail and Wholesale Egg Business

NATURE OF OWNER'S DISABILITIES: totally blind
BUSINESS LOCATION: home based, operations outside home
OWNER'S REASON FOR CHOOSING THIS TYPE OF BUSINESS: is a graduate of Cornell University in poultry husbandry; at first owner produced and sold his own eggs, now he buys them for another farm and just sells them
OWNER'S ESTIMATED COST OF START-UP: $2000 worth of eggs and a sales room
TRAINING OWNER FOUND USEFUL: college education in poultry husbandry at Cornell University
DISABILITIES IF ANY THAT WOULD PROHIBIT ENTERING THIS BUSINESS (IN THE OPINION OF THE OWNER): requires heavy lifting
WAS FAMILY HELP NECESSARY TO OWN AND OPERATE THIS BUSINESS? yes, to do paperwork
OWNER: Howard Parmelee, Dunkirk, New York

51 TYPE OF BUSINESS: Motor Oil Distributor

NATURE OF OWNER'S DISABILITIES: left arm off at elbow (congenital)
BUSINESS LOCATION: owner is buying commercial property with fuel bulk plant on site
OWNER'S REASON FOR CHOOSING THIS TYPE OF BUSINESS: "My father was in it and also an uncle. I graduated as a Chemical Engineer from Missouri U in 1961, but was more interested in owning my own business than working for a large corporation."
OWNER'S ESTIMATED COST OF START-UP: $5,000
TRAINING OWNER FOUND USEFUL: "working for my uncle while getting my B.S. in Chemical Engineering"
DISABILITIES IF ANY THAT WOULD PROHIBIT ENTERING THIS BUSINESS (IN THE OPINION OF THE OWNER): lack of capital or motivation

(continued)
51 TYPE OF BUSINESS: Automobile Paint Wholesaler

NATURE OF OWNER'S DISABILITIES: stroke  
BUSINESS LOCATION: industrial location  
OWNER'S REASON FOR CHOOSING THIS TYPE OF BUSINESS: was in this business prior to having stroke  
OWNER'S ESTIMATED COST OF START-UP: $10,000  
DISABILITIES IF ANY THAT WOULD PROHIBIT ENTERING THIS BUSINESS (IN THE OPINION OF THE OWNER): "could not have entered this business if disabled when started"  
WAS FAMILY HELP NECESSARY TO OWN AND OPERATE THIS BUSINESS? yes  
OWNER: Philip D. Chirnside, Venice, Florida

52 TYPE OF BUSINESS: Glass for Home and Business, and Home Improvement  

NATURE OF OWNER'S DISABILITIES: amputee, right leg A.K.  
BUSINESS LOCATION: industrial location - "I rent a building that I remodeled for my glass shop."  
OWNER'S REASON FOR CHOOSING THIS TYPE OF BUSINESS: "I worked for a glass company for 12½ years."  
OWNER'S ESTIMATED COST OF START-UP: $10,000  
TRAINING OWNER FOUND USEFUL: work in the glass business and years of experience as a carpenter  
DISABILITIES IF ANY THAT WOULD PROHIBIT ENTERING THIS BUSINESS (IN THE OPINION OF THE OWNER): blindness  
OWNER: Robert M. Stone, Granite City, Illinois

52 TYPE OF BUSINESS: Retail Hardware Store and Paint Sales  

NATURE OF OWNER'S DISABILITIES: visually handicapped - legally blind, ten percent vision in one eye  
BUSINESS LOCATION: retail location  
OWNER'S REASON FOR CHOOSING THIS TYPE OF BUSINESS: in business before handicap  
OWNER'S ESTIMATED COST OF START-UP: "do not know today's cost (began business over 25 years ago)"  
TRAINING OWNER FOUND USEFUL: worked for a hardware store first  
DISABILITIES IF ANY THAT WOULD PROHIBIT ENTERING THIS BUSINESS (IN THE OPINION OF THE OWNER): hearing  
WAS FAMILY HELP NECESSARY TO OWN AND OPERATE THIS BUSINESS? yes, at the beginning  
OWNER: Erwin G. Brandt, North Hollywood, California
53 TYPE OF BUSINESS: Convenience Store, Gasoline Sales

NATURE OF OWNER'S DISABILITIES: paraplegia
BUSINESS LOCATION: retail location - "Location is of primary importance in order to insure success in this business."
OWNER'S REASON FOR CHOOSING THIS TYPE OF BUSINESS: "unable to find employment that paid a living wage"
OWNER'S ESTIMATED COST OF START-UP: $20,000
TRAINING OWNER FOUND USEFUL: accounting, data processing, and general business subjects
DISABILITIES IF ANY THAT WOULD PROHIBIT ENTERING THIS BUSINESS (IN THE OPINION OF THE OWNER): the inability to speak
WAS FAMILY HELP NECESSARY TO OWN AND OPERATE THIS BUSINESS? no
OWNER: Frederick J. Oliven, Boise, Idaho

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53 TYPE OF BUSINESS: Convenience Store/Tax Accounting Service/Car Wash

NATURE OF OWNER'S DISABILITIES: paraplegia
BUSINESS LOCATION: retail location
OWNER'S REASON FOR CHOOSING THIS TYPE OF BUSINESS: tax accounting - personal interest; convenience store - family business background
OWNER'S ESTIMATED COST OF START-UP: tax accounting - $2,500, convenience store, etc. - $75,000
TRAINING OWNER FOUND USEFUL: college business courses in accounting and computers
WAS FAMILY HELP NECESSARY TO OWN AND OPERATE THIS BUSINESS? no
OWNER: Wayne Thornton, Carthage, Mississippi

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53 TYPE OF BUSINESS: Mini-mart, Retail Gasoline

NATURE OF OWNER'S DISABILITIES: blind
BUSINESS LOCATION: retail location
OWNER'S REASON FOR CHOOSING THIS TYPE OF BUSINESS: father owned same type of business
OWNER'S ESTIMATED COST OF START-UP: $60,000
TRAINING OWNER FOUND USEFUL: previous experience and college disabilities (IN THE OPINION OF THE OWNER): none
WAS FAMILY HELP NECESSARY TO OWN AND OPERATE THIS BUSINESS? yes
OWNER: Richard Galizia, Auburn, Nebraska

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54 TYPE OF BUSINESS: Food Market

BUSINESS LOCATION: retail location
OWNER'S REASON FOR CHOOSING THIS TYPE OF BUSINESS: "I like to have contact with people."
OWNER'S ESTIMATED COST OF START-UP: $20,000
WAS FAMILY HELP NECESSARY TO OWN AND OPERATE THIS BUSINESS? yes
OWNER: Petros Isukhahian, Philadelphia, Pennsylvania

54 TYPE OF BUSINESS: Convenience Grocery Store

NATURE OF OWNER'S DISABILITIES: paraplegia
BUSINESS LOCATION: retail location
OWNER'S REASON FOR CHOOSING THIS TYPE OF BUSINESS: "I could hire people to help me."
OWNER'S ESTIMATED COST OF START-UP: $140,000
TRAINING OWNER FOUND USEFUL: business management
WAS FAMILY HELP NECESSARY TO OWN AND OPERATE THIS BUSINESS? yes
OWNER: Bobby G. Thrasher, Sr., Bessemer, Alabama

54 TYPE OF BUSINESS: Grocery Store

NATURE OF OWNER'S DISABILITIES: paralyzed
BUSINESS LOCATION: retail location
OWNER'S REASON FOR CHOOSING THIS TYPE OF BUSINESS: was in business before injury
OWNER'S ESTIMATED COST OF START-UP: $20,000
TRAINING OWNER FOUND USEFUL: SCORE (Service Corps of Retired Executives, U.S. Small Business Administration) seminars, college courses
WAS FAMILY HELP NECESSARY TO OWN AND OPERATE THIS BUSINESS? yes
OWNER: Richard Glascoe, Baltimore, Maryland

54 TYPE OF BUSINESS: Family Owned Convenience Grocery

NATURE OF OWNER'S DISABILITIES: B.K.A. left leg with constant complications, and loss of use in right leg
BUSINESS LOCATION: home based and operated
OWNER'S REASON FOR CHOOSING THIS TYPE OF BUSINESS: background familiarity and family interest
OWNER'S ESTIMATED COST OF START-UP: $75,000
DISABILITIES IF ANY THAT WOULD PROHIBIT ENTERING THIS BUSINESS (IN THE OPINION OF THE OWNER): none - "Just Smile" and "[Have] Courage!"
OWNER: Paul E. Marquis, Fort Kent, Maine
54 TYPE OF BUSINESS: Grocery Store

NATURE OF OWNER'S DISABILITIES: amputation of right leg, below the knee
BUSINESS LOCATION: retail location
OWNER'S REASON FOR CHOOSING THIS TYPE OF BUSINESS: business existed prior to amputation
OWNER'S ESTIMATED COST OF START-UP: $50,000
TRAINING OWNER FOUND USEFUL: on-the-job
WAS FAMILY HELP NECESSARY TO OWN AND OPERATE THIS BUSINESS? no
OWNER: name withheld

54 TYPE OF BUSINESS: Candy and Gift Store

NATURE OF OWNER'S DISABILITIES: arthritis
OWNER'S REASON FOR CHOOSING THIS TYPE OF BUSINESS: no heavy lifting involved; no other candy stores in town
OWNER'S ESTIMATED COST OF START UP: $25,000
TRAINING OWNER FOUND USEFUL: previous experience working with public
DISABILITIES IF ANY THAT WOULD PROHIBIT ENTERING THIS BUSINESS (IN THE OPINION OF THE OWNER): none
WAS FAMILY HELP NECESSARY TO OWN AND OPERATE THIS BUSINESS? yes
OWNER: Dolores Schrader, Chesterton, Indiana

56 TYPE OF BUSINESS: Clothing Store

NATURE OF OWNER'S DISABILITIES: R.P. Ushers Syndrome
BUSINESS LOCATION: house that is rented close to the center of town
OWNER'S REASON FOR CHOOSING THIS TYPE OF BUSINESS: has managed other clothing stores
OWNER'S ESTIMATED COST OF START-UP: $25,000
TRAINING OWNER FOUND USEFUL: working at a similar store
DISABILITIES IF ANY THAT WOULD PROHIBIT ENTERING THIS BUSINESS (IN THE OPINION OF THE OWNER): individuals who have lost a large amount of side vision, because of theft possibilities—"You cannot keep track of everyone."
WAS FAMILY HELP NECESSARY TO OWN AND OPERATE THIS BUSINESS: yes
OWNER: name withheld
56 TYPE OF BUSINESS: Retail Women's Shoes and Clothing

NATURE OF OWNER'S DISABILITIES: paralysis from the waist down
BUSINESS LOCATION: retail location - shopping center
OWNER'S REASON FOR CHOOSING THIS TYPE OF BUSINESS: 30 years of retail experience, working with others
OWNER'S ESTIMATED COST OF START-UP: $70,000
TRAINING OWNER FOUND USEFUL: retail experience
DISABILITIES IF ANY THAT WOULD PROHIBIT ENTERING THIS BUSINESS (IN THE OPINION OF THE OWNER): eyesight and mental impairments
WAS FAMILY HELP NECESSARY TO OWN AND OPERATE THIS BUSINESS? no
OWNER: name withheld

56 TYPE OF BUSINESS: Shoe Sales and Repair

NATURE OF OWNER'S DISABILITIES: moderately advanced breathing restrictions due to partial lung removal from tuberculosis, and 25% disability due to industrial back injury (lower back)
BUSINESS LOCATION: in the front of the home - property zoned Residential Commercial
OWNER'S REASON FOR CHOOSING THIS TYPE OF BUSINESS: prior experience, "plus it allows me to sit and stand as needed"
OWNER'S ESTIMATED COST OF START-UP: $30,000
TRAINING OWNER FOUND USEFUL: previous experience
DISABILITIES IF ANY THAT WOULD PROHIBIT ENTERING THIS BUSINESS (IN THE OPINION OF THE OWNER): no hands
WAS FAMILY HELP NECESSARY TO OWN AND OPERATE THIS BUSINESS? yes
OWNER: Bruce A. Lindquist, Kettle Falls, Washington

57 TYPE OF BUSINESS: Furniture Retail

NATURE OF OWNER'S DISABILITIES: stroke - partial paralysis of left arm and leg
BUSINESS LOCATION: retail outlet in business park
OWNER'S REASON FOR CHOOSING THIS TYPE OF BUSINESS: twenty years of home furnishings experience
DISABILITIES IF ANY THAT WOULD PROHIBIT ENTERING THIS BUSINESS (IN THE OPINION OF THE OWNER): lack of desire
WAS FAMILY HELP NECESSARY TO OWN AND OPERATE THIS BUSINESS? no
OWNER: Edwin A. Schoenfelder, Columbia, Maryland
57 TYPE OF BUSINESS: Furniture and Seatweaving Materials, Service and Retail Sales

NATURE OF OWNER'S DISABILITIES: impaired vision, partially sighted
BUSINESS LOCATION: retail location
OWNER'S REASON FOR CHOOSING THIS TYPE OF BUSINESS: experience
OWNER'S ESTIMATED COST OF START-UP: $200
TRAINING OWNER FOUND USEFUL: management classes, woodworking skills, mathematics
DISABILITIES IF ANY THAT WOULD PROHIBIT ENTERING THIS BUSINESS (IN THE OPINION OF THE OWNER): unknown
WAS FAMILY HELP NECESSARY TO OWN AND OPERATE THIS BUSINESS? no
OWNER: William Fischer, Cambridge, Massachusetts

57 TYPE OF BUSINESS: Retail Appliance, Electronic, and Furniture Sales

NATURE OF OWNER'S DISABILITIES: muscular dystrophy
BUSINESS LOCATION: retail location
OWNER'S REASON FOR CHOOSING THIS TYPE OF BUSINESS: "This business requires a lot of talking and sales ability which I felt I had."
OWNER'S ESTIMATED COST OF START-UP: started as a hobby - today's cost approximately $50,000
TRAINING OWNER FOUND USEFUL: sales training seminars
DISABILITIES IF ANY THAT WOULD PROHIBIT ENTERING THIS BUSINESS (IN THE OPINION OF THE OWNER): mental or physical impairments that would limit time involvement
WAS FAMILY HELP NECESSARY TO OWN AND OPERATE THIS BUSINESS? yes
OWNER: George R. Denning, Mt. Olive, North Carolina

57 TYPE OF BUSINESS: Audio Video Retail and Service

NATURE OF OWNER'S DISABILITIES: paraplegia
BUSINESS LOCATION: retail location
OWNER'S REASON FOR CHOOSING THIS TYPE OF BUSINESS: interest
TRAINING OWNER FOUND USEFUL: correspondence, on-the-job training
DISABILITIES IF ANY THAT WOULD PROHIBIT ENTERING THIS BUSINESS (IN THE OPINION OF THE OWNER): mental
WAS FAMILY HELP NECESSARY TO OWN AND OPERATE THIS BUSINESS? no
OWNER: name withheld
57 TYPE OF BUSINESS: Hi-Fi/Stereo/Video Retail Sales and TV Installation

NATURE OF OWNER'S DISABILITIES: "Polio left me 75% disabled. I have no use of my right leg, right arm, and partial use of the rest of my body."

BUSINESS LOCATION: home based and operated - showroom built on back of house

OWNER'S REASON FOR CHOOSING THIS TYPE OF BUSINESS: background experience in electronics, and enjoys music

OWNER'S ESTIMATED COST OF START-UP: $8,000

TRAINING OWNER FOUND USEFUL: "The SBA [Small Business Administration] gave background classes on starting and running a business successfully."

DISABILITIES IF ANY THAT WOULD PROHIBIT ENTERING THIS BUSINESS (IN THE OPINION OF THE OWNER): deafness

WAS FAMILY HELP NECESSARY TO OWN AND OPERATE THIS BUSINESS? no

OWNER: Greg Horne, Shelby, North Carolina

57 TYPE OF BUSINESS: Retail Music Store and Piano Tuning

NATURE OF OWNER'S DISABILITIES: blind

BUSINESS LOCATION: retail location

OWNER'S REASON FOR CHOOSING THIS TYPE OF BUSINESS: grew up with music - "I play all keyboards and tune pianos."

OWNER'S ESTIMATED COST OF START-UP: $75,000 without building

TRAINING OWNER FOUND USEFUL: New York State School for the Blind - graduate in tuning and repairs

WAS FAMILY HELP NECESSARY TO OWN AND OPERATE THIS BUSINESS? yes

OWNER: name withheld

58 TYPE OF BUSINESS: Restaurant and Lounge - Steaks and Seafoods

NATURE OF OWNER'S DISABILITIES: C-4 quadriplegia - spinal cord injury, paralyzed from chest on down

BUSINESS LOCATION: retail location - restaurant is twelve miles from owner's home

OWNER'S REASON FOR CHOOSING THIS TYPE OF BUSINESS: "conditions were right - a good business opportunity and what the area needed"

OWNER'S ESTIMATED COST OF START-UP: $125,000

TRAINING OWNER FOUND USEFUL: "slight background in restaurants - hard work - common sense - management skills"

DISABILITIES IF ANY THAT WOULD PROHIBIT ENTERING THIS BUSINESS (IN THE OPINION OF THE OWNER): blindness

WAS FAMILY HELP NECESSARY TO OWN AND OPERATE THIS BUSINESS? yes

OWNER: Mark S. Harmon, North Windham, Maine
58 TYPE OF BUSINESS: Family Style Restaurant

NATURE OF OWNER'S DISABILITIES: crippling arthritis
BUSINESS LOCATION: retail location
OWNER'S REASON FOR CHOOSING THIS TYPE OF BUSINESS: "my wife was a restaurant cook and together we could operate this business"
OWNER'S ESTIMATED COST OF START-UP: $150,000
WAS FAMILY HELP NECESSARY TO OWN AND OPERATE THIS BUSINESS? yes
OWNER: John H. Harrison, French Lick, Indiana

58 TYPE OF BUSINESS: Restaurant

NATURE OF OWNER'S DISABILITIES: back injury
BUSINESS LOCATION: small town - corner of 3rd street and Highway 178
OWNER'S REASON FOR CHOOSING THIS TYPE OF BUSINESS: "It is a business I know very well. I am a master chef. I am [also] a retired officer, cook, and steward of the USN [United States Navy] [with] 20 years [of] honorable service."
OWNER'S ESTIMATED COST OF START-UP: approximately $100,000
TRAINING OWNER FOUND USEFUL: being in the United States Navy for 20 years - cooking and baking experience; management school
DISABILITIES IF ANY THAT WOULD PROHIBIT ENTERING THIS BUSINESS (IN THE OPINION OF THE OWNER): blindness, hearing loss, and many others
WAS FAMILY HELP NECESSARY TO OWN AND OPERATE THIS BUSINESS? yes
OWNER: William P. Gentry, Inyokern, California

58 TYPE OF BUSINESS: Oriental Restaurant

NATURE OF OWNER'S DISABILITIES: post-polio paralysis: legs 100% disabled, arms 80% disabled, hands 25% disabled
BUSINESS LOCATION: retail location
OWNER'S REASON FOR CHOOSING THIS TYPE OF BUSINESS: wife is Oriental and has cooking and training ability
OWNER'S ESTIMATED COST OF START-UP: $70,000
TRAINING OWNER FOUND USEFUL: college education
DISABILITIES IF ANY THAT WOULD PROHIBIT ENTERING THIS BUSINESS (IN THE OPINION OF THE OWNER): lack of mental sharpness or communications skills
WAS FAMILY HELP NECESSARY TO OWN AND OPERATE THIS BUSINESS? yes
OWNER: name withheld
58 TYPE OF BUSINESS: Drive-In Restaurant

NATURE OF OWNER'S DISABILITIES: legally blind - not a disability, but an inconvenience
BUSINESS LOCATION: retail location
OWNER'S REASON FOR CHOOSING THIS TYPE OF BUSINESS: training was available
OWNER'S ESTIMATED COST OF START-UP: $35,000
TRAINING OWNER FOUND USEFUL: State rehabilitation program
WAS FAMILY HELP NECESSARY TO OWN AND OPERATE THIS BUSINESS? helpful
OWNER: Bob Stonebarger, Quincy, California

58 TYPE OF BUSINESS: Restaurant, Cafeteria Style

NATURE OF OWNER'S DISABILITIES: total loss of motor ability from waist down
BUSINESS LOCATION: retail location - major regional mall
OWNER'S REASON FOR CHOOSING THIS TYPE OF BUSINESS: husband was also skilled in this area
OWNER'S ESTIMATED COST OF START-UP: $250,000
TRAINING OWNER FOUND USEFUL: mostly on-the-job
DISABILITIES IF ANY THAT WOULD PROHIBIT ENTERING THIS BUSINESS (IN THE OPINION OF THE OWNER): emotional disturbance, lack of energy
WAS FAMILY HELP NECESSARY TO OWN AND OPERATE THIS BUSINESS? yes
OWNER: Christine F. Gorman, South Attleboro, Massachusetts

58 TYPE OF BUSINESS: Restaurant and Donut Shop

NATURE OF OWNER'S DISABILITIES: 25% impairment in back, right leg, and hip
OWNER'S REASON FOR CHOOSING THIS TYPE OF BUSINESS: little competition; at 66 years old, unable to work at numerous trade vocations which are taught to others with disabilities
TRAINING OWNER FOUND USEFUL: prior business management
WAS FAMILY HELP NECESSARY TO OWN AND OPERATE THIS BUSINESS? no
OWNER: name withheld
58 TYPE OF BUSINESS: Bar and Liquor Store

NATURE OF OWNER'S DISABILITIES: paraplegia
BUSINESS LOCATION: retail location - business is approximately three miles from owner's home
OWNER'S REASON FOR CHOOSING THIS TYPE OF BUSINESS: can be operated by a person with a disability
OWNER'S ESTIMATED COST OF START-UP: $255,000
TRAINING OWNER FOUND USEFUL: Small Business Administration courses, books, and working for the Government as an Engineer
DISABILITIES IF ANY THAT WOULD PROHIBIT ENTERING THIS BUSINESS (IN THE OPINION OF THE OWNER): lack of use of hands
WAS FAMILY HELP NECESSARY TO OWN AND OPERATE THIS BUSINESS? no
OWNER: John Wesley Litler, Baltimore, Maryland

59 TYPE OF BUSINESS: Mobility Systems for the Handicapped - Sales and Installation of Automotive Hand Controls, Wheelchair Lifts, and Door Activators for Vans

NATURE OF OWNER'S DISABILITIES: post polio - confined to wheelchair
BUSINESS LOCATION: home based, but does installations at customer's home or business if he/she can't get to the business
OWNER'S REASON FOR CHOOSING THIS TYPE OF BUSINESS: has always been interested in mechanics
OWNER'S ESTIMATED COST OF START-UP: $10,000
TRAINING OWNER FOUND USEFUL: motorcycle mechanic experience before onset of polio
DISABILITIES IF ANY THAT WOULD PROHIBIT ENTERING THIS BUSINESS (IN THE OPINION OF THE OWNER): limited use of arms and hands
WAS FAMILY HELP NECESSARY TO OWN AND OPERATE THIS BUSINESS? no
OWNER: Howard E. Burkett, Castle Rock, Colorado

59 TYPE OF BUSINESS: Flea Market Vendor

NATURE OF OWNER'S DISABILITIES: legally blind
BUSINESS LOCATION: retail location - space rented in an all-year-round indoor flea market
OWNER'S REASON FOR CHOOSING THIS TYPE OF BUSINESS: prior avocation - "I enjoy people, buying and selling, socializing, and profit."
OWNER'S ESTIMATED COST OF START-UP: from $50 up - $200 is good
TRAINING OWNER FOUND USEFUL: going to auctions, going to flea markets, asking questions
DISABILITIES IF ANY THAT WOULD PROHIBIT ENTERING THIS BUSINESS (IN THE OPINION OF THE OWNER): none, with help
WAS FAMILY HELP NECESSARY TO OWN AND OPERATE THIS BUSINESS? not at first, but as sight deteriorated, yes
OWNER: Jerome S. Barison, Dayton, Ohio

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59 TYPE OF BUSINESS: Gun Shop and Video Machines

NATURE OF OWNER'S DISABILITIES: nerve problem in arm and legs, chronic pain in neck and back also
BUSINESS LOCATION: home based, operations outside home, and industrial location
OWNER'S REASON FOR CHOOSING THIS TYPE OF BUSINESS: "I thought I was going to get family help"
WAS FAMILY HELP NECESSARY TO OWN AND OPERATE THIS BUSINESS? yes
OWNER: name withheld

59 TYPE OF BUSINESS: Retail Liquor Store

NATURE OF OWNER'S DISABILITIES: Meniere’s Disease - no balance on right side
OWNER'S REASON FOR CHOOSING THIS TYPE OF BUSINESS: available at time of disability; chance to deal with people
OWNER'S ESTIMATED COST OF START-UP: $40,000
TRAINING OWNER FOUND USEFUL: college bookkeeping; teaching experience
DISABILITIES IF ANY THAT WOULD PROHIBIT ENTERING THIS BUSINESS (IN THE OPINION OF THE OWNER): any type of mobility disability
WAS FAMILY HELP NECESSARY TO OWN AND OPERATE THIS BUSINESS? yes
OWNER: Paul Sundberg, Crosby, North Dakota

59 TYPE OF BUSINESS: Retail Liquor Store

NATURE OF OWNER'S DISABILITIES: T-4 paraplegia
BUSINESS LOCATION: retail location - three miles from home
OWNER'S REASON FOR CHOOSING THIS TYPE OF BUSINESS: offered opportunity to get back to work with a good income
OWNER'S ESTIMATED COST OF START-UP: $100,000
TRAINING OWNER FOUND USEFUL: retail business experience before injury
DISABILITIES IF ANY THAT WOULD PROHIBIT ENTERING THIS BUSINESS (IN THE OPINION OF THE OWNER): lack of use of arms
WAS FAMILY HELP NECESSARY TO OWN AND OPERATE THIS BUSINESS? yes
OWNER: Thomas C. Naff, Gainesboro, Tennessee
TYPE OF BUSINESS: Off Sale Bottle Shop

NATURE OF OWNER'S DISABILITIES: right leg amputee
BUSINESS LOCATION: retail location
OWNER'S REASON FOR CHOOSING THIS TYPE OF BUSINESS: "because of my handicap"
OWNER'S ESTIMATED COST OF START-UP: $75,000
WAS FAMILY HELP NECESSARY TO OWN AND OPERATE THIS BUSINESS? yes
OWNER: Donald Bulyca, Velva, North Dakota

TYPE OF BUSINESS: Retail Liquor/Beer/Wine

NATURE OF OWNER'S DISABILITIES: Fredreich's Ataxia (confined to wheelchair)
BUSINESS LOCATION: retail location
OWNER'S REASON FOR CHOOSING THIS TYPE OF BUSINESS: "[to] make a living and be my own boss"
OWNER'S ESTIMATED COST OF START-UP: $55,000
TRAINING OWNER FOUND USEFUL: on-the-job
DISABILITIES IF ANY THAT WOULD PROHIBIT ENTERING THIS BUSINESS (IN THE OPINION OF THE OWNER): none
WAS FAMILY HELP NECESSARY TO OWN AND OPERATE THIS BUSINESS? no
OWNER: Larry G. Robertson, Griffin, Georgia

TYPE OF BUSINESS: Retail Off Sale Liquor Store

NATURE OF OWNER'S DISABILITIES: crippled feet as the result of polio
OWNER'S REASON FOR CHOOSING THIS TYPE OF BUSINESS: "It was a going business with a good location. I would be able to work with this and also keep another job as a salesman."
OWNER'S ESTIMATED COST OF START-UP: $175,000
TRAINING OWNER FOUND USEFUL: Small Business Administration SCORE workshops
DISABILITIES IF ANY THAT WOULD PROHIBIT ENTERING THIS BUSINESS (IN THE OPINION OF THE OWNER): must at least have some mobility and be able to lift up to twenty pounds
WAS FAMILY HELP NECESSARY TO OWN AND OPERATE THIS BUSINESS? no
OWNER: Charles R. Hogue, Sr., Winner, South Dakota
59 TYPE OF BUSINESS: Liquor Store

NATURE OF OWNER'S DISABILITIES: T-3 paraplegia
OWNER'S REASON FOR CHOOSING THIS TYPE OF BUSINESS: "very established and demand is increasing"
OWNER'S ESTIMATED COST OF START-UP: $60,000
TRAINING OWNER FOUND USEFUL: accounting, business management
DISABILITIES IF ANY THAT WOULD PROHIBIT ENTERING THIS BUSINESS (IN THE OPINION OF THE OWNER): quadriplegia
WAS FAMILY HELP NECESSARY TO OWN AND OPERATE THIS BUSINESS? no
OWNER: Eddie Sparks, Pine Bluff, Arkansas

59 TYPE OF BUSINESS: Retail Liquor Store - Off Sale Beer, Wine, Liquor

NATURE OF OWNER'S DISABILITIES: quadriplegia, C-5-6
BUSINESS LOCATION: retail location
OWNER'S REASON FOR CHOOSING THIS TYPE OF BUSINESS: "My disability was not a disability to me in this business."
OWNER'S ESTIMATED COST OF START-UP: $75,000
TRAINING OWNER FOUND USEFUL: bookkeeping, marketing
DISABILITIES IF ANY THAT WOULD PROHIBIT ENTERING THIS BUSINESS (IN THE OPINION OF THE OWNER): "if you are [not] able to use your mind to run operations"
WAS FAMILY HELP NECESSARY TO OWN AND OPERATE THIS BUSINESS? support and assistance in the beginning
OWNER: Timothy D. Bevins, Minnetonka, Minnesota

59 TYPE OF BUSINESS: Gift and Antique Shop

NATURE OF OWNER'S DISABILITIES: arteriosclerosis - peripheral vascular disease
BUSINESS LOCATION: retail location
OWNER'S REASON FOR CHOOSING THIS TYPE OF BUSINESS: challenge of meeting the public; inability to perform manual labor
OWNER'S ESTIMATED COST OF START-UP: $75,000
TRAINING OWNER FOUND USEFUL: information in sales journals and business publications
WAS FAMILY HELP NECESSARY TO OWN AND OPERATE THIS BUSINESS? no, but wife is involved
OWNER: C.D. Mason, Roswell, New Mexico
59 TYPE OF BUSINESS: Automotive Parts Resale

NATURE OF OWNER'S DISABILITIES: polio - full leg brace, some loss in other leg
BUSINESS LOCATION: retail location
OWNER'S REASON FOR CHOOSING THIS TYPE OF BUSINESS: "what I know and like"
OWNER'S ESTIMATED COST OF START-UP: $4,000 and good credit
TRAINING OWNER FOUND USEFUL: business management
DISABILITIES IF ANY THAT WOULD PROHIBIT ENTERING THIS BUSINESS (IN THE OPINION OF THE OWNER): loss of sight or hearing, or a mental disability
WAS FAMILY HELP NECESSARY TO OWN AND OPERATE THIS BUSINESS? no
OWNER: name withheld

59 TYPE OF BUSINESS: Sports and Trophy Shop, Custom Lettering on Tee Shirts

NATURE OF OWNER'S DISABILITIES: back injury
BUSINESS LOCATION: community location
OWNER'S REASON FOR CHOOSING THIS TYPE OF BUSINESS: "I can stand up or sit any time,...it is light duty, and I enjoy it...also the demand in this area for this business [is good]."
OWNER'S ESTIMATED COST OF START-UP: $20,000 SBA loan
TRAINING OWNER FOUND USEFUL: small business operations
DISABILITIES IF ANY THAT WOULD PROHIBIT ENTERING THIS BUSINESS (IN THE OPINION OF THE OWNER): "none, if you don't mind long hour[s]"
WAS FAMILY HELP NECESSARY TO OWN AND OPERATE THIS BUSINESS? yes
OWNER: Cristino Edwell, Albuquerque, New Mexico

59 TYPE OF BUSINESS: Retail Jeweler and Manufacturer, Gold, Diamonds, Precious Stones

NATURE OF OWNER'S DISABILITIES: paraplegia, T-4-5
BUSINESS LOCATION: home based and operated - own a house on a main street, had it rezoned for special use
OWNER'S REASON FOR CHOOSING THIS TYPE OF BUSINESS: high profit, clean
OWNER'S ESTIMATED COST OF START-UP: $750
TRAINING OWNER FOUND USEFUL: gem courses, Gemillogica Institute of America
WAS FAMILY HELP NECESSARY TO OWN AND OPERATE THIS BUSINESS? no
OWNER: Charlie Romero, Albuquerque, New Mexico
59 TYPE OF BUSINESS: Jewelry, Retail

NATURE OF OWNER'S DISABILITIES: confined to wheelchair because of polio
BUSINESS LOCATION: retail location
OWNER'S REASON FOR CHOOSING THIS TYPE OF BUSINESS: can be done from wheelchair
TRAINING OWNER FOUND USEFUL: on-the-job training and school
DISABILITIES IF ANY THAT WOULD PROHIBIT ENTERING THIS BUSINESS:
(IN THE OPINION OF THE OWNER): limited use of hands and mind
WAS FAMILY HELP NECESSARY TO OWN AND OPERATE THIS BUSINESS?: no
OWNER: Al Friesen, Capitola, California

59 TYPE OF BUSINESS: Gift and Sundries (Groceries) Retail Store

NATURE OF OWNER'S DISABILITIES: quadriplegic
BUSINESS LOCATION: retail location - National State Heritage Park, tourist center
OWNER'S ESTIMATED COST OF START-UP: $110,000
TRAINING OWNER FOUND USEFUL: management and marketing techniques
DISABILITIES IF ANY THAT WOULD PROHIBIT ENTERING THIS BUSINESS:
(IN THE OPINION OF THE OWNER): quadriplegia (dependent on employees to maintain business)
WAS FAMILY HELP NECESSARY TO OWN AND OPERATE THIS BUSINESS?: yes
OWNER: David Ray, Lowell, Massachusetts

59 TYPE OF BUSINESS: Leather Craft

NATURE OF OWNER'S DISABILITIES: loss of one lung due to tuberculosis
BUSINESS LOCATION: home based and operated
OWNER'S REASON FOR CHOOSING THIS TYPE OF BUSINESS: learned this craft while in a Veterans Administration hospital
OWNER'S ESTIMATED COST OF START-UP: "started on [a] shoe string"
TRAINING OWNER FOUND USEFUL: self-taught
DISABILITIES IF ANY THAT WOULD PROHIBIT ENTERING THIS BUSINESS:
(IN THE OPINION OF THE OWNER): blindness
WAS FAMILY HELP NECESSARY TO OWN AND OPERATE THIS BUSINESS?: some
OWNER: Guy V. Hartjes, Superior, Wisconsin
59 TYPE OF BUSINESS: Amway Distributors (first deaf couple to become direct distributors)

NATURE OF OWNER'S DISABILITIES: deafness
BUSINESS LOCATION: home based, operations outside home
OWNER'S REASON FOR CHOOSING THIS TYPE OF BUSINESS: "being able to earn more money even though we are deaf, also [to] help other deaf to do the same"
OWNER'S ESTIMATED COST OF START-UP: $80 (kit) plus approximately another $65
TRAINING OWNER FOUND USEFUL: seminars/rallies with interpreters; positive mental attitude; books; tools for showing the plan and retailing (demonstrations)
OWNER: Paul M. and Linda D. Blicharz, Mitchellville, Maryland

59 TYPE OF BUSINESS: Institutional Sales, Wholesale and Retail

NATURE OF OWNER'S DISABILITIES: blindness
OWNER'S REASON FOR CHOOSING THIS TYPE OF BUSINESS: "I knew the sales business and wanted to insure employment."
OWNER'S ESTIMATED COST OF START-UP: $35
TRAINING OWNER FOUND USEFUL: sales and management
DISABILITIES IF ANY THAT WOULD PROHIBIT ENTERING THIS BUSINESS (IN THE OPINION OF THE OWNER): "I don't know any."
WAS FAMILY HELP NECESSARY TO OWN AND OPERATE THIS BUSINESS? no
OWNER: A.C. Dubriel, Pineville, Louisiana

59 TYPE OF BUSINESS: Firewood Retailer

NATURE OF OWNER'S DISABILITIES: artificial hip joints
BUSINESS LOCATION: home based and operated
OWNER'S REASON FOR CHOOSING THIS TYPE OF BUSINESS: "because of my past experience cutting wood"
OWNER'S ESTIMATED COST OF START-UP: $18,000
TRAINING OWNER FOUND USEFUL: past experience
DISABILITIES IF ANY THAT WOULD PROHIBIT ENTERING THIS BUSINESS (IN THE OPINION OF THE OWNER): "must be able to operate machinery and tools"
WAS FAMILY HELP NECESSARY TO OWN AND OPERATE THIS BUSINESS? yes
OWNER: John A. Dow, Naples, Maine
59 TYPE OF BUSINESS: Retail Tobacco

NATURE OF OWNER'S DISABILITIES: T-12 paraplegia
BUSINESS LOCATION: retail location
OWNER'S REASON FOR CHOOSING THIS TYPE OF BUSINESS: personal interest and use of product
OWNER'S ESTIMATED COST OF START-UP: $75,000
TRAINING OWNER FOUND USEFUL: talking to others in tobacco industry very useful
DISABILITIES IF ANY THAT WOULD PROHIBIT ENTERING THIS BUSINESS (IN THE OPINION OF THE OWNER): "with disability taken into account in designing store, none"
WAS FAMILY HELP NECESSARY TO OWN AND OPERATE THIS BUSINESS? no
OWNER: Robert C. Ryan, San Mateo, California

59 TYPE OF BUSINESS: Hearing Aid Sales and Service

NATURE OF OWNER'S DISABILITIES: wheelchair confined
BUSINESS LOCATION: retail location
OWNER'S REASON FOR CHOOSING THIS TYPE OF BUSINESS: "I'm crazy!!"
OWNER'S ESTIMATED COST OF START-UP: $40,000, which includes purchase price of an ongoing business
TRAINING OWNER FOUND USEFUL: required - state license under Board of Medical Quality Assurance; helpful - Small Business Administration seminars
DISABILITIES IF ANY THAT WOULD PROHIBIT ENTERING THIS BUSINESS (IN THE OPINION OF THE OWNER): "Whatever you can't do, you can hire someone else to do!"
WAS FAMILY HELP NECESSARY TO OWN AND OPERATE THIS BUSINESS? no
OWNER: Elsie Daniels, Los Angeles, California

59 TYPE OF BUSINESS: Pet Shop

NATURE OF OWNER'S DISABILITIES: multiple sclerosis
OWNER'S REASON FOR CHOOSING THIS TYPE OF BUSINESS: "knew about the pets"
OWNER'S ESTIMATED COST OF START-UP: $10,000
TRAINING OWNER FOUND USEFUL: none
DISABILITIES IF ANY THAT WOULD PROHIBIT ENTERING THIS BUSINESS (IN THE OPINION OF THE OWNER): none
WAS FAMILY HELP NECESSARY TO OWN AND OPERATE THIS BUSINESS? yes
OWNER: name withheld
59  TYPE OF BUSINESS: Coin Shop and Engraving

NATURE OF OWNER'S DISABILITIES: back problems
OWNER'S REASON FOR CHOOSING THIS TYPE OF BUSINESS: "There is a need [for this type of business] and I can do it."
OWNER'S ESTIMATED COST OF START-UP: $6,000 - 7,000
TRAINING OWNER FOUND USEFUL: engraving, three months
DISABILITIES IF ANY THAT WOULD PROHIBIT ENTERING THIS BUSINESS (IN THE OPINION OF THE OWNER): sight or mental impairments, inability to use hands
WAS FAMILY HELP NECESSARY TO OWN AND OPERATE THIS BUSINESS? no
OWNER: William R. Schwartz, Oakland, California

65  TYPE OF BUSINESS: Three-Family Real Estate Business

NATURE OF OWNER'S DISABILITIES: blind, epileptic
BUSINESS LOCATION: home based and operated
OWNER'S REASON FOR CHOOSING THIS TYPE OF BUSINESS: offers a home for family, and is income producing
OWNER'S ESTIMATED COST OF START-UP: 20% of cost for down payment
TRAINING OWNER FOUND USEFUL: "business training helpful, but not necessary; would suggest accounting and income tax training"
DISABILITIES IF ANY THAT WOULD PROHIBIT ENTERING THIS BUSINESS (IN THE OPINION OF THE OWNER): none
WAS FAMILY HELP NECESSARY TO OWN AND OPERATE THIS BUSINESS? "good if you have it"
OWNER: Kathleen Buckley, Brookline, Massachusetts

65  TYPE OF BUSINESS: Real Estate Sales, Residential and Commercial; Occasional Purchase of Income Property and Rehabilitation

NATURE OF OWNER'S DISABILITIES: less than 5/200 vision in one eye
BUSINESS LOCATION: home based and operated - "buyers visit office, I visit listing residences"
OWNER'S REASON FOR CHOOSING THIS TYPE OF BUSINESS: I can control "hours of work, volume of work, time of work."
OWNER'S ESTIMATED COST OF START-UP: $1,000
TRAINING OWNER FOUND USEFUL: real estate license course - three full weeks of in service classroom training (Graduate Realtor Institute)

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<th>Major SIC Group</th>
<th>DISABILITIES IF ANY THAT WOULD PROHIBIT ENTERING THIS BUSINESS (IN THE OPINION OF THE OWNER): severe retardation</th>
<th>WAS FAMILY HELP NECESSARY TO OWN AND OPERATE THIS BUSINESS? yes, spouse</th>
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<td>Owner: Gordon H. Damery, Westminster, Massachusetts</td>
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<thead>
<tr>
<th>67 TYPE OF BUSINESS: Private Venture Capital Investing</th>
<th>NATURE OF OWNER'S DISABILITIES: quadriplegia C-5, C-6</th>
<th>BUSINESS LOCATION: retail location</th>
</tr>
</thead>
<tbody>
<tr>
<td>Owner's Reason for choosing this type of business: &quot;did not have to be active every day&quot;</td>
<td>Owner's Estimated Cost of Start-Up: $50,000</td>
<td>Training Owner Found Useful: seminar</td>
</tr>
<tr>
<td>Disabilities if any that would prohibit entering this business (in the opinion of the owner): brain trauma</td>
<td>Was Family Help Necessary to Own and Operate this Business? no</td>
<td>Owner: S.G. Janick III, Midland Park, New Jersey</td>
</tr>
</tbody>
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<tr>
<th>Major SIC Group</th>
<th>DIVISION I. SERVICES</th>
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<tr>
<th>70 TYPE OF BUSINESS: Resort Motel, Cottages, Food Service, Marina</th>
<th>NATURE OF OWNER'S DISABILITIES: 75% loss of use of right hand</th>
</tr>
</thead>
<tbody>
<tr>
<td>Business Location: Home based and operated - &quot;I live at the resort.&quot;</td>
<td>Owner's Reason for Choosing This Type of Business: &quot;ability to work around my disability&quot;</td>
</tr>
<tr>
<td>Owner's Estimated Cost of Start-Up: &quot;hard to determine&quot;</td>
<td>Training Owner Found Useful: various business fields - accounting, business management</td>
</tr>
<tr>
<td>Disabilities if any that would prohibit entering this business (in the opinion of the owner): inability to work long hard hours</td>
<td>Was Family Help Necessary to Own and Operate this Business? yes</td>
</tr>
<tr>
<td>Owner: Gary Czerkies, Cooperstown, New York</td>
<td></td>
</tr>
</tbody>
</table>
70 TYPE OF BUSINESS: Resort Camping

NATURE OF OWNER'S DISABILITIES: ankylosis spondylitis - arthritis of the spine
BUSINESS LOCATION: home based, operations outside home
OWNER'S ESTIMATED COST OF START-UP: $63,000
TRAINING OWNER FOUND USEFUL: none
DISABILITIES IF ANY THAT WOULD PROHIBIT ENTERING THIS BUSINESS
(IN THE OPINION OF THE OWNER): "none, if your family helps out"
WAS FAMILY HELP NECESSARY TO OWN AND OPERATE THIS BUSINESS? yes
OWNER: name withheld

72 TYPE OF BUSINESS: Coin-Operated Laundromat

NATURE OF OWNER'S DISABILITIES: fused left hip joint, loss of sight in one eye, degenerate arthritis
OWNER'S REASON FOR CHOOSING THIS TYPE OF BUSINESS: "I thought I would be able to handle this type of business."
OWNER'S ESTIMATED COST OF START-UP: $45,000
DISABILITIES IF ANY THAT WOULD PROHIBIT ENTERING THIS BUSINESS
(IN THE OPINION OF THE OWNER): "would have to be able to lift a certain amount"
WAS FAMILY HELP NECESSARY TO OWN AND OPERATE THIS BUSINESS? no
OWNER: Rex Dooley, Hamburg, Iowa

72 TYPE OF BUSINESS: Carpet Cleaning

NATURE OF OWNER'S DISABILITIES: legally blind
BUSINESS LOCATION: home based, operations outside home - "I have to hire a driver and helper."
OWNER'S REASON FOR CHOOSING THIS TYPE OF BUSINESS: "thought I could do it"
OWNER'S ESTIMATED COST OF START-UP: $15,000, "I have an SBA loan."
DISABILITIES IF ANY THAT WOULD PROHIBIT ENTERING THIS BUSINESS
(IN THE OPINION OF THE OWNER): "too many to note"
WAS FAMILY HELP NECESSARY TO OWN AND OPERATE THIS BUSINESS? yes
OWNER: Joe A. Villilla, Scottsbluff, Nebraska
72 TYPE OF BUSINESS: Beauty Salon

NATURE OF OWNER'S DISABILITIES: back injury
OWNER'S REASON FOR CHOOSING THIS TYPE OF BUSINESS: "was in school and sold business in Illinois"
OWNER'S ESTIMATED COST OF START-UP: $30,000
OWNER: name withheld

72 TYPE OF BUSINESS: Shoe Repair and Sales, Furniture Repair

NATURE OF OWNER'S DISABILITIES: rheumatic fever
BUSINESS LOCATION: retail location - building 50 x 140
OWNER'S REASON FOR CHOOSING THIS TYPE OF BUSINESS: "My Dad had it first."
OWNER'S ESTIMATED COST OF START-UP: $1,500 to $100,000
TRAINING OWNER FOUND USEFUL: "went to V.A. sponsored school and worked under my Dad; also belong to trade association that keeps me learning for 30 years"
ADDITIONAL INFORMATION HELPFUL TO HANDICAPPED WOULD-BE BUSINESS OWNERS: general ledger (bookkeeping) knowledge very helpful; on-the-job training recommended to learn the trade
DISABILITIES IF ANY THAT WOULD PROHIBIT ENTERING THIS BUSINESS (IN THE OPINION OF THE OWNER): blindness
WAS FAMILY HELP NECESSARY TO OWN AND OPERATE THIS BUSINESS? "to me, yes"
OWNER: Charles Calvin Sisson, Pine Bluffs, Wyoming ("A HANDICAP is only what you want to make it!"")

72 TYPE OF BUSINESS: Tax Preparation and Accounting Services

NATURE OF OWNER'S DISABILITIES: quadriplegia
BUSINESS LOCATION: home based and operated
OWNER'S REASON FOR CHOOSING THIS TYPE OF BUSINESS: "trained for it"
OWNER'S ESTIMATED COST OF START-UP: $500+
TRAINING OWNER FOUND USEFUL: two-year business school
DISABILITIES IF ANY THAT WOULD PROHIBIT ENTERING THIS BUSINESS (IN THE OPINION OF THE OWNER): blindness, no mobility
WAS FAMILY HELP NECESSARY TO OWN AND OPERATE THIS BUSINESS? yes, secretarial
OWNER: Greg E. Babine, Brunswick, Maine
72 TYPE OF BUSINESS: Tax Preparation and Accounting Services

NATURE OF OWNER'S DISABILITIES: polio; in a wheelchair
BUSINESS LOCATION: "can be done in the home"
OWNER'S REASON FOR CHOOSING THIS TYPE OF BUSINESS: "ideal occupation for person in wheelchair"
OWNER'S ESTIMATED COST OF START-UP: $5,000, if operate from home
TRAINING OWNER FOUND USEFUL: tax and accounting courses
DISABILITIES IF ANY THAT WOULD PROHIBIT ENTERING THIS BUSINESS (IN THE OPINION OF THE OWNER): "none, as long as you have use of the hands"
WAS FAMILY HELP NECESSARY TO OWN AND OPERATE THIS BUSINESS? no
OWNER: Kenneth R. Hoelscher, Bertrand, Missouri

72 TYPE OF BUSINESS: Franchise (H&R Block) Tax Preparation Service

NATURE OF OWNER'S DISABILITIES: arthritis of the spine
BUSINESS LOCATION: home based and operated
OWNER'S REASON FOR CHOOSING THIS TYPE OF BUSINESS: "aptitude for math and was able to be re-educated"
OWNER'S ESTIMATED COST OF START-UP: $25,000 (cost of the business)
TRAINING OWNER FOUND USEFUL: four years of college
DISABILITIES IF ANY THAT WOULD PROHIBIT ENTERING THIS BUSINESS (IN THE OPINION OF THE OWNER): "very few physical [disabilities]"
WAS FAMILY HELP NECESSARY TO OWN AND OPERATE THIS BUSINESS? no
OWNER: Alton Rockwell, Caribou, Maine

72 TYPE OF BUSINESS: Health and Fitness Center

NATURE OF OWNER'S DISABILITIES: osteogenesis imperfecta - weak bone condition
BUSINESS LOCATION: retail location
OWNER'S REASON FOR CHOOSING THIS TYPE OF BUSINESS: "my sports and rehab background and love for dealing with people"
OWNER'S ESTIMATED COST OF START-UP: $35,000
TRAINING OWNER FOUND USEFUL: business and management training, academic training in biology and pre-med
DISABILITIES IF ANY THAT WOULD PROHIBIT ENTERING THIS BUSINESS (IN THE OPINION OF THE OWNER): "individual would need to have strength and mobility in upper body"
OWNER: Gary J. Patti, Cranford, New Jersey
73 TYPE OF BUSINESS: Manufacturer's Representative

NATURE OF OWNER'S DISABILITIES: neuro-muscular disease affecting lower extremities
BUSINESS LOCATION: home based and operated
OWNER'S REASON FOR CHOOSING THIS TYPE OF BUSINESS: past experience, and knowledge of business
OWNER'S ESTIMATED COST OF START-UP: $15,000
TRAINING OWNER FOUND USEFUL: sales experience with various national companies
DISABILITIES IF ANY THAT WOULD PROHIBIT ENTERING THIS BUSINESS (IN THE OPINION OF THE OWNER): inability to drive and inability to communicate
WAS FAMILY HELP NECESSARY TO OWN AND OPERATE THIS BUSINESS? yes
OWNER: name withheld

73 TYPE OF BUSINESS: Photography *

NATURE OF OWNER'S DISABILITIES: ankylosis spondylitis
BUSINESS LOCATION: home based and operated
OWNER'S REASON FOR CHOOSING THIS TYPE OF BUSINESS: past experience
OWNER'S ESTIMATED COST OF START-UP: $20,000
DISABILITIES IF ANY THAT WOULD PROHIBIT ENTERING THIS BUSINESS (IN THE OPINION OF THE OWNER): "need lots of energy and ability to move around"
WAS FAMILY HELP NECESSARY TO OWN AND OPERATE THIS BUSINESS? yes
OWNER: name withheld

"Note: Photography was physically too difficult. Thru student loans I retrained as a computer programmer. Now [I'm] working in spite of [my] handicap."

73 TYPE OF BUSINESS: Accident Photography

NATURE OF OWNER'S DISABILITIES: right BK amputation; left leg in a brace; arachnoiditis (prohibits owner from being on his feet any length of time)
BUSINESS LOCATION: home based, operations outside home
OWNER'S REASON FOR CHOOSING THIS TYPE OF BUSINESS: 35 years of experience
OWNER'S ESTIMATED COST OF START-UP: $3,000
TRAINING OWNER FOUND USEFUL: none, except physical therapy
DISABILITIES IF ANY THAT WOULD PROHIBIT ENTERING THIS BUSINESS (IN THE OPINION OF THE OWNER): blindness, one arm
WAS FAMILY HELP NECESSARY TO OWN AND OPERATE THIS BUSINESS? no
OWNER: Pringle J. Terrill, Statesville, North Carolina
73 TYPE OF BUSINESS: Graphic Design Studio; Printing Broker

NATURE OF OWNER'S DISABILITIES: congenital absence of upper and lower extremities
BUSINESS LOCATION: office building
OWNER'S REASON FOR CHOOSING THIS TYPE OF BUSINESS: background and interest in art and graphics
OWNER'S ESTIMATED COST OF START-UP: $10,000 - 20,000
TRAINING OWNER FOUND USEFUL: art and graphics - university level
DISABILITIES IF ANY THAT WOULD PROHIBIT ENTERING THIS BUSINESS (IN THE OPINION OF THE OWNER): "blindness, obviously"
WAS FAMILY HELP NECESSARY TO OWN AND OPERATE THIS BUSINESS? no
OWNER: Jim Rudolph, San Francisco, California

73 TYPE OF BUSINESS: Cartoons and Graphic Art

NATURE OF OWNER'S DISABILITIES: paraplegia, T-9,10
BUSINESS LOCATION: home based and operated
DISABILITIES IF ANY THAT WOULD PROHIBIT ENTERING THIS BUSINESS (IN THE OPINION OF THE OWNER): none
OWNER: Tom Hayes, Columbus, Ohio

73 TYPE OF BUSINESS: Secretarial Service Offering Dictation via Telephone, Word Processing, Notary, Copying

NATURE OF OWNER'S DISABILITIES: cerebral palsy
BUSINESS LOCATION: home based and operated - "The work is all done out of my home. Clients usually bring their work to me and pick it up themselves, but I do have pick-up and delivery for businesses."
OWNER'S REASON FOR CHOOSING THIS TYPE OF BUSINESS: "I learned to type when I was 14 because writing was a slow and tedious job for me, so this type of business seemed to be appropriate and something I knew well how to do."
OWNER'S ESTIMATED COST OF START-UP: $15,000
TRAINING OWNER FOUND USEFUL: secretarial classes (typing), accounting, and marketing; previous experience working in an office
DISABILITIES IF ANY THAT WOULD PROHIBIT ENTERING THIS BUSINESS (IN THE OPINION OF THE OWNER): "This is something...anyone could do, even if they had only very limited hand dexterity. A person can hire help if they cannot do the actual work. They can supervise and talk with community members to get other work brought in."
WAS FAMILY HELP NECESSARY TO OWN AND OPERATE THIS BUSINESS? no
OWNER: Bonnie Peterson, Fresno, California
73 TYPE OF BUSINESS: Janitorial Services and Street Cleaning

NATURE OF OWNER'S DISABILITIES: cerebral palsy - no fine coordination - speech and motor abilities affected
BUSINESS LOCATION: home based
OWNER'S REASON FOR CHOOSING THIS TYPE OF BUSINESS: "basically what I knew best; realized the need within the community"
TRAINING OWNER FOUND USEFUL: "general business knowledge, knowing maintenance skills in general"
DISABILITIES IF ANY THAT WOULD PROHIBIT ENTERING THIS BUSINESS (IN THE OPINION OF THE OWNER): "none, but must have stamina and determination; have to be honest with [the] public about your disability"
WAS FAMILY HELP NECESSARY TO OWN AND OPERATE THIS BUSINESS? "wife's help necessary for bookwork as I can't write legibly; wife helped clean at first as I couldn't afford employees"
OWNER: John Wesolowski, Greenfield, Massachusetts

73 TYPE OF BUSINESS: Cleaning Service

NATURE OF OWNER'S DISABILITIES: cerebral palsy
BUSINESS LOCATION: home based, operations outside home
OWNER'S REASON FOR CHOOSING THIS TYPE OF BUSINESS: low cost investment, high return
OWNER'S ESTIMATED COST OF START-UP: $22,000
TRAINING OWNER FOUND USEFUL: Service Master
DISABILITIES IF ANY THAT WOULD PROHIBIT ENTERING THIS BUSINESS (IN THE OPINION OF THE OWNER): none
WAS FAMILY HELP NECESSARY TO OWN AND OPERATE THIS BUSINESS? no
OWNER: Pete Pritchard, Menomonie, Wisconsin

73 TYPE OF BUSINESS: Employment Agency and Executive Recruiting Firm

NATURE OF OWNER'S DISABILITIES: polio as a child, walk with crutches and braces
BUSINESS LOCATION: commercial location
OWNER'S REASON FOR CHOOSING THIS TYPE OF BUSINESS: "enjoy talking/listening to people and enjoy the research and reading necessary to finding jobs and candidates for jobs"
OWNER'S ESTIMATED COST OF START-UP: 1) must be able to support oneself for almost a year, 2) must be able to pay for phone and some advertising (newspaper and direct mail), 3) will need a typewriter and help in setting up bookkeeping records, 4) a copying machine will be very helpful; and 5) will need an office for meeting people looking for job changes (may be very small)
TRAINING OWNER FOUND USEFUL: college degrees and later courses; meetings and symposiums; tapes of "pros" in the field

DISABILITIES IF ANY THAT WOULD PROHIBIT ENTERING THIS BUSINESS (IN THE OPINION OF THE OWNER): lack of fluency in English; impatience

WAS FAMILY HELP NECESSARY TO OWN AND OPERATE THIS BUSINESS? no, but helpful

OWNER: Jay Adams, San Francisco, California

73 TYPE OF BUSINESS: Executive Search

NATURE OF OWNER'S DISABILITIES: blindness (legal)
BUSINESS LOCATION: home based and operated
OWNER'S REASON FOR CHOOSING THIS TYPE OF BUSINESS: "requires skills I possess"
OWNER'S ESTIMATED COST OF START-UP: $40,000
TRAINING OWNER FOUND USEFUL: seminars, books, on-the-job training

DISABILITIES IF ANY THAT WOULD PROHIBIT ENTERING THIS BUSINESS (IN THE OPINION OF THE OWNER): mental retardation, speech impairments, and many mental/emotional disorders

WAS FAMILY HELP NECESSARY TO OWN AND OPERATE THIS BUSINESS? yes

OWNER: name withheld

73 TYPE OF BUSINESS: Computer Services - Hardware and Software

NATURE OF OWNER'S DISABILITIES: hearing impaired
OWNER'S REASON FOR CHOOSING THIS TYPE OF BUSINESS: "The computer field is an area in which hearing impaired individuals can excel in job performance"
OWNER'S ESTIMATED COST OF START-UP: $100,000
TRAINING OWNER FOUND USEFUL: computer sciences and information systems

DISABILITIES IF ANY THAT WOULD PROHIBIT ENTERING THIS BUSINESS (IN THE OPINION OF THE OWNER): none

WAS FAMILY HELP NECESSARY TO OWN AND OPERATE THIS BUSINESS? yes

OWNER: John T.C. Yeh, Rockville, Maryland
73 TYPE OF BUSINESS: Computer Hardware/Software/Systems Design

NATURE OF OWNER'S DISABILITIES: quadriplegia
BUSINESS LOCATION: industrial location
OWNER'S REASON FOR CHOOSING THIS TYPE OF BUSINESS: career by education prior to injury
TRAINING OWNER FOUND USEFUL: programming abilities and systems design abilities were self taught
DISABILITIES IF ANY THAT WOULD PROHIBIT ENTERING THIS BUSINESS (IN THE OPINION OF THE OWNER): blindness, mental handicaps
WAS FAMILY HELP NECESSARY TO OWN AND OPERATE THIS BUSINESS? no
OWNER: D.L. Bendorf, Roswell, New Mexico

73 TYPE OF BUSINESS: Computer Rentals and Computer Services

NATURE OF OWNER'S DISABILITIES: quadriplegia
BUSINESS LOCATION: retail location
OWNER'S REASON FOR CHOOSING THIS TYPE OF BUSINESS: "innovative at the time"
OWNER'S ESTIMATED COST OF START-UP: $50,000
TRAINING OWNER FOUND USEFUL: computer and business
DISABILITIES IF ANY THAT WOULD PROHIBIT ENTERING THIS BUSINESS (IN THE OPINION OF THE OWNER): mental retardation, speech and/or movement disabilities
WAS FAMILY HELP NECESSARY TO OWN AND OPERATE THIS BUSINESS? "no, but helps in lieu of cash"
OWNER: Charles F. Smith, Minneapolis, Minnesota

73 TYPE OF BUSINESS: Pension Consultant

NATURE OF OWNER'S DISABILITIES: congenital myopia (severe nearsightedness)
BUSINESS LOCATION: retail/industrial location
OWNER'S REASON FOR CHOOSING THIS TYPE OF BUSINESS: "had 12 years of training and experience prior to establishing my own business"
OWNER'S ESTIMATED COST OF START-UP: $30,000
TRAINING OWNER FOUND USEFUL: college degree (math); computer courses and training; actuarial classes and experience
WAS FAMILY HELP NECESSARY TO OWN AND OPERATE THIS BUSINESS? yes
OWNER: E. Joseph Skidmore, Long Branch, New Jersey
73 TYPE OF BUSINESS: Demographic Research Focusing on Interests, Concerns and Characteristics of Disabled Populations; Consulting Services as Well

NATURE OF OWNER'S DISABILITIES: paraplegia
BUSINESS LOCATION: home based and operated - associates live and work at their respective homes
OWNER'S REASON FOR CHOOSING THIS TYPE OF BUSINESS: 1) to avoid daily commuting, 2) to save the costs of office rental and 3) to work at own pace
OWNER'S ESTIMATED COST OF START-UP: $2,000
TRAINING OWNER FOUND USEFUL: geography, economics, statistics, and writing
ADDITIONAL INFORMATION HELPFUL TO HANDICAPPED WOULD-BE BUSINESS OWNERS: 1) should have a willingness to learn technological advances, 2) should have geographical knowledge, and 3) should be a self-starter
DISABILITIES IF ANY THAT WOULD PROHIBIT ENTERING THIS BUSINESS (IN THE OPINION OF THE OWNER): learning disabilities
WAS FAMILY HELP NECESSARY TO OWN AND OPERATE THIS BUSINESS? no
OWNER: Martin J. Weideman, Kent, Washington

73 TYPE OF BUSINESS: Equipment Rental and Sales

NATURE OF OWNER'S DISABILITIES: C-5 spinal cord injury
BUSINESS LOCATION: retail location
OWNER'S REASON FOR CHOOSING THIS TYPE OF BUSINESS: previously owned equipment
OWNER'S ESTIMATED COST OF START-UP: $30,000
TRAINING OWNER FOUND USEFUL: previous mechanical knowledge
DISABILITIES IF ANY THAT WOULD PROHIBIT ENTERING THIS BUSINESS (IN THE OPINION OF THE OWNER): ("not a good business for the handicapped")
WAS FAMILY HELP NECESSARY TO OWN AND OPERATE THIS BUSINESS? yes
OWNER: Pat Frisby, Heber City, Utah

73 TYPE OF BUSINESS: Equipment, and Furniture Leasing and Sales

NATURE OF OWNER'S DISABILITIES: deafness
BUSINESS LOCATION: home based and operated
OWNER'S ESTIMATED COST OF START-UP: $50,000
TRAINING OWNER FOUND USEFUL: none
DISABILITIES IF ANY THAT WOULD PROHIBIT ENTERING THIS BUSINESS (IN THE OPINION OF THE OWNER): none
OWNER: name withheld
73 TYPE OF BUSINESS: Rental of Private Post Office Boxes; Business Services

NATURE OF OWNER'S DISABILITIES: multiple sclerosis - brace on left leg, facial pain, vertigo, numbness
BUSINESS LOCATION: retail location - 1,085 square feet of space in a shopping center
OWNER'S REASON FOR CHOOSING THIS TYPE OF BUSINESS: "the initial low cost to start my own business; no special training or education [required]"
OWNER'S ESTIMATED COST OF START-UP: $40,000
TRAINING OWNER FOUND USEFUL: "working in another Mail Boxes Etc. USA before I opened"
DISABILITIES IF ANY THAT WOULD PROHIBIT ENTERING THIS BUSINESS (IN THE OPINION OF THE OWNER): blindness
WAS FAMILY HELP NECESSARY TO OWN AND OPERATE THIS BUSINESS? no
OWNER: Marcia Croskrey, Laguna Niguel, California

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73 TYPE OF BUSINESS: Telephone Answering Service

NATURE OF OWNER'S DISABILITIES: paraplegia
OWNER'S REASON FOR CHOOSING THIS TYPE OF BUSINESS: parents
OWNER'S ESTIMATED COST OF START-UP: $5,000 in 1954
TRAINING OWNER FOUND USEFUL: on-the-job
DISABILITIES IF ANY THAT WOULD PROHIBIT ENTERING THIS BUSINESS (IN THE OPINION OF THE OWNER): blindness, severe handicap (quadriplegia)
WAS FAMILY HELP NECESSARY TO OWN AND OPERATE THIS BUSINESS? yes, to start
OWNER: Dave Tadjie, Salt Lake City, Utah

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73 TYPE OF BUSINESS: Telephone Answering Service

NATURE OF OWNER'S DISABILITIES: fused spine and hips. "[I] had [a] choice following World War II to sit in a wheelchair the rest of my life or stand. I chose to stand."
BUSINESS LOCATION: home based, operations outside home; "The Answering Service operated for 9 years in our home. The business is now located in a small building to the rear of our home."
OWNER'S REASON FOR CHOOSING THIS TYPE OF BUSINESS: "[I] had to earn a living that was limited to using my hands and head. [I] heard of (continued)
a doctor who needed telephone coverage...I grabbed the opportunity, and the Lord and I never turned it loose."

OWNER'S ESTIMATED COST OF START-UP: $30,000

TRAINING OWNER FOUND USEFUL: "Parent's training and love. My mother taught me to 'constantly have faith in God and to love my fellow man.' My dad taught me 'that no matter what I did, I should always do the best I can.'"

ADDITIONAL INFORMATION HELPFUL TO HANDICAPPED WOULD-BE BUSINESS OWNERS: "Faith, attitude, ambition, determination, loving and understanding spouse, prayer and action. Search out a need, then fill that need, doing the best you can. There are only three ingredients needed to make a living in America, faith in God, confidence in one's self, and a willingness to work."

DISABILITIES IF ANY THAT WOULD PROHIBIT ENTERING THIS BUSINESS (IN THE OPINION OF THE OWNER): blindness and deafness

WAS FAMILY HELP NECESSARY TO OWN AND OPERATE THIS BUSINESS? "to own, no, to operate, yes. One of the greatest assets a handicapped person has is a loving, understanding and patient spouse or parents, friends or relatives. Any handicapped (crippled) person who says or thinks they have made it on their own is ... misguided."

OWNER: Calvin P. Johnson, Belleville, Illinois

73 TYPE OF BUSINESS: Telephone Answering Service, Radio 2-Way and Paging Service, Secretarial and Scheduling Services

NATURE OF OWNER'S DISABILITIES: extensive paralysis due to polio

BUSINESS LOCATION: home based and operated - office built onto back of present residence

OWNER'S REASON FOR CHOOSING THIS TYPE OF BUSINESS: "I was a registered nurse...the service started by serving doctors and nurses, I knew their needs."

OWNER'S ESTIMATED COST OF START-UP: $2,000

TRAINING OWNER FOUND USEFUL: "basic secretarial skills and my nurses training"

DISABILITIES IF ANY THAT WOULD PROHIBIT ENTERING THIS BUSINESS (IN THE OPINION OF THE OWNER): lack of ability to write, see, or hear; lack of strength to work for eight hours or more a day

WAS FAMILY HELP NECESSARY TO OWN AND OPERATE THIS BUSINESS? yes, at first

OWNER: name withheld
73 TYPE OF BUSINESS: State-of-the Art Recording Studio

NATURE OF OWNER'S DISABILITIES: blindness
BUSINESS LOCATION: retail location
OWNER'S REASON FOR CHOOSING THIS TYPE OF BUSINESS: "I'm a musician..."
OWNER'S ESTIMATED COST OF START-UP: $200,000
TRAINING OWNER FOUND USEFUL: apprenticing at another studio
DISABILITIES IF ANY THAT WOULD PROHIBIT ENTERING THIS BUSINESS (IN THE OPINION OF THE OWNER): loss of hearing
OWNER: name withheld

73 TYPE OF BUSINESS: International Marketing Agent for Publishers, Authors, Artists, and Small Businesses

NATURE OF OWNER'S DISABILITIES: blindness
BUSINESS LOCATION: "started in home, now use 3,000 sq. ft. of office space"
OWNER'S REASON FOR CHOOSING THIS TYPE OF BUSINESS: natural outgrowth of training
OWNER'S ESTIMATED COST OF START-UP: about $15,000
SELF-HELP AIDS AND DEVICES FOUND USEFUL: recording and "talking" office equipment, cane, magnifying equipment
DISABILITIES IF ANY THAT WOULD PROHIBIT ENTERING THIS BUSINESS (IN THE OPINION OF THE OWNER): none
WAS FAMILY HELP NECESSARY TO OWN AND OPERATE THIS BUSINESS? yes
OWNER: John Lloyd Oberleitner, Springfield, Ohio

73 TYPE OF BUSINESS: Printing Tee Shirts and Caps; Magnetic Business Signs for Trucks and Cars in Business; Bumper Stickers

NATURE OF OWNER'S DISABILITIES: multiple sclerosis
BUSINESS LOCATION: home based and operated - shirt, cap, sign, bumper machines in trailer
OWNER'S REASON FOR CHOOSING THIS TYPE OF BUSINESS: had seen it done by someone else
OWNER'S ESTIMATED COST OF START-UP: $6,250, Small Business Administration loan
TRAINING OWNER FOUND USEFUL: working the machines
DISABILITIES IF ANY THAT WOULD PROHIBIT ENTERING THIS BUSINESS (IN THE OPINION OF THE OWNER): none
WAS FAMILY HELP NECESSARY TO OWN AND OPERATE THIS BUSINESS? yes
OWNER: name withheld
75 TYPE OF BUSINESS: Auto Body Repair and Painting

NATURE OF OWNER'S DISABILITIES: quadriplegia
BUSINESS LOCATION: industrial location
OWNER'S REASON FOR CHOOSING THIS TYPE OF BUSINESS: "I've always liked cars and working with cars."
OWNER'S ESTIMATED COST OF START-UP: $70,000
TRAINING OWNER FOUND USEFUL: sales, business - college courses
DISABILITIES IF ANY THAT WOULD PROHIBIT ENTERING THIS BUSINESS (IN THE OPINION OF THE OWNER): speech, hearing impairments; not being able to drive
WAS FAMILY HELP NECESSARY TO OWN AND OPERATE THIS BUSINESS? yes
OWNER: Kelly Syverson, St. Louis Park, Minnesota

75 TYPE OF BUSINESS: Sales, Service, and Installation of Driving Aids for the Disabled

NATURE OF OWNER'S DISABILITIES: paraplegia
BUSINESS LOCATION: industrial, but started business from my home
OWNER'S REASON FOR CHOOSING THIS TYPE OF BUSINESS: "I personally use most of the equipment we sell, therefore I can test and evaluate the equipment..."
OWNER'S ESTIMATED COST OF START-UP: $2,500
TRAINING OWNER FOUND USEFUL: inside sales experience, Dale Carnegie Course, mechanical engineering course
DISABILITIES IF ANY THAT WOULD PROHIBIT ENTERING THIS BUSINESS (IN THE OPINION OF THE OWNER): "I was able to do hand control installation myself when I started the company. Quads would not be so fortunate. I now depend on a very good work staff."
WAS FAMILY HELP NECESSARY TO OWN AND OPERATE THIS BUSINESS? no
OWNER: Robert J. McKenney, Mentor, Ohio

76 TYPE OF BUSINESS: Television Repair

NATURE OF OWNER'S DISABILITIES: renal dysfunction
BUSINESS LOCATION: retail location
OWNER'S REASON FOR CHOOSING THIS TYPE OF BUSINESS: "line of work before becoming disabled"
OWNER'S ESTIMATED COST OF START-UP: $25,000
TRAINING OWNER FOUND USEFUL: books, on-the-job training with other businesses (continued)
SIC

76

TYPE OF BUSINESS: Watch Repair, Jewelry Repair, Engraving

NATURE OF OWNER'S DISABILITIES: "My left leg is deformed and I have no knee cap due to war injuries (WWII)."

BUSINESS LOCATION: home based and operated - "I have a room set up for a shop in the basement of our home."

OWNER'S REASON FOR CHOOSING THIS TYPE OF BUSINESS: "I was a machinist before the war... after [my] injury I could not stand all day. Watch-jewelry repair is mechanical."

OWNER'S ESTIMATED COST OF START-UP: $1,000

TRAINING OWNER FOUND USEFUL: "I took a 4-year apprenticeship in watch repair under the G.I. bill. The jewelry part I picked up."

ADDITIONAL INFORMATION HELPFUL TO HANDICAPPED WOULD-BE BUSINESS OWNERS: Area survey of businesses should be conducted to ascertain need for services. An elementary knowledge of business procedures and bookkeeping is useful. Would-be owner should have some available capital to start. A specialized jewelry school and apprenticeship is preferred. Schooling at an electronic level for modern watches is also recommended.

DISABILITIES IF ANY THAT WOULD PROHIBIT ENTERING THIS BUSINESS (IN THE OPINION OF THE OWNER): bad eyes, bad nerves, too badly crippled hands, nervous disorders that affect control

WAS FAMILY HELP NECESSARY TO OWN AND OPERATE THIS BUSINESS? no

OTHER: "I worked for a jewelry store 24 years including the four year apprenticeship. I have been independent for 14 years. It has netted a good living, not luxurious, but very adequate."

OWNER: John P. Rees, Cheyenne, Wyoming

76

TYPE OF BUSINESS: Watch and Jewelry Repair, and Making Jewelry

NATURE OF OWNER'S DISABILITIES: physical disability - 80%

permanent

OWNER'S REASON FOR CHOOSING THIS TYPE OF BUSINESS: "I like what I am doing."

OWNER'S ESTIMATED COST OF START-UP: $15,000

TRAINING OWNER FOUND USEFUL: watch and jewelry repair experience

DISABILITIES IF ANY THAT WOULD PROHIBIT ENTERING THIS BUSINESS (IN THE OPINION OF THE OWNER): none

WAS FAMILY HELP NECESSARY TO OWN AND OPERATE THIS BUSINESS? no

OWNER: Miguel L. Ponce, El Paso, Texas

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76 TYPE OF BUSINESS: Watch Repair and Jewelry Sales

NATURE OF OWNER'S DISABILITIES: polio - wheelchair confined
BUSINESS LOCATION: retail location
OWNER'S REASON FOR CHOOSING THIS TYPE OF BUSINESS: "It was suggested to me that I could do this (watch repair)"; "I opened my own shop because I wanted to work for myself"
OWNER'S ESTIMATED COST OF START-UP: $50,000
TRAINING OWNER FOUND USEFUL: school of horology; twenty years of experience
DISABILITIES IF ANY THAT WOULD PROHIBIT ENTERING THIS BUSINESS (IN THE OPINION OF THE OWNER): bad eyes, palsy
WAS FAMILY HELP NECESSARY TO OWN AND OPERATE THIS BUSINESS? yes
OWNER: Charles P. Snyder, Columbus, Ohio

76 TYPE OF BUSINESS: Piano Repair, Rebuilding, Rentals and Sales

NATURE OF OWNER'S DISABILITIES: blindness
BUSINESS LOCATION: home based and operated - "[I] own two buildings. I live upstairs over my repair shop. My showroom is next door with a rental apartment upstairs."
OWNER'S REASON FOR CHOOSING THIS TYPE OF BUSINESS: "I had rehabilitation training in piano technology."
OWNER'S ESTIMATED COST OF START-UP: $5,000
TRAINING OWNER FOUND USEFUL: one year of piano technician training at school, two years of apprenticeship in a full service shop
DISABILITIES IF ANY THAT WOULD PROHIBIT ENTERING THIS BUSINESS (IN THE OPINION OF THE OWNER): lack of mobility
WAS FAMILY HELP NECESSARY TO OWN AND OPERATE THIS BUSINESS? yes, or a driver and shop help must be hired
OWNER: Walter J. Woitasek, Brockton, Massachusetts

76 TYPE OF BUSINESS: Small Engine and Lawnmower Repair

NATURE OF OWNER'S DISABILITIES: has had several surgical procedures related to a circulatory disease which results in hemorrhages, is a victim of dumping syndrome (he has to eat meals every two hours and must rest after eating), and becomes easily fatigued
BUSINESS LOCATION: home based and operated
OWNER'S REASON FOR CHOOSING THIS TYPE OF BUSINESS: requires limited amounts of heavy lifting and technical training
TRAINING OWNER FOUND USEFUL: certified welding school
DISABILITIES IF ANY THAT WOULD PROHIBIT ENTERING THIS BUSINESS (IN THE OPINION OF THE OWNER): lack of general mobility
WAS FAMILY HELP NECESSARY TO OWN AND OPERATE THIS BUSINESS? no
OWNER: Haven L. Barker, Asheboro, North Carolina
76 TYPE OF BUSINESS: Chain Saw and Small Motor Repair, Sale of Wood

NATURE OF OWNER'S DISABILITIES: paraplegia
BUSINESS LOCATION: home based - "My shop adjoins [my] home."
OWNER'S REASON FOR CHOOSING THIS TYPE OF BUSINESS: "[I] love
machine work."
OWNER'S ESTIMATED COST OF START-UP: $17,000
TRAINING OWNER FOUND USEFUL: chain saw repair school
DISABILITIES IF ANY THAT WOULD PROHIBIT ENTERING THIS BUSINESS
(IN THE OPINION OF THE OWNER): "must use arms and think clearly"
WAS FAMILY HELP NECESSARY TO OWN AND OPERATE THIS BUSINESS? yes,
the help of my wife
OWNER: Amador Quintana, Pecos, New Mexico

76 TYPE OF BUSINESS: Harley Davidson Motorcycle Engine, Transmission, and Electrical Repair

NATURE OF OWNER'S DISABILITIES: quadriplegia
BUSINESS LOCATION: light industrial, retail and repair
OWNER'S REASON FOR CHOOSING THIS TYPE OF BUSINESS: "was in it prior
to accident"
OWNER'S ESTIMATED COST OF START-UP: $5,000
TRAINING OWNER FOUND USEFUL: had college background
DISABILITIES IF ANY THAT WOULD PROHIBIT ENTERING THIS BUSINESS
(IN THE OPINION OF THE OWNER): "must have workers you can trust and
rely on"
WAS FAMILY HELP NECESSARY TO OWN AND OPERATE THIS BUSINESS? yes
OWNER: David F. DeFelice, Stratford, Connecticut
ADDITIONAL COMMENTS: must have strong desire to enter this business;
clientele not average; cash flow problems, insurance, taxes, etc.
do not make this an attractive enterprise; handicap makes trouble
shooting difficult without "hands-on" diagnosis

79 TYPE OF BUSINESS: Bowling Alley, Consisting of Alleys, a Game Room, and a Concession Stand

NATURE OF OWNER'S DISABILITIES: paraplegia
BUSINESS LOCATION: downtown retail location
OWNER'S REASON FOR CHOOSING THIS TYPE OF BUSINESS: "I like working
with people...[the business] had good potential for profit."
OWNER'S ESTIMATED COST OF START-UP: $80,000
TRAINING OWNER FOUND USEFUL: business management, marketing, and
accounting
WAS FAMILY HELP NECESSARY TO OWN AND OPERATE THIS BUSINESS? no
OWNER: Edward R. McGough, Valley City, North Dakota
80  TYPE OF BUSINESS: Chiropractic Office

NATURE OF OWNER'S DISABILITIES: blindness
BUSINESS LOCATION: retail location
OWNER'S REASON FOR CHOOSING THIS TYPE OF BUSINESS: "interest in helping people with their health needs"
OWNER'S ESTIMATED COST OF START-UP: $20,000
TRAINING OWNER FOUND USEFUL: six years of college - four of that chiropractic college
DISABILITIES IF ANY THAT WOULD PROHIBIT ENTERING THIS BUSINESS (IN THE OPINION OF THE OWNER): "any handicap that would prevent standing and manual dexterity"
WAS FAMILY HELP NECESSARY TO OWN AND OPERATE THIS BUSINESS? no
OWNER: C.E. Bradley, D.C., LaPorte, Texas

80  TYPE OF BUSINESS: Psychological Consulting

NATURE OF OWNER'S DISABILITIES: SCI C-4-5
BUSINESS LOCATION: office complex is in home presently, but not necessary - it has in the past been outside the home
OWNER'S REASON FOR CHOOSING THIS TYPE OF BUSINESS: interesting and professional
OWNER'S ESTIMATED COST OF START-UP: $50,000
TRAINING OWNER FOUND NECESSARY: Ph.D. in clinical psychology
DISABILITIES IF ANY THAT WOULD PROHIBIT ENTERING THIS BUSINESS (IN THE OPINION OF THE OWNER): aphasia or intellect deficit
WAS FAMILY HELP NECESSARY TO OWN AND OPERATE THIS BUSINESS? no
OWNER: G.G. Gruver, Ph.D., Tucson, Arizona

81  TYPE OF BUSINESS: Law Firm

NATURE OF OWNER'S DISABILITIES: blindness
BUSINESS LOCATION: office building
OWNER'S REASON FOR CHOOSING THIS TYPE OF BUSINESS: trained for it
OWNER'S ESTIMATED COST OF START-UP: $1,000
TRAINING OWNER FOUND USEFUL: activities in the National Federation of the Blind, and law school
DISABILITIES IF ANY THAT WOULD PROHIBIT ENTERING THIS BUSINESS (IN THE OPINION OF THE OWNER): "I predict that a person with a mental handicap would have difficulty practicing law."
WAS FAMILY HELP NECESSARY TO OWN AND OPERATE THIS BUSINESS? yes
OWNER: Marc Maurer, Esquire, Baltimore, Maryland

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81 TYPE OF BUSINESS: Law Practice

NATURE OF OWNER'S DISABILITIES: legally blind - partially sighted
BUSINESS LOCATION: office location
OWNER'S REASON FOR CHOOSING THIS TYPE OF BUSINESS: interest
OWNER'S ESTIMATED COST OF START-UP: $2-3000
TRAINING OWNER FOUND USEFUL: law school essential
DISABILITIES IF ANY THAT WOULD PROHIBIT ENTERING THIS BUSINESS
(IN THE OPINION OF THE OWNER): none that I know of
WAS FAMILY HELP NECESSARY TO OWN AND OPERATE THIS BUSINESS? yes
OWNER: Patricia Harsh Jenkins, Los Angeles, California

81 TYPE OF BUSINESS: General Law Practice

NATURE OF OWNER'S DISABILITIES: quadriplegia
BUSINESS LOCATION: home based, operations outside home - "The
office and home are separate but adjoining like a duplex. I
do trial work as well as office based work."
OWNER'S REASON FOR CHOOSING THIS TYPE OF BUSINESS: intellectual
challenge and contact with people
OWNER'S ESTIMATED COST OF START-UP: $20,000 ("This need not be
spent all at once and can be avoided altogether by going to
work for the government or a large private firm.")
TRAINING OWNER FOUND USEFUL: law school
DISABILITIES IF ANY THAT WOULD PROHIBIT ENTERING THIS BUSINESS
(IN THE OPINION OF THE OWNER): inability to communicate verbally
(research law would still be possible if hand coordination
allowed for writing or typing)
WAS FAMILY HELP NECESSARY TO OWN AND OPERATE THIS BUSINESS? yes
OWNER: name withheld

81 TYPE OF BUSINESS: Law Practice

NATURE OF OWNER'S DISABILITIES: quadriplegia
BUSINESS LOCATION: home based and operated - obtained on SBA
HAL-2 loan to buy a commercial building with first floor living
quarters
OWNER'S REASON FOR CHOOSING THIS TYPE OF BUSINESS: interest; have
the required skills
OWNER'S ESTIMATED COST OF START-UP: $66,000
TRAINING OWNER FOUND USEFUL: law degree, management training, SBA
seminars
WAS FAMILY HELP NECESSARY TO OWN AND OPERATE THIS BUSINESS? no
OWNER: William Schultz, Kent, Ohio
81 TYPE OF BUSINESS: Law Practice

NATURE OF OWNER'S DISABILITIES: quadriplegia resulting from polio
BUSINESS LOCATION: home based and operated - "separate office building, but connected to my home"
OWNER'S REASON FOR CHOOSING THIS TYPE OF BUSINESS: "because it seemed to offer a profession with little physical requisites"
OWNER'S ESTIMATED COST OF START-UP: $1,000
TRAINING OWNER FOUND HELPFUL: law school
DISABILITIES IF ANY THAT WOULD PROHIBIT ENTERING THIS BUSINESS (IN THE OPINION OF THE OWNER): inability to communicate orally
WAS FAMILY HELP NECESSARY TO OWN AND OPERATE THIS BUSINESS? no
OWNER: name withheld

81 TYPE OF BUSINESS: Law Firm: General Legal Services, Government Procurement and Contracts Law

NATURE OF OWNER'S DISABILITIES: paraplegia
BUSINESS LOCATION: commercial location
OWNER'S REASON FOR CHOOSING THIS TYPE OF BUSINESS: qualifications and education
OWNER'S ESTIMATED COST OF START-UP: $8,000
TRAINING OWNER FOUND USEFUL: SBA small business continuing education, college
DISABILITIES IF ANY THAT WOULD PROHIBIT ENTERING THIS BUSINESS (IN THE OPINION OF THE OWNER): none
WAS FAMILY HELP NECESSARY TO OWN AND OPERATE THIS BUSINESS? yes, but minimal
OWNER: Galen D. Brooks, Reston, Virginia

82 TYPE OF BUSINESS: Ceramic Studio, Classes, and Open Workshop

NATURE OF OWNER'S DISABILITIES: rheumatoid arthritis, confined to a wheelchair
BUSINESS LOCATION: "My shop is in my home. I have 2450 sq. ft. on [a] busy four lane street. I live in about 650 sq. ft. of the building."
OWNER'S REASON FOR CHOOSING THIS TYPE OF BUSINESS: very rewarding, very interesting, good therapy
OWNER'S ESTIMATED COST OF START-UP: $20,000
TRAINING OWNER FOUND USEFUL: arthritis craft shop
WAS FAMILY HELP NECESSARY TO OWN AND OPERATE THIS BUSINESS? yes, also have two part time employees
OWNER: Eunice Graham, Jacksonville, Florida
83 TYPE OF BUSINESS: Nursery School, Day Care Center (State licensed, serving children ages 3-7)

NATURE OF OWNER'S DISABILITIES: legally blind
BUSINESS LOCATION: home based and operated - "Although located at home, [the] schoolroom is separate from [the] household, accessible through doors leading directly to [the] addition."
OWNER'S REASON FOR CHOOSING THIS TYPE OF BUSINESS: "I am a certified teacher with a Master's Degree in Early Childhood Education."
OWNER'S ESTIMATED COST OF START-UP: $25,000
TRAINING OWNER FOUND USEFUL: "I've received no further training in business."
WAS FAMILY HELP NECESSARY TO OWN AND OPERATE THIS BUSINESS? no
OWNER: name withheld

83 TYPE OF BUSINESS: Residential Care Home

NATURE OF OWNER'S DISABILITIES: quadriplegia, C-6-7
BUSINESS LOCATION: home based and operated - provide board and care for the elderly 62 years of age and older (they are all independent)
OWNER'S REASON FOR CHOOSING THIS TYPE OF BUSINESS: "People were being placed in nursing homes who didn't belong..." There is a need for this type of service.
OWNER'S ESTIMATED COST OF START-UP: $18,000
TRAINING OWNER FOUND USEFUL: National service officer for veteran benefits, prosthetics, occupational therapy, recreation therapy
DISABILITIES IF ANY THAT WOULD PROHIBIT ENTERING THIS BUSINESS (IN THE OPINION OF THE OWNER): none
WAS FAMILY HELP NECESSARY TO OWN AND OPERATE THIS BUSINESS? yes, my wife's
OWNER: Greg Roderick, El Cajon, California

89 TYPE OF BUSINESS: Bookkeeping and Tax Service

NATURE OF OWNER'S DISABILITIES: paralyzed from waist down, wear braces on both legs
BUSINESS LOCATION: retail location
OWNER'S REASON FOR CHOOSING THIS TYPE OF BUSINESS: interested in accounting and Federal income tax
OWNER'S ESTIMATED COST OF START-UP: $500
TRAINING OWNER FOUND USEFUL: accounting school, experience
DISABILITIES IF ANY THAT WOULD PROHIBIT ENTERING THIS BUSINESS (IN THE OPINION OF THE OWNER): not being able to use hands and arms
WAS FAMILY HELP NECESSARY TO OWN AND OPERATE THIS BUSINESS? no
OWNER: Robert L. Kofka, Wagner, South Dakota
89 TYPE OF BUSINESS: Architectural Services

NATURE OF OWNER'S DISABILITIES: paralysis T-3, T-4 and T-5;
   mobility is achieved by wheelchair and automobile
BUSINESS LOCATION: commercial area, but not mandatory - business
   could be home based
OWNER'S REASON FOR CHOOSING THIS TYPE OF BUSINESS: "my own desire
   and interest"
OWNER'S ESTIMATED COST OF START-UP: $50,000 minimum requirement as
   an individual practitioner
TRAINING OWNER FOUND USEFUL: training necessary was college/univer-
   sity courses and drafting for architectural firms; "I am a registered
   architect in the State of Wisconsin. Individuals must pass an exam-
   ination to become registered as an architect."
DISABILITIES IF ANY THAT WOULD PROHIBIT ENTERING THIS BUSINESS
   (IN THE OPINION OF THE OWNER): "It is necessary to draw or sketch
   in some form to present ideas and design solutions."
WAS FAMILY HELP NECESSARY TO OWN AND OPERATE THIS BUSINESS? no
OWNER: Gerald W. Kortness, Spooner, Wisconsin

89 TYPE OF BUSINESS: Accounting and Tax Service

NATURE OF OWNER'S DISABILITIES: quadriplegia
BUSINESS LOCATION: home based and operated
OWNER'S REASON FOR CHOOSING THIS TYPE OF BUSINESS: "one must be
   physically capable to do the work"
OWNER'S ESTIMATED COST OF START-UP: $500 for each
TRAINING OWNER FOUND USEFUL: public accounting and tax law courses
ADDITIONAL INFORMATION HELPFUL TO HANDICAPPED WOULD-BE BUSINESS
   OWNERS: "having someone available for pick-up and deliveries
   (when needed) of client data" is helpful
DISABILITIES IF ANY THAT WOULD PROHIBIT ENTERING THIS BUSINESS
   (IN THE OPINION OF THE OWNER): mental disabilities
WAS FAMILY HELP NECESSARY TO OWN AND OPERATE THIS BUSINESS? yes
OWNER: H. Norl Pangreyz, Sheppton, Pennsylvania

89 TYPE OF BUSINESS: Accounting and Tax Service *

NATURE OF OWNER'S DISABILITIES: paraplegia, resulting from polio
BUSINESS LOCATION: home based and operated
OWNER'S REASON FOR CHOOSING THIS TYPE OF BUSINESS: trained as an
   accountant
OWNER'S ESTIMATED COST OF START-UP: $20,000 (minimum)
TRAINING OWNER FOUND USEFUL: on-going tax training, seminars, con-
   tinual updating of accounting skills
DISABILITIES IF ANY THAT WOULD PROHIBIT ENTERING THIS BUSINESS
   (IN THE OPINION OF THE OWNER): quadriplegia, speech problems
   (continued)
WAS FAMILY HELP NECESSARY TO OWN AND OPERATE THIS BUSINESS? yes
OWNER: Larry T. Wentz, Evansville, Wyoming

* Business operated on a part-time basis; operating assistance can be obtained through AACPA and NSPA (membership in either/both is recommended) 

89 TYPE OF BUSINESS: Accounting and Tax Practice

NATURE OF OWNER'S DISABILITIES: paralysis from the waist down resulting from spinal injury; confined to wheelchair
BUSINESS LOCATION: home based and operated
OWNER'S REASON FOR CHOOSING THIS TYPE OF BUSINESS: aptitude
OWNER'S ESTIMATED COST OF START-UP: first class - $5,000; bare bones - $500
TRAINING OWNER FOUND USEFUL: bookkeeping and accounting courses; tax training schools
DISABILITIES IF ANY THAT WOULD PROHIBIT ENTERING THIS BUSINESS (IN THE OPINION OF THE OWNER): inability to reason, to use hands, to sit for long hours
WAS FAMILY HELP NECESSARY TO OWN AND OPERATE THIS BUSINESS? no
OWNER: James R. Johnson, M.B.A., Lubbock, Texas

OWNER: Thomas Molhook, Bakersfield, California

WAS FAMILY HELP NECESSARY TO OWN AND OPERATE THIS BUSINESS? no
OWNER: Thomas Molhook, Bakersfield, California
CHAPTER XIV
SUCCESS STORIES
HANDICAPPED BUSINESS OWNERS

This Chapter summarizes actual cases, and fictionalized versions of actual cases, of severely handicapped persons who have overcome their "inconveniences" and have been successful in their own businesses.

A number of the case summaries that follow were submitted by the business owners themselves. Some have been published before, and footnotes give credit to the sources. Still others, while factual, disguise the actual case. These represent bonafide instances of severely handicapped persons overcoming their problems.

While success stories involving veterans appear throughout this chapter, cases 47 through 85 are actual cases submitted by the U.S. Veterans Administration in May-June of 1984.

One intent of this Chapter is to illustrate graphically, and in readable form, the wide variety of businesses in which severely handicapped people have succeeded. Another, and perhaps more important, is to show how, in very many ways, severely handicapped persons can overcome their disabilities.

The disabled persons in these case summaries did it. Some on a shoe string. Consider carefully. Is it possible for you to do it too?
Case #1

This business owner was wounded in action while serving with the Marines in Vietnam in 1965. Though he lost both legs from a land mine explosion, he did not lose his zest for living. The following information taken from a flyer used in his business tells the story best:

BEEsLEY'S ADAPTIVE EQUIPMENT Co.
2000 East Second, Edmond, Oklahoma 73034 (405) 348-8814

At BEEsley's Adaptive Equipment Company we are dedicated to the total mobility and maximum independence of the handicapped individual.

Over 14% of the population in the United States are handicapped and this number is growing daily. In the past the needs of these individuals have been overlooked, but in the light of recent legislation and change in attitudes, the handicapped individual can live a normal productive life.

The architecture of buildings has changed, curbs have ramps, and other barriers have been eliminated, but there is still the problem of transportation. At BEEsley's we can help to eliminate the transportation problem. We supply, install, and service the most modern and most technologically advanced handicap equipment on the market, from hand controls to complete handicap van conversions. We specialize in additional conveniences such as power windows and power door locks.

There is no need to look elsewhere, at BEEsley's we have more overall experience in the adaptive equipment field than anyone in the state of Oklahoma.

Dedicated to Independence

EDDIE R. BEEsLEY, OWNER
Case #2 An article entitled "Homework That Pays", *Disabled USA 1983/2*, published by the President's Committee on Employment of the Handicapped gives detailed information concerning this businessman, who at 35, has a rare and progressive calcium disease that has immobilized most of his body joints. His worksite is a corner of his den. His working tools are a microcomputer, a printout machine, and a small television monitor. Not a computer specialist, or even a trained programmer, he runs an active business using today's hi-tech computer technology. The business consists of handling mailing lists for businesses, producing newsletters, doing billing by mail for a local company, and producing brochures for his own company. With his equipment, the owner can make arrangements to access commercially run computer data banks.

Case #3 The same issue of *Disabled USA* that carried the story referred to above, contained an article about businessman, Mr. A, who, although wheelchair bound because of a spinal cord injury, conducts his own business as a tour guide and lecturer. Although this may seem a difficult business for a wheelchair bound person, the owner is quoted in the *Disabled USA* article as observing, "...All in all, if you are teetering on the brink, wondering whether to risk a new venture, I'd definitely say 'go ahead'!!"

Case #4 A quadriplegic veteran, whose disability is service connected, Mr. B must depend on members of his family for his personal needs. He spent a long period after discharge from the Veterans Hospital in total despair. Trained and dedicated VA counselors were finally able to get him to discuss his feelings and to assess his capabilities, which were extremely limited. Through expert counseling, a deep inner desire to be a writer was discovered. To the veteran, this revelation did not improve his outlook. How could he put down his thoughts on paper with his incapacities? He was trained to use a typewriter with a mouth stick. Using a book holder and page turner made especially for him by a friend, he began
to study different kinds of writing, and writing techniques. During this process he rediscovered the joys of reading the works of others. He is now writing articles and short stories on a free lance basis.

Case #5
Considered totally and permanently disabled, due to a respiratory condition, handicapped veteran, Mr. C., conveyed to his VA counselor a deep interest in architectural planning and drawing. Exploratory work showed clearly that he had talent in this field. After a specially arranged training, which he completed to the full satisfaction of his trainers, Mr. C decided to become self-employed in this field. He managed to get several worthwhile jobs through his local contacts. His business prospered to the point where he became able to support his family.

Case #6
Mr. D., a 27 year-old paraplegic veteran, completed the eighth grade and was employed as an oiler on a tugboat, prior to military service. VA counselors counseled him in his home and because of his inability to get around on his own, his training was conducted in his home. On the basis of his interest and background, he was trained as a Television Service and Repairman (bench). Following his training, a side porch on his rural home was enclosed and converted into a workshop. At first sets were obtained for Mr. D to work on. Later he obtained his business from an electric appliance shop which delivers sets to his home and picks them up.

Case #7
Mr. E., a 45 year-old veteran with a severe case of advanced tuberculosis was trained for and became a successful ceramic craftsman with his own business. He operated his business from a remodeled and equipped poultry house on his farm. As his business increased so did his hours of work tolerance. The first year in his business he produced about 1,800 ceramic items. He became a satisfied, happy and successful businessman.

Cases 5-9 are summarized from selected case narratives contained in VA Pamphlet 21-65-1, now out of print.
Case #8 Mr. F., a 46-year old veteran, blind in one eye, with serious other service-connected disabilities, lost the sight in his other eye in an industrial accident, after his military discharge. After extensive counseling, it was determined to train Mr. F. as a book repairman in his own home. A garage on his property was converted to a shop and special equipment was installed. Mr. F's wife participated in the training and in the work done in the garage work shop. Obtaining his work from town clerks, colleges, and other institutions, he developed more business than he and his wife could handle alone.

Case #9 Despite the fact that he can sit in a wheelchair for only limited periods of time, Mr. G., a 35-year old paraplegic veteran, established a successful watchmaking and jeweler business and takes part in community activities. His vocational counseling was conducted in the local VA Regional office but on the advice of the medical consultant, he was trained as a watchmaker and jeweler in his home. A 12'x12' room in Mr. G's house, was the training site. His instructors were well qualified. During his training, parts and tools were obtained to stock and outfit a home shop. Mr. G. began to repair watches before he completed his training. So involved did he become in his home business, Mr. G's wife was forced to remind him of his limited work tolerance and the limited number of hours he could sit up consecutively in his chair.

Case #10 This business owner, operating a homebound contract computer programming business has "bad hips and multiple sclerosis." His business, computer programming, is most often thought of as a way to make a living working for others. As an independent business, it holds many opportunities for programmer-trained businesspeople who have the proper equipment at home. On today's market that equipment is surprisingly inexpensive. The business owner who inspired this case, learned computer programming from one of the big computer manufacturers who offer courses for the disabled.
Anyone interested in learning more about career opportunities in computer programming should contact the State Director of Vocational Rehabilitation (see Appendix I). One company alone has 31 programmer training projects which can be contacted through the State Agency.

Case #111 It takes brains, not strong legs, to practice, so Jack Karns and his partners see nothing unusual about their law firm. There are no towering bookcases in the offices of Karns, Corbett and Kissane, no chairs behind the desks. The silence of the law firm is interrupted by the hum of a battery-powered wheelchair. Karns, John Corbett and Dennis Kissane are paraplegics - all left paralyzed from the waist down by teenage accidents. The three became friends as undergraduates at the University of Pittsburgh, went on to graduate from Pitt's Law School and in 1974 opened their partnership. They hired Marti Pegnetter, also a wheelchair user as their secretary. "The practice of law does not involve the capacity to walk, but the capacity to think," said Karns, the eldest of the lawyers. "We don't see anything extraordinary. It's all a matter of living," said Corbett. Although their achievement conjures up images of mental determination and extreme self-discipline, they deny it involved anything more than hard work. "We look at our handicap as an inconvenience. Given more time and more effort we can accomplish the same as anyone else," said Kissane. The lawyers try to minimize the inconveniences, thus shifting the emphasis from the physical to the mental. Corbett said the lawyers have no problem gaining the confidence of their clients, since most of their business comes by referral, and people know what to expect when they enter the office. Most of their business involves divorces, estates, and small corporate accounts. Reactions from other lawyers, according to Corbett, have run the gamut from respect to paternalism. "The paternalism doesn't bother us, especially if it means they will underestimate us in the courtroom," Corbett said. Business, as with most beginning law firms, is slow. According to Corbett, they estimate it will take five years

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to become established. "It's all very simple," Corbett said, "You have to answer the question whether you want to continue living." (Excerpted from "Partners Rely on Brains, Not Legs," Pittsburgh (UPI), (Portland The Oregon Journal, June 18, 1975).

Case #12 When Indiana farmer Dick Shierling lost his right arm, some said he would never adjust. Today he owns a multimillion dollar business. Despite his handicap Dick owns and operates two McDonald's restaurants in Quincy, Illinois. When asked how the loss of his arm affected his career, Dick replied, "If anything, it has given me the desire to excel." "There's no reason why a handicapped person can't operate a business," he remarked. According to Dick, once the person accepts himself, he can make a valuable contribution to society. "In my own case, I soon discovered my left hand. Instead of mourning the loss of my right, I learned how to use my left. I never consciously realized it was there before." As an employer, Dick strongly believes in hiring on the basis of ability and potential. "Sure, being handicapped is a disadvantage, but people compensate by learning to develop new skills." As a handicapped person himself, Dick knows that more than anything else the handicapped employee seeks acceptance as a whole, productive person. "They have a strong amount of inner drive and usually give a superior job performance." (Excerpted from: Hire the Handicapped (Oakbrook: The McDonald's Corporation, undated).

Case #13 Another McDonald's franchise owner is Caesar Burke. Mr. Burke has never let his artificial leg interfere with his life. Even after a gun accident put him in a hospital, Caesar rapped with other patients, drank beer with the doctors, and flirted with the nurses. "Met my wife there," Caesar confides. "She was a nurse then and plenty jealous of all my girl friends." Caesar Burke wanted to buy a supermarket, but his attorney recommended a McDonald's franchise instead. Aware of the demand for McDonald's restaurants, Caesar expected to be turned away because of his leg. "The subject wasn't even brought up," he said, "and within the year I had a restaurant in Cleveland, Ohio." Caesar is a doer and doesn't believe in
pity. "If you're handicapped, just don't get up-tight or depressed. You've got to keep on keeping on. "After all", he joked, "when I had two legs, I didn't even have one McDonald's. Now I have one leg and two restaurants." (Excerpted from: Hire the Handicapped, Oakbrook: The McDonald's Corporation, undated).

Case #14

The Maine Department of Human Services reports on one of the severely disabled homebound persons assisted into self-employment. Mr. S. was suffering problems from early adolescent polio. This disease caused significant nerve and muscle damage to his left leg which required a full-leg brace. Although his condition was stable, Mr. S. could only stand for limited periods and had severe mobility problems. When he was twenty-two he applied for help to the Maine Vocational Rehabilitation Agency. Even though Mr. S. had experience as a machine operator for some four years, he was not satisfied with these jobs. After exploring a number of similar semiskilled machine operator jobs, it became apparent that his preferences and limited physical capacities precluded this type of employment. A vocational exploration and occupational search with his vocational rehabilitation counselor revealed that Mr. S. had a longstanding hobby of designing and creating jewelry. As a part of the hobby, he had developed a proficiency in metalworking and silversmithing. Since Mr. S. lived in a rural part of the state and lacked reliable transportation, a home-based jewelry business appeared feasible. Based upon some business college training, Mr. S. was able to develop a business plan which included business costs, potential profit, and other self-employment information. The Small Business Consultant and Vocational Rehabilitation Counselor provided advice and assistance in making initial business contacts. They also helped by getting financial support for the purchase of tools and equipment. Mr. S. was able to set up a basic jeweler's shop in his own home in which he produced hand-crafted jewelry. Over a period of a year or so the operation was able to market jewelry in large quantities to local gift shops. Mr. S. also specialized in custom crafting jewelry around family
heirlooms or preferred jewelry pieces. He also developed a relationship with other jewelers to do their delicate antique jewelry repair work. Mr. S. continued to expand his business through a wholesale marketing agent cooperative service operating throughout Maine. This co-op marketing group assists home craftsmen and cottage industry entrepreneurs to distribute their products. Now Mr. S. is successfully distributing his jewelry through New England and earning a good living. (Excerpted from: National Rehabilitation Association, Rehabilitation of the Homebound and Institutionalized Individual, A Case Book, (Washington: National Congress on Rehabilitation of Homebound and Institutionalized Persons, National Rehabilitation Association, September 1978).

Case #15 Another severely disabled entrepreneur, Tom Rogers, is employed at home as an investment manager. Tom is paralyzed from the neck down. In his freshman year at Cornell University he was stricken with polio. This was followed by years of immobility and iron lungs. Although breathing is difficult for Tom, he now goes all day long without artificial breathing assistance. At night he sleeps in a motorized bed which induces his breathing while asleep. At first Tom worked for Waddell and Reed as a mutual fund salesman. In an effort to fully use his entrepreneurial talents, he eventually set up his own office at home, Thomas Rogers Company, Investments. His firm not only handles mutual funds but other listed and over-the-counter securities. In addition, he completed a law degree while continuing his business dealings. As a part of his home investment business, Tom uses a special collar to perform some essential functions. This device, which was designed by the Illinois Bell Telephone Company, enables him to: operate a page turner, work telephone, talk to callers, activate a tape recorder, and other activities. Before taking his bar exam Tom noted: "Law would be good; I like taxes and estate planning, but it seems just a little dry compared to the market. I'm trying to discover at this point where the best potential is. I guess my view of law is somewhat changed by the fact that I seem to be making out as a broker." Tom does most of his business in the afternoon and evening. Occasionally, he conducts investment club meetings in a basement room in his home. He's a great believer in mutual funds.
and handles this business directly. When dealing with other transactions he channels his business through regular brokerage houses. Tom Rogers, with a lot of drive and some technical modifications, has been able to successfully pursue a self-employed career in law and investment management. (Excerpted from: William Clark, "Investment Management, Courage and Science Helped Tom Rogers Totally Paralyzed by Polio, to Rebuild His Career," reprinted in Home Operated Business Opportunities for the Disabled, Accent Special Publications, Bloomfield: Cheever Publishing, Inc., 1977.)

Case #16

Forty-one year old Jesse Splers was born with what doctors describe as "a time bomb waiting to go off." Doctors believe that he was born with an aneurysm on his spinal cord which eventually paralyzed him from his arms down. Before he was paralyzed in his thirties, Jesse worked as a land surveyor. After his paralysis he said it was like being graduated from high school again. Jesse says, "You don't know what you want to do." In a few years Jesse became interested in developing a new career, and he entered Virginia Commonwealth University studying computer science. This was accomplished under the sponsorship of the Vocational Rehabilitation Agency. Later he was enrolled in a special project supported by the International Business Machines Corporation (IBM) at the Woodrow Wilson Rehabilitation Center in Fishersville, Virginia. As a computer programmer, Jesse now writes computer programs for local banks. He receives specifications for a particular job at home and turns these into computer programs. Jesse says, "An outline for specifications for a particular job that they want written so that the computer can handle it is sent. I turn the specs into instructions that the computer will translate into action." Jesse receives his materials and instructions from the bank by telephone or by interbank mail. If there are any problems or questions, he uses the telephone to straighten them out. Jesse has been successfully operating from his home for more than six years and earns as much as his computer programmer colleagues who do the same work within banks. (Adapted from: Alberta Cliborne, "Stay-At-Home Writes Bank Computer Programs," Richmond Newsleader, May 20, 1976.)
Case #17. In 1968 Surinder S. Dhillon was involved in an automobile accident which almost totally disabled him. When he applied for assistance from his local vocational rehabilitation agency, he was at first declared ineligible. His vocational rehabilitation counselor doubted Mr. Dhillon would ever work again because of his extensive paralysis. Finally, convinced by Mr. Dhillon's determination, he helped design a special program in computer programming for him. Initially, Mr. Dhillon worked as a contract employee for a computer firm and acquired experience in the technical and systems analysis aspects of the computer business. After seeking legal and accounting help, in 1972 he incorporated as Rehab Group, Inc., in Arlington, Virginia. His initial efforts were based on self-financing supplemented by subsequent governmental assistance and good professional advice. He was fortunate in that the personal services consulting and information processing firm he established did not require large sums of initial capital. Within a few years Rehab Group, Inc., has grown to a consulting firm employing more than 250 people and generating annual sales of more than 3 million dollars. Many of the corporation's employees have severe disabilities. Both in philosophy and operation, Rehab Group, Inc. is a true success story of disabled entrepreneurship. Although the corporation initially concentrated its efforts on information technology and computer services, it has since expanded to other areas of consultation. Currently it is involved in such diverse areas as travel, transportation, electronics, and international consultation. The largest operating group of the organization continues to focus on computer-based information systems, micrographics, system design, computer programming, and facilities management. Rehab Group, Inc. has successfully completed consulting and technical advisory services to state and federal government agencies, hospitals, and other groups. This has included the design of barrier-free facilities, development of transportation systems for disabled persons, and in-service training. The corporation is also involved in research and development activities including development of inexpensive wheelchair lifts, vans, and other devices promoting independence for wheelchair users.
Mr. Dhillon, like several of Rehab Group, Inc. employees, uses a motorized wheelchair, because he has little voluntary muscle control. He has demonstrated that severe disabilities can be overcome through entrepreneurial spirit and initiative. A corporate executive in his mid-thirties, one of Mr. Dhillon's greatest frustrations is his difficulty in recruiting sufficient severely disabled persons to work for his firm. (Adapted from information contained in: "Statement of Surinder S. Dhillon, President, Rehab Group, Inc." In Rehabilitation of the Handicapped Programs, 1976, Part II, before Subcommittee on the Handicapped, U.S. Senate Committee on Labor and Public Welfare, Washington, D.C., March 31 and April 5, 1976.)

Case #18

William Fly had been a registered pharmacist for some thirty years. In April 1976 his left arm and shoulder were amputated, and he was fired from his job in a pharmacy in Denver, Colorado. Since he was unable to find satisfactory employment, he and his wife decided to open their own pharmacy. They invested their modest savings of $2,500 in 1977 and leased an existing pharmacy. The drugstore was operating under separate ownership and Mr. and Mrs. Fly operated a pharmacy section in the store. In hopes of purchasing the balance of the drugstore, they attempted to apply for conventional loans. However, because he was considered a poor risk, the Flys were continually turned down by local banks. Finally, as a last resort, Mr. Fly approached the Small Business Administration about assuming an existing loan on the drugstore. Mr. Fly found out about the Handicapped Assistance Loan (HAL-2) Program and with little encouragement or information finally received a three percent loan on the existing debt. Mr. Fly feels that there are great numbers of disabled persons who could benefit from a HAL-2 loan. He emphasized that very few professionals (including rehabilitation counselors) are informed enough to give advice about the program. He received management assistance from the local Small Business Administration office. (Adapted from: "Statement of William S. Fly, Registered Pharmacist, Fly Apothecary Pharmacy, Lyons, Colorado" in Economic Self-Sufficiency of the Handicapped and the Small Business Administration, Hearings before the Select Committee on Small Business, U.S. Senate, Denver, Colorado, January 29, 1977.)
Case #19  This Gift Shop for Shut-Ins consists of the operation of a gift shop through which occupational therapy and handicraft products of shut-ins are sold. Products are selected from hospital occupational therapy shops, sheltered workshops, and from homebound persons, to be sold on a commission basis. This business enterprise is operated by a 49-year old woman with arrested tuberculosis with very limited physical work ability. She is a high-school graduate who had several years work experience in the sales department of a drug firm. Her experience in the occupational department while hospitalized stimulated the business idea and gave her experience in evaluating handicraft articles. The gift shop is operated on a percentage basis with no cash investment in merchandise. Merchandise is obtained from occupational therapy departments, sheltered workshops, institutional handicraft shops, and shut-ins in general. Records are kept on all items received for sale. When an item is sold the operator deducts 25 percent of the amount for which it sold, and returns 75 percent to the individual or institution which submitted the item for sale.

Case #20  This 26 year-old, U.S. Army veteran applied for training under the Veterans Administration Vocational Rehabilitation Program and was accepted for counseling in 1981. At the time he was rated service connected disabled for loss of spleen, left lumbar plexapathy with severe deep peroneal loss, and arthritis with limited motion of the left hip. The veteran's disabilities and lack of job skills placed him at a great disadvantage in competing for suitable employment. Through counseling it was determined the objective of computer programmer was a suitable vocational goal. He attended business school and because of his determination, motivation, and attitude, completed a two-year degree in 21 months. Now, rated as 80 percent disabled, he is employed as a computer programmer and qualified, if he wishes (or finds it necessary), to establish a business of his own at home.
Case #21  At the time of counseling by the VA, this 33 year-old medically discharged Naval officer had been unable to find employment because of his disabilities. During his VA counseling interviews the veteran was discovered to have a strong interest in studying law, especially estate planning and tax law. He commenced training in the Fall of 1979 and met requirements for the LLB Degree in June 1982. He passed the State bar a month later. In spite of the fact that his disabilities keep him from working for hours --even days--at a time, he is now contendedly practicing estate planning and tax law.

Case #22  This 47 year-old veteran was released from active duty July 23, 1980 due to Degenerative Joint Disease, cervical and lumbar spine with spinal stenosis. He had no marketable skills and filed application for training under the Rehabilitation Program, Chapter 31, in March 1982. He had counseling at the Veterans Administration Regional Office in March 1982. He was approved at that time to complete 1,980 clock hours in woodworking and an objective of cabinetmaker was selected. Since he lived in Tennessee, he elected to enroll in the area's Vocational School. He was inducted into training March 29, 1982. He attended classes thirty hours per week, and throughout the program maintained excellent attendance. The school required hand tools to be furnished by each trainee, and all required tools were furnished by the Veteran's Administration. During the 18 month training program, this veteran made small items which he sold at flea markets within the area. He is now a cabinet maker installing cabinets for a national motel chain.

Case #23  This business owner is a quadriplegic, confined to a wheelchair. He has a college degree in accounting and is licensed to prepare tax returns and represent clients before the Internal Revenue Service. Prior to acquiring a microcomputer and a Prism printer he was doing all his accounting by hand and his secretary had to recopy his work on the proper forms - a very time consuming procedure. Since 1982 when he began working on the computer, his client base has grown dramatically. His computer paid for itself in the first year. He uses a software program which prepares all the
necessary forms and schedules. The program allows batch printing so that data can be entered during the day and printed out at night. Once the financial information has been entered into the software, the calculations and final report take about two minutes.

In talking about the use of the microcomputer by handicapped people, the businessman pointed out that the remote keyboard is a great advantage because he can put it right on the tray of his wheelchair. Obviously, in preparing the tax returns, knowledge of accounting and tax law are what counts. But the computer can increase efficiency and productivity.

Case #24

This owner-operator of an auto repair and self service station is totally blind with only a fourth grade education. He was an automobile mechanic before becoming blind. This auto repair and self service station is suitable for year round operation. The garage is located on a busy highway in a small town and supported by a farming community. About $5,000 worth of tools and a plot of ground consisting of 3 lots were purchased in order to start the business. A frame building 40 by 60 feet provides adequate space for the business and living quarters, in the rear, for the family. Although the operator is totally blind, he is well oriented to his work in the garage and on the premises; has a keen sense of hearing; has full use of his arms and legs; is able to stoop, bend, crouch, crawl, finger, feel, reach, and lift. Some of the work is out of doors servicing cars with gasoline, oil, and making minor repairs and adjustments. The major activities are performed inside the shop.

Case #25

A Radio Reading Service for the Blind and Handicapped is operated by a Maryland woman with a severe visual impairment. She had no special training at the time the business was started. The non-profit business is a closed-circuit radio reading and information service for the visually and physically impaired who cannot effectively read print. For additional information interested persons should call The Washington Ear, Inc., 35 University Blvd., East, Silver Spring, Md. 20901. Phone (301) 681-6636).
Case #26 The operator of this Electrical Appliance Repair business provides general repair, alteration, and maintenance of electrical appliances, motors, vacuum cleaners, and washing machines. He repairs electric motors, generators, and accessory equipment such as starting devices and switches, performing various duties such as removing defective motors or equipment, winding armatures and field coils. Other activities are: assembles and inserts parts in motors and controls; uses testing equipment and observes operations in general; repairs electrical circuits and equipment; installs new wiring; rewinds armatures and field coils as required. This business was started by a 27-year old man who had a fractured spine which produces complete paralysis from mid-dorsal region down. His bowel and bladder also are paralyzed. He is single with no dependents. His work experience was limited to general farm labor and odd jobs up to the time of his physical handicap. His business made him self-supporting.

Case #27 This Furniture Repair business consists of the repair of antique and the rebuilding of old and unbroken furniture, cabinets and knickknacks. It is conducted in a lean-to shop built at the rear of the operator's home. The business provides a regular income for the operator with fairly steady volume of business the year around. The amount of earnings varies only with the client's physical ability and the amount of work that he can turn out. He draws trade from a radius of 20 miles from his hometown and has built up a good reputation because of his skill in repairing and restoring furniture. His customers include many antique collectors and used furniture dealers from a large area. The owner's disability was arthritis which had caused him to become humped over. Medical information indicated the presence of kyphosis of the spine and ankylosis of hip joints. He was 40 years of age when he began his business.
Case #28
Nels H. Nelson of Omaha, Nebraska, is living proof that it's never too late to make a new start! Just six years ago, at the age of 55, Nelson, urged on by two of his sons, decided to open a business—Nelson & Sons, Builders, a company that does residential and commercial building. Nelson has always been a carpenter, but before, he always worked for other companies. Now, the profit is, you might say, "all in the family!" Nelson is a graduate of the Nebraska School for the Deaf. He comes from a deaf family—two brothers, a sister and his mother are deaf. His wife, Kaye, is hard of hearing, but all of their five children are hearing, as are their 14 grandchildren.

Case #29
William H. Jordan, Jr. says "love of farming" and "following family tradition" were the reasons he bought his farm back in 1966. The farm is located in Leary, Ga., and employs five people. In addition to the farm, Jordan also operates a cotton ginning business which employs from 15 to 20 people. Jordan, who was born deaf, attended the Central Institute for the Deaf from 1946-56. He graduated from Calhoun County High School in 1960, then from the University of Georgia in 1964. He says his family and friends are proud of him and don't think of him as handicapped at all.

Case #30
John P. Gannon is the proud owner of a 520 acre farm in Delmar, Iowa. The farm is prosperous, producing corn, soybeans and hay. The farm also raises and markets 500 beef cattle per year. Gannon who was born deaf, bought the farm in 1958. He is a graduate of the Iowa School for the Deaf in Council Bluff, Iowa.

Case #31
In August, 1982, Janice M. Kavosi opened the doors of her "Deaf Store," located in Santa Ana, California. The store was the result of Mrs. Kavosi's perception that, "There was a need to have available a source of supplies and publications relating to deafness and Sign Language." In addition to sales, the store offers private Sign Language instruction and a referral information service for deaf people. Kavosi says that most of the customers at the store are Sign Language students and hearing parents of deaf children. Kavosi, who was born deaf, attended the Detroit Day

Cases 28-36 are reprinted from The Deaf American, the National Association of the Deaf, Volume 35, No. 7, 1983, Special Issue "Deaf People and Business".
School for the Deaf, Gallaudet College ('74), and Western Maryland College ('75). She has been a teacher of the deaf for the past eight years and is still teaching.

**Case #32** Dwight Pare of Council Bluffs, Iowa, is 23 years old. He is a graduate of the Iowa School for the Deaf and Iowa Western Community College. Pare grew up helping his father on the farm, and when his dad died, he took over the farm. People who know him say he's doing "real good" managing the farm.

**Case #33** Lone Star Sheep Co., which specializes in sheepskin seat covers is the only sheepskin manufacturing enterprise in the state of Texas. Disney Ander, who was born deaf, his wife Barbara, also deaf, and Ander's brother-in-law, Mike Clark, started the business two years ago with only two workers. Today, there are 30 workers and business is thriving. Ander, who moved to Texas from New York, graduated from City College of New York with a degree in mechanical engineering. It was only after he was offered an insultingly low salary as a draftsman, "because I couldn't use the phone," that he began considering opening his own business. Now, as Vice President in charge of productions of his own company, he not only works full time, but also hosts and directs a TV show on deaf related issues and topics.

**Case #34** Dominick F. Marinaro owns his own automatic transmission business in Staten Island, N.Y. His clients are both deaf and hearing, but he does give "special discounts for deaf people only." Marinaro says he has no problems communicating because he hires hearing workers, then teaches them Sign Language. Marinaro, who was born deaf, attended both Lexington School for the Deaf and New York School for the Deaf. After finishing school, he was a cabinetmaker and carpenter until he was thirty years old, then the lure of "good profits" convinced him to open the transmission business.

**Case #35** Howard Haines is the owner of Nationwide Flashing Signal Systems (NFSS), a company that sells TDDs and all kinds of signalling devices for the deaf, located in Silver Spring, Maryland. Haines, a graduate of Pennsylvania School for the Deaf (PSD), has had much experience in the business world. After graduating from PSD, he began his professional career as the manager of his father's movie theater in Philadelphia. He also worked repairing electrical devices.
When he moved to Washington, D.C. he was an automobile salesman for a number of years, then for seven years he was a printer at The Washington Post. In 1972 he started NFSS because, "I wanted to ease the life of deaf people in everyday situations." His motto: "Always try to make the customer happy." In accordance with this philosophy, Haines makes on-site visits to customers, both deaf and hearing who need help setting up equipment, or to examine the "troubleshoot persistent problems, if any." Mr. Haines, who was born deaf, has a reputation for his skilled and prompt service.

Case #36 Tom Moore is the owner of Moore's Jewelers, a 33-year-old business located in Cleveland, Tennessee. Moore started the store because even after graduating from a 14-month course in jewelry repair and engraving at Bradley Polytechnic Institute in Illinois, he was denied employment because of his deafness. The store is now managed by Moore's brother, Willis, to allow Tom time to concentrate on his newest business: "Moore's Magic!" That's right, Moore is now a successful magician who travels around to perform his original feats of magic for clubs, banquets, industrial gatherings, parties and conventions. Moore, who is assisted by his wife, Mary Lou, was recently named 'Magician of the Year' by the Chattanooga Magic Club.

Case #37 What may well be the only business enterprise of its kind in the United States, an accounting and bookkeeping firm in Neenah, Wisconsin, which began operations three years ago is still growing. What makes this enterprise so unique is the fact that all four of its incorporators and original officers have some type of physical disability. The president of the company operated his own tax and accounting service and was a tire company sales and service district manager before suffering a series of heart attacks. Two other officers, both of whom are also equipped with extensive business backgrounds, had polio as children. The fourth original officer, confined to a wheelchair as the result of a 1966 gun accident, is no longer active.
in the business due to illness. The firm aims its services at the needs of small and medium sized business concerns which do not require accounting departments of their own. Other handicapped persons have been hired for support positions.

Case #38 A Laguna Niguel, California woman, afflicted with multiple sclerosis, responded as follows to a survey made for this compendium:

"My small business is indeed a success for myself as a handicapped woman, as well as a business endeavor. I applied to the S.B.A. directly for a handicapped loan in 1982 without any help from any other source than myself. I then bought a Mail Boxes, etc. franchise and have worked it every day for eighteen months. I now employ two part-time women and myself."

The franchise provides customers with private mailbox rental services, UPS, parcel post, and Federal Express shipping and receiving services, shipping and mail supplies, copy services, electronic mail, passport pictures, and secretarial services. In December 1983, the Small Business Administration visited this owner's business to produce a film that will be used nationwide as an incentive for women business owners. For additional information about the Mail Boxes, Etc. USA franchise, call (714) 753-6763 or write to: General Offices, Suite 206, 7690 El Camino Real, Carlsbad, California, 92008.

Case #39 Born with congenital myopia (severe nearsightedness), this New Jersey business owner graduated from college with a degree in math. With additional training and courses in computers and actuarial statistics plus several years of experience working for others, he was able to establish his own pension consulting practice. The business provides clients with individually designed plans for qualified tax advantaged programs, fund investment advice, and administrative and actuarial support services as needed.
Case #40  This industrious entrepreneur operates not one, but two businesses from his home. As a result of cerebral palsy, he has no fine motor coordination and experiences difficulty in speaking. For six years he has owned and operated a successful janitorial service. Last year he established his second business, a sweeping and street cleaning service. When asked what advice he would give to prospective handicapped business entrepreneurs, the owner says:

The biggest asset I had in starting my business was being well known in my community because of a lot of community service work I did in my twenties. I was 35 when I began my janitorial service. Also, a good credit rating is a must. You need credit available to you for supplies until your customers pay you.

Case #41  The fact that this veteran cannot use either of his hands has not stopped him from setting up a successful grounds maintenance service which he operates from his home. It is this entrepreneur's firm belief that "a disabled person can exceed the earning potential of any able person because of the strong drive the disability gives him."

Case #42  For the physically handicapped, the first major obstacle in working can be getting to and from the job. This is something that Alan B. Ruprecht can well understand. The 53-year old founder/owner of Drive Master is a paraplegic as a result of polio. "Actually," he says, "I'm a partial quadriplegic. I've partial use of my hands and arms." Operating from a wheelchair, Ruprecht says he was able to get around on crutches for about 15 years until he felt he was running too great a risk of "falling and scrambling my brains. My business was going too well to risk that!" Ruprecht got into the conversion of vans so that they could be operated by somebody seated behind the wheel in a wheelchair. Before that, Drive Master successfully produced (and still does) a line of hand controls, driver brakes, foot steering gear, etc. "I started working on vans - we do all the installation work and most of the engineering ourselves - when I realized..."
that so many clients came in for hand controls, but couldn't get into or out of their cars by themselves. They had to depend on others to get them to and from their jobs. So as soon as car manufacturers put power steering and power brakes into vans, we began experimenting. We converted our first van on a 1973 Chevy." (Excerpted from "Behind the Wheel of A Van", August 1978 issue of New Jersey Business Magazine, by the President's Committee on Employment of the Handicapped).

Case #43
The Division of Vocational Rehabilitation, Mississippi State Department of Rehabilitation Services, reports that Mr. H approached their office for assistance in setting up a watch repair business. Mr. H, who has stiff joints and body deformities, must rely on crutches and a wheelchair to get around. He trained in clock and watch repair at a local junior college and invested $3,700 for business start-up equipment. The Division of Vocational Rehabilitation assisted Mr. H in obtaining financing for his business and in developing an advertising plan.

Case #44
The success story of John Yeh, president of Integrated Microcomputer Services, Inc. in Maryland, provides an example for the community that the handicapped can be productive in business. Yeh came to this country from Taiwan with his parents, who brought him here as a teen-ager to take advantage of greater opportunities for the deaf. He graduated from Gallaudet College and then became one of the first deaf people to receive a master's degree in computer science from the University of Maryland. Yeh clearly was ambitious. But even with advanced degrees in a field known for its lucrative employment opportunities, his handicap seemed to be an insurmountable obstacle. He was unsuccessful in his attempts to find a job outside the deaf community. So in 1979, Yeh launched Integrated Microcomputer Services, a computer systems and software development firm. The company now employs more than 80 people at its 8300-square-foot offices. IMS had fiscal year 1982 revenues of $2.8 million. Its 1983 revenues were projected at $8.5 million. (Excerpted from "Opening Up Opportunities in Business to Handicapped" by Alison O'Neill, Washington Business, Washington Post, October 11, 1983).
Case #45  Faced with the inability to perform full time employment because of many of his symptoms, this entrepreneur decided to go into business repairing small engines and doing welding jobs. Mr. I has a number of physical problems which arose from a congenital abnormality. He has had several operations which have corrected the initial problem, but which have left him with residual disability. His specific difficulties at the present time include a dumping syndrome which requires that he eat very frequent small meals. Despite the frequent meals he often develops bloating and lightheadedness and must therefore limit his activities during those times. Mr. I's decision to go into the small engine repair business allows him to operate from his home and schedule his own hours. According to Mr. I, his reason for choosing this type of business includes the fact that small engine repair requires limited amounts of heavy lifting and limited technical training.

Case #46  The Division of Vocational Rehabilitation of the State of Wisconsin cites the case of Mr. J, a 40-year old quadriplegic, who decided to set up a mobile trophy and athletic awards sales service. Mr. J, quite active in his home community organizing and promoting advocacy groups for the handicapped, gets around in an electric wheelchair. His business, a mobile service, uses a van to display trophy samples and catalogs. He travels to the various communities in the area—there are many local athletic leagues and organizations within a 40-mile radius of where he lives. Mr. J has set up a complete office at his home.

Case #47  Mr. K is a 43-year old veteran with adenocarcinoma, right lung, and other service connected disabilities and was considered to have a serious employment handicap. After evaluating his interests, aptitudes and abilities it was tentatively agreed upon to train him as an air condition-refrigeration service and repairman. A market survey and feasibility study was conducted by the Small Business Development Center located at a local university and their study indicated favorable potential for success. Mr. K completed an institution training

Cases 47-85 were submitted by Veterans Administration Regional Offices in May-June, 1984.
program in air conditioning and refrigeration by attending on a part-time basis. An outside garage was converted into a storage and workshop building, necessary permits and licenses to operate the business were obtained, and Mr. K passed the state air conditioning-refrigeration contractor's certification requirements. Mr. K purchased a service truck and VA provided essential tools and equipment necessary to service and repair all types of air conditioning-refrigeration units. Currently going into the warm weather season, Mr. K has had to hire an assistant to keep up with the demands for his services.

Case #48

Mr. L, a 35-year old married veteran with two dependent sons sustained combat injuries: multiple fragmentation wounds with amputation, left arm at mid humerus; fragmentation right arm, hand, chest, left eye; and hearing loss. This veteran approached VA Vocational Rehabilitation with a plan to purchase an existing farm using Farmers Home Administration funding. Although he had a small grain farming background, he desired to enter a Grade A dairy operation. Funding was secured and an objective of owner-operator dairy farm was established. A local, very successful, farmer was contracted to provide on-the-farm instruction, including the most up-to-date manual farm records management system. Special milking machine adapters were purchased to assist this amputee in the milking operation. A state of the art Bobcat loader was purchased as special equipment, with a farm grapple and hydraulic steering that could be used by a one-handed person, safely, in the daily feeding and cleaning of a 100-cow operation. This veteran has completed the established training program and has been consistently the number 1 or number 2 producer of butter fat content in his county.

Case #49

Mr. M, a 36-year old married combat veteran, sustained wounds resulting in blindness, both eyes; perforation, both ear drums, with some loss of hearing; and right frontal bone deficit. The VA Counseling Psychologist approved homebound training in carpentry and cabinet making. A Small Business Administration loan resulted in a suitable building being erected at the veteran's home. Special adaptive equipment was purchased, upon recommendation of the VA Blind Training
Case #50
Mr. N, a 53-year old, married, retired serviceman, is service-connected for a duodenal ulcer, hypertension, emphysema, eczema, tinnitus, and hearing loss. He is non-service connected for a back injury. The veteran was found eligible and feasible for VA vocational rehabilitation with an objective of marine mechanic. Upon completion of 18 months of technical training, the veteran requested and was granted special equipment - a hydraulic motor lift. The veteran began servicing outboard motors in a Western Minnesota resort community. He purchased a test tank and bought out the stock of a bankrupt recreational engine business. During the winter months he attended several company sponsored mechanic update training programs. He has now been selected to be a franchise holder for Mercury Motors. The veteran's son completed his service obligation and is attending the marine engine repair training program for the purpose of entering business with his father. Mr. N's business has grown, resulting in his having to move out of the initial business place to a larger shop where he can service and sell marine equipment. Winter months are now busy with contract work from local resorts to keep their equipment in top mechanical condition.

Case #51
Mr. O is a 35-year old veteran. His service-connected disabilities are: a below knee amputation of the left leg; and residuals: post operation lateral meniscectomy, left knee, with arthritis and limitation of motion. He has non-service disabilities diagnosed as pathology of right knee, pathology of low back, hypertension, cervical
spondylosis and headaches. After extensive counseling, an agreement was made to train Mr. O in the field of shoe repair with assistance from an independent instructor. Mr. O purchased an insulated 10' x 20' metal building which he has developed into his shoe repair shop. He is presently in the final stages of his training. With local advertising and word of mouth he has begun developing his business in shoe repair to the extent that he will be self sufficient.

Case #52
Another 35-year old service-disabled veteran has a loss of use of his lower extremities. During the counseling process, it was noted that the veteran displayed excellent mechanical aptitude and fine manual dexterity. It was agreed to train him as a musical instrument repairman. Upon completion of a twenty-one month vocational program, this veteran was able to develop his own private practice directly from his home utilizing the basic tools that were supplied to him by the Veterans Administration. He was able to develop a private practice of repairing musical instruments by soliciting repair contracts with local high school and grammar school facilities.

Case #53
Mr. P is a veteran with multiple disabilities, including loss of use of upper and lower left extremities and considerable loss of vision. Through counseling it was decided that he should be provided with certain low vision aids, including instruction in the use, and specialized woodworking tools so that he could turn his woodworking hobby into a business. These low vision aids and tools have allowed him to expand his woodworking capabilities to a point where he can make more complex and finer quality wood products such as bookcases, plant stands, and small corner hutches. He sells these items to local businesses for resale to the public.

Case #54
Mr. Q is a military retiree who has lost his right eye. He was sent to a gunsmith course of a local technical institute. Being a very mature and responsible individual he received all "A" grades in his coursework. He had a house built to conform with Federal and State laws which required a separate entrance for gunsmithing activity. He lives in a wooded area and has developed a test range. Mr. Q has
built up a good business with local law enforcement personnel, the State Patrolmen and, of course, local hunters. He works for the municipality during the summer, but his gunsmithing keeps him profitably employed September through May.

**Case #55**
This veteran has a service-connected rating for multiple sclerosis. He completed a course in marine and small engine repair. Rather than seeking employment with a marina or dealership, he decided to start his own business where he could work at his own pace. He bought a small hoist to aid him in lifting larger lawnmowers and garden tractors to the workbench. He has been doing quite well for about two years. He may hire someone to help him if his multiple sclerosis becomes worse. Right now self employment is ideal because of his ability to structure his own pace of work.

**Case #56**
Mr. R is a 64-year old World War II veteran who completed independent instruction as a watch repairman. He operates his own business and is an independent instructor teaching other disabled veterans the watch repairing occupation. Mr. R is a 100 percent disabled veteran as a result of polio. He is active in the model railroad club and has the family room of his home set up with a large 10' x 20' model railroad. In addition, he maintains an active social and religious life.

**Case #57**
Mr. S is a 37-year old veteran who is totally blind from the Vietnam conflict. He completed his vocational rehabilitation program as a lawyer. He is now in private practice in San Diego, California. Mr. S is President of the local Blinded Veterans Association. In addition he is active in the Veteran Leadership Program and is interested in local politics.

**Case #58**
Mr. T is a 33-year old visually impaired Vietnam veteran who has lost the use of his left eye, and has only limited vision in his right eye. In addition, he has residuals of gunshot and grenade wounds to three extremities. Faced with his severe loss, he chose
a VA homebound rehabilitation program in cabinetmaking. He is now successfully self-employed with his own workshop. The State Division of Vocational Rehabilitation collaborated in the program development and purchased the special lighting and electrical components of Mr. T's workshop, which he built himself. The Regional Blind Centers of the VA Department of Medicine provided consultation throughout the training. From the beginning, Mr. T took initiative to make his own rehabilitation efforts a success. He invested his time, energy, money and benefits to reach his goal.

Case #59

This Vietnam veteran, 28-years old and seriously disabled due to right arm and right leg amputations, completed a Bachelors degree in Accounting under Chapter 31, Veterans Administration Vocational Rehabilitation. To assist him in achieving maximum mobility on and off campus, his Vocational Rehabilitation Specialist arranged to have a power lift installed in the veteran's van. Additionally, it was arranged for Veterans Administration work-study students to push the veteran from class to class on cold, windy and rainy days. After completion of his accounting program, the veteran's Vocational Rehabilitation Specialist assisted him in applying for and receiving a small business loan ($25,000) from the Small Business Administration. The veteran had an office built next to his home and is self-employed as an accountant. The veteran's wife functions as his secretary and office assistant. His accounting business is flourishing and the veteran is an active and respected member of the community.

Case #60

A severely disabled Korean war veteran afflicted with multiple sclerosis that has left him without the use of his legs, has been trained to be a watch repairman by the Veterans Administration Vocational Rehabilitation Program. Due to the severity of the disability, it was necessary to train the veteran in his home. A 400-hour training program was developed that took two years to complete. The Veterans Administration provided the veteran with all necessary tools and equipment and recruited a qualified instructor. The veteran utilized his business and
communication skills from previous employment to obtain customers. He drove his electric-powered cart from corridor to corridor in his high-rise apartment building, informing tenants of his watch repair shop on the premises. Gradually, his clientele increased to the point where he has between six and ten watches per week to clean, adjust, and repair.

**Case #61** Mr. U, a 34-year old veteran of the Marine Corps, lost both legs as the result of injuries he suffered when he stepped on a booby explosive device in Vietnam. Mr. U walks with his prosthetic legs and is one of the top amputee golfers. After floundering vocationally for a few years, Mr. U was befriended by an Orthodontist, a veteran himself, who was interested in helping other veterans. He introduced Mr. U to the Orthodontic Laboratory Technical Field. Testing revealed that Mr. U had excellent eye hand coordination and fine manual dexterity skills. He attended a specialized school for Orthodontic Appliance Fabrication and received some private instruction. Mr. U set up a shop in his home and is now fabricating orthodontic appliances. Although he is just starting this business, the potential for earnings appears to be excellent.

**Case #62** This 36-year old, service-connected Vietnam veteran with bilateral above the knee amputation as a result of a land mine explosion completed his homebound training as a bench carpenter on May 31, 1981. This veteran's basement was converted into a workshop where he received individual instruction in furniture making from an industrial arts teacher from one of the local high schools. Although he is confined to a wheelchair, this veteran has become an accomplished cabinet maker and has built end tables, night stands, chests of drawers, and a myriad of intricate pieces of furniture. He is an expert craftsman who operates out of his home and has more orders for custom furniture than he can fill. He also sells his wares at exhibitions and fairs. Such items as rocking horses and spice racks are quickly sold on such occasions.
Case #63 While serving in the Army Rangers, this 28-year old veteran was paralyzed below the waist when he was injured in a parachute jump. He is independent in all activities, ambulatory with the use of two forearm Canadian crutches. Because he had a long standing interest in working with wood, the vocation objective of cabinet-maker was a natural for him. With the help of his two instructors he set up a woodworking shop in his basement and trained for two years. He augmented his "hands-on" training with workshops on running his own business and his new bride is taking bookkeeping and other business courses. "Hand crafted and tailor-made" is this veteran's motto and his only problem is keeping up with back orders.

Case #64 This disabled veteran was given a 100 percent disability rating for a condition involving both lower extremities. He was successfully trained in the home by an independent instructor for the purpose of becoming a bookkeeper. The training also included instruction in tax work. This veteran now keeps books for small businesses in his area and also does income tax work.

Case #65 Mr. V, a 51-year old veteran, rated a combined 60 percent disability for multiple disabilities characterized by bilateral varicose veins and post operative scars with varicocele. He was previously employed as a Postal Clerk, but duties related to his job became inadvisable because of the standing and ambulatory requirements. Hence, he was provided Vocational Rehabilitation Training as a commercial artist through The New Orleans Art Institute. He is now independently employed as a commercial artist in the French Quarter in New Orleans. Additionally, he works out of his home for private businesses and on location throughout the New Orleans area. He has reported a fee of $1500 for one painting - a mural in a local restaurant.

Case #66 Mr. W is a 100% service connected disabled veteran, and is interested in starting his own furniture business. This veteran received a nine month diploma in retail sales management and hopes to use this training to start or manage his own business. This veteran has applied to the Small Business Administration for assistance.
Case #67  Mr. X, rated 70 percent for a hearing loss, expressed a real interest in learning how to make model live-steam engine trains. Following a program of homebound instruction he became a successful model maker, and presently is one of the few individuals in this Country qualified to make custom-made engines for train hobbyists.

Case #63  This veteran is service connected at 30 percent for a nervous condition. On January 26, 1981, the veteran was approved for the objective of becoming a photographer. He first began his training at a local junior college, taking basic photography courses, with the explicit intent of developing a portfolio that would be acceptable at a photography school. In February 1982, he began training at Hamilton School of Photography. It was at Hamilton that he met a woman who was to become his business partner. He completed training in August 1983, by which time, he and his partner had secured a lease on a building in Venice, California. Through their combined efforts, their business enjoyed immediate success. As of this writing, the veteran reports that he and his partner are now looking for a larger facility to accommodate the growth of their clientele.

Case #69  Mr. Y, a 50-year old disabled veteran is service connected for anxiety reaction and hypertension. Currently he is in the process of completing a course in cabinetmaking. He already has a workshop in his home and will be in a position to restore, build and refinish furniture. Mr. Y works part time even while completing his training. He fully expects that he will have more business than he can handle as a "one man operation."

Case #70  This 46-year old disabled veteran is faced with the residuals of a cerebral concussion and other service connected disabilities. A two car garage was converted to a shop where he has a television repair and sales business. He repairs, buys, and rebuilds old TV's, and sells used TV's. As a VA vocational rehabilitation trainee, he completed a two-year course in communications electronics. The VA purchased tools for him while he was in training. He now utilizes these tools in his business.
Case #71  A 61-year old veteran is self-employed as a clay shop supervisor. After undergoing bilateral below knee amputations, he entered a specialized homebound training program. Initially his work tolerance was reduced, but he is now able to handle a full-time schedule. A garage was modified and converted into a shop enabling him to pursue his craft at his convenience. He is able to produce and sell ceramic items in order to supplement his income. He sells his material on consignment and has enjoyed a profitable business.

Case #72  Mr. Z is a 41-year old disabled veteran confined to a wheelchair with a spinal injury resulting in the loss of use of both legs. He received a Specially Adapted Housing benefit from the VA, and converted a two-car garage into a shop. After taking homebound courses, Mr. Z will be a fully trained gunsmith. His shop is fully equipped, allowing him to rebuild, repair, and actually construct weapons.

Case #73  This 36-year old veteran with loss of use of both hands and both feet, felt that he could take advantage of a family interest in coins and make a career for himself. His Vocational Rehabilitation counselor agreed. He and his wife attended business management courses at a local junior college. They also attended seminars at various locations for owners of coin shops. The VA then provided the basic equipment needed to weigh, evaluate and photograph coins and arranged for independent instruction in their use. The couple now operates a moderately successful rare coin business. Recently, they contacted the VA for information on a loan needed to purchase more sophisticated equipment.
Case #74  A 28 year old veteran, blind in one eye and with limited visual abilities in the other was set up in a program as an upholsterer. His garage was converted to a shop and special equipment was installed. He was provided specialized training through a local technical school. To date his business continues to prosper.

Case #75  A double amputee, due to shell fragment wounds to the lower extremities, at the approximate age of 27 operated his own dental lab service. Because of the nature of his injury he was unable to take part in the normal type training generally associated with learning to be a lab technician. The VA therefore established an independent instructor who was a local dentist who routinely does his own dental lab work. The necessary equipment was provided along with training from a CPA on how to maintain appropriate accounting procedures. The veteran over the period of one year of training was able to develop accounts with three or four dentists and had moved to a larger community where he designed a laboratory work area which was not only suitable to his needs but also suitable for the lab technician which he planned to hire.

Case #76  Approximately 32 years old and confined to a wheelchair, this veteran, because of multiple sclerosis particularly affecting his lower extremities, was trained in his home to handle accounts for small businesses. The veteran was able to get around in a specially adapted vehicle to his various accounts and also did tax work during the tax preparation period. It should be noted that this type of activity, considering the advances in the micro-processing field, could provide more opportunity for seriously disabled individuals.

Case #77  About 53 years old, this veteran is seriously disabled with arterial hypertension, chronic lumbar strain. He invented and produces a fishing rod and fishing lures for resale. He follows the sport show circuit and personally sells these items by renting out display areas at the various sport shows.
Case #78  This case involves a 57 year old veteran with partial paralysis of the right arm and foot due to a stroke. He began doing woodworking at home to keep busy after recovering from the stroke since he could not return to his previous work as a photographer. He enjoyed the woodworking to the extent that he decided to try to use his V.A. Vocational Rehabilitation benefits to pursue formal training in this field. He was seen for vocational counseling and it was determined that a program of independent instruction with a skilled cabinet maker would best suit his needs as he was interested in learning to make fine furniture rather than in producing cabinets. The veteran successfully completed this training program. He and his instructor were also able to develop a number of adaptive devices and special tools which have enabled him to perform this type of work in spite of his physical limitations. He is now self-employed and works out of a shop in his home. Although he can only work a few hours a day without becoming excessively fatigued because of his disability, he has mastered the techniques necessary to build fine furniture. His most recent project was an antique-style high-boy cabinet valued at several thousand dollars.

Case #79  A 36 year old veteran with residuals of a resection for carcinoma of the right carotid artery and epilepsy, could no longer perform the functions of the position for which he was trained in the military service (automotive mechanic). He had developed the hobby of taxidermy and was somewhat knowledgeable in the field when he was first seen for counseling. Investigation revealed that a need for taxidermists existed in the community and two local instructors were found who were able to provide him with the necessary training. Supplied with the required materials for this profession, he developed great skill and was even the subject of a local newspaper article.
Case #80  This case involves a totally disabled veteran who operates his business in a wheelchair. He was trained as a small engine repairman and has established his own business in a short period of time as a small engine repairman and servicer of lawn mowers. He also sells new items, such as lawn mowers, edgers, and other similar items. This veteran is in a wheelchair, but has things displayed in such a manner so that all items are accessible. He is doing a booming business at the current time and is succeeding beyond any expectations that he even had for himself. This is a very successful rehabilitation case of a seriously disabled veteran.

Case #81  This 57-year old married veteran with multiple service-connected disabilities, including chronic dermatitis, bilateral hearing loss, diabetes mellitus and degenerative arthritis of the right foot, initiated a VA vocational rehabilitation training program in cabinetmaking under the guidance of an independent instructor, who was a woodshop teacher in a local high school. Machinery and tools were purchased by the VA and installed in his garage. He also was able to utilize the school woodshop where the independent instructor was employed. The veteran concurrently attended some adult education classes related to woodworking activities. He was allowed to assist in teaching some of the class projects. As his skills improved, he began to sell some of the objects he made, and his sales volume increased steadily as his customers spread the word to other potential buyers. His products include cabinets, drawers for cabinets, shelves, doors, bowls and wooden kitchen utensils.
Case #82  This veteran was injured in combat while serving in Vietnam. His injuries included fractures of the T-5, T-6 vertebral bodies and paralysis of both lower extremities. He lives in a relatively small community some distance from a major metropolitan area. The veterans rehabilitation plan involved training in photography and film developing. He converted his garage into an accessible well equipped photographic studio and dark room for film developing and processing. An independent instructor was found to provide the veteran with the training he needed in both photography and film developing and processing. The V.A. provided both the equipment and the training. The V.A. Prosthetic Service provided the veteran with a special wheelchair which could be elevated to various heights. The veteran completed the training and has a successful business established. He has also gained a reputation in the community as a fine portrait photographer.

Case #83  This case involves a service connected disabled veteran. He is 35 years old and married with children. He ambulates via wheelchair with limited use of his upper extremities. He is diagnosed to have multiple sclerosis with secondary diagnosis of poor visual acuity of both eyes (sight loss of approximately 80% in both eyes). He has obtained an AA degree from Frederick Community College in Business Administration (accounting option) and is developing a homebound bookkeeping and tax service. With use of a personal computer it is felt that the visual and motor skills can be enhanced thereby promoting a fruitful homebound tax service and bookkeeping service.

Case #84  This veteran is 49 years old, married and is an expectant parent. He is a service connected disabled veteran with a disability of grand mal epilepsy (due to head injury) with left hemiparesis. He could not participate in a full training program as any physical demands were extremely limited. He was placed in a GED preparation program at Mt. St. Mary's College English Department and completed his GED. (continued)
He has since been placed with a private art instructor with a goal of artist (free lance type) as his objective. This homebound program is to end this year with a gradual transition to a marketing program for homebound marketing of his skill and wares. A marketing specialist in art is to assist.

Case #85 This veteran is a 51 year old married veteran with 100% service connected emphyzema. He completed training in commercial art at the Professional Institute of Commercial Art. He is now developing a portfolio for solicitation of various business contracts to develop loops and cartoons (his specialties). He has worked with a marketing specialist with some limited success. Because of his disability he cannot work in the private sector. He cannot stand or walk for extended periods of time. Through continued use of a portfolio and a marketing specialist it is felt that he can be successful in his business at home.
APPENDIXES
## APPENDIX A

### SBA FIELD OFFICES

**ADDRESSES AND COMMERCIAL TELEPHONE NUMBERS**

**APRIL, 1983**

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APPENDIX B
FREE SBA
MANAGEMENT ASSISTANCE PUBLICATIONS

The Management Aids (MAs) recommend methods and techniques for handling management problems and business operations.

Small Business Bibliographies (SBBs) list key reference sources for many business management topics.

Starting Out Series (SOSs) are one-page fact sheets describing financial and operating requirements for selected manufacturing, retail, and service businesses.

MAs

Financial Management and Analysis

- MA 1.001 The ABC's of Borrowing
- MA 1.002 What Is the Best Selling Price?
- MA 1.003 Keep Points Toward Profit
- MA 1.004 Basic Budgets for Profit Planning
- MA 1.005 Pricing for Small Manufacturers
- MA 1.006 Cash Flow in a Small Plant
- MA 1.007 Credit and Collections
- MA 1.008 Attacking Business Decision Problems With Break-even Analysis
- MA 1.009 A Venture Capital Primer for Small Business
- MA 1.010 Accounting Services for Small Service Firms
- MA 1.011 Analyze Your Records to Reduce Costs
- MA 1.012 Profit by Your Wholesalers' Services
- MA 1.013 Steps in Meeting Your Tax Obligations
- MA 1.014 Getting the Facts for Income Tax Reporting
- MA 1.015 Budgeting in a Small Business Firm
- MA 1.016 Sound Cash Management and Borrowing
- MA 1.017 Keeping Records in Small Business
- MA 1.018 Check List for Profit Watching
- MA 1.019 Simple Break-even Analysis for Small Stores
- MA 1.020 Profit Pricing and Costing for Services

Planning

- MA 2.002 Locating or Relocating Your Business
- MA 2.004 Problems in Managing a Family-Owned Business
- MA 2.005 The Equipment Replacement Decision
- MA 2.006 Finding a New Product for Your Company
- MA 2.007 Business Plan for Small Manufacturers
- MA 2.008 Business Plan for Small Construction Firms
- MA 2.009 Business Life Insurance
- MA 2.010 Planning and Goal Setting for Small Business
- MA 2.011 Fixing Production Mistakes
- MA 2.012 Setting Up a Quality Control System
- MA 2.013 Can You Make Money With Your Idea or Invention?
- MA 2.014 Can You Lease or Buy Equipment?
- MA 2.015 Can You Use a Microcomputer?
- MA 2.016 Check List for Going Into Business
- MA 2.017 Factors in Considering a Shopping Center Location
- MA 2.018 Insurance Checklist for Small Business
- MA 2.019 Computers for Small Business-Service Bureau or Time Sharing
- MA 2.020 Business Plan for Retailers
- MA 2.021 Using a Traffic Study to Select a Retail Site
- MA 2.022 Business Plan for Small Service Firms
- MA 2.023 Store Location "Little Things" Mean a Lot
- MA 2.024 Thinking About Going Into Business?

General Management and Administration

- MA 3.001 Delegating Work and Responsibility
- MA 3.002 Management Checklist for a Family Business
- MA 3.004 Preventing Retail Theft
- MA 3.005 Stock Control for Small Stores
- MA 3.006 Reducing Shoplifting Losses
- MA 3.007 Preventing Burglary and Robbery Loss
- MA 3.008 Outwitting Bad-Check Passers
- MA 3.009 Preventing Embezzlement

Marketing

- MA 4.003 Measuring Sales Force Performance
- MA 4.005 Is the Independent Sales Agent for You?
- MA 4.007 Selling Products on Consignment
- MA 4.008 Tips on Getting More for Your Marketing Dollar
- MA 4.010 Developing New Accounts
- MA 4.012 Marketing Checklist for Small Retailers
- MA 4.013 A Pricing Checklist for Small Retailers
- MA 4.014 Improving Personal Selling in Small Retail Stores
- MA 4.015 Advertising Guidelines for Small Retail Firms
- MA 4.016 Signs in Your Business
- MA 4.018 Plan Your Advertising Budget
- MA 4.019 Learning About Your Market
- MA 4.020 Do You Know the Results of Your Advertising?

Organization and Personnel

- MA 5.001 Checklist for Developing a Training Program
- MA 5.004 Runners on Using Temporary-Help Services
- MA 5.005 Preventing Employee Filferage
- MA 5.006 Setting Up a Pay System
- MA 5.007 Staffing Your Store
- MA 5.008 Managing Employee Benefits

Legal and Governmental Affairs

- MA 6.003 Incorporating a Small Business
- MA 6.004 Selecting the Legal Structure for Your Business
- MA 6.005 Introduction to Patents

Miscellaneous

- MA 7.002 Association Services for Small Business
- MA 7.003 Market Overseas With U.S. Government Help

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     20. Ratio Analysis for Small Business
     22. Practical Business Use of Government Statistics
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        Guides for computing and using the breakeven point, the level of gross profit, and the rate of return on investment.
     27. Profitable Community Relations for Small Business
     28. Small Business and Government Research and Development
        Includes a discussion of the procedures necessary to locate and sell to Government agencies.
     29. Management Audit for Small Manufacturers
        A questionnaire for manufacturers.
     30. Insurance and Risk Management for Small Business
     31. Management Audit for Small Retailers
        149 questions to review business operations.
     32. Financial Recordkeeping for Small Stores
     33. Small Store Planning for Growth
         Covers merchandising, advertising and display, and provides checklists to increase sales.
     35. Franchise Index/Profile
         Presents an evaluation process that may be used to investigate franchise opportunities.
     36. Training Salesmen to Serve Industrial Markets
        Available only from SBA.
     37. Financial Control by Time-Absorption Analysis
     38. Management Audit for Small Service Firms
        A questionnaire for service firms.
     39. Decision Points in Developing New Products
        Provides a path from idea to marketing plan for the small manufacturing or R & D firm.
     40. Management Audit for Small Construction Firms
        A questionnaire for construction firms.
     41. Purchasing Management and Inventory Control for Small Business
     42. Managing the Small Service Firm for Growth and Profit
     43. Credit and Collections for Small Stores

Starting and Managing Series

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     101. Starting and Managing a Small Service Firm

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Management ideas for the small business owner-manager. 045-000-00172-5

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     1003 Understanding Money Sources
     1004 Evaluating Money Sources
     1005 Asset Management
     1006 Managing Fixed Assets
     1007 Understanding Costs
     1008 Cost Control
     1009 Marketing Strategy
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*INFORMATION NUMBERS FOR STATES*

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### APPENDIX E  
**STATE VETERANS EMPLOYMENT AND TRAINING SERVICE OFFICES**

**REGION 1**  
(Connecticut, Maine, Massachusetts, New Hampshire, Rhode Island and Vermont)

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*Key to Title Abbreviations*

SDVETS - State Director for Veterans' Employment and Training Service  
ASDVETS - Assistant State Director for Veterans' Employment and Training Service
REGION II
(New Jersey, New York, Puerto Rico, and Virgin Islands)

NEW JERSEY

SDVETS
Veterans' Employment and Training Service
U.S. Department of Labor
Labor and Industry Building
John Fitch Plaza, Room 1106
Trenton, New Jersey 08625
(609) 292-2930

NEW YORK

SDVETS
Veterans' Employment and Training Service
U.S. Department of Labor
State Office Campus
Building 12, Room 503
Albany, New York 12240
(518) 457-7465

PUERTO RICO

SDVETS
Veterans' Employment and Training Service
U.S. Department of Labor
P. O. Box 14337
Bo Obrero Station
Santurce, Puerto Rico 00916
(809) 754-5391

REGION III
(Delaware, District of Columbia, Maryland, Pennsylvania, Virginia and West Virginia)

DELAWARE

SDVETS
Veterans' Employment and Training Service
U.S. Department of Labor
Stockton Building
University Plaza
Newark, Delaware 19702
(302) 368-6898

DISTRICT OF COLUMBIA

SDVETS
Veterans' Employment and Training Service
U.S. Department of Labor
500 C Street, N.W., Room 322
Washington, D.C. 20001
(202) 639-1076

MARYLAND

SDVETS
Veterans' Employment and Training Service
U.S. Department of Labor
1100 North Eutaw Street, Room 209
Baltimore, Maryland 21201
(301) 383-5193 or 5194
932-5193 or 5194

PENNSYLVANIA

SDVETS
Veterans' Employment and Training Service
U.S. Department of Labor
Labor and Industry Building, Room 1114
Harrisburg, Pennsylvania 17121
(717) 787-5834
637-5834 (FTS)
REGION III (continued)

**VIRGINIA**

**SDVETS**
Veterans' Employment and Training Service
U.S. Department of Labor
703 East Main Street, Room 306
Richmond, Virginia 23219
(804) 786-7269
936-7269 (FTS)

**WEST VIRGINIA**

**SDVETS**
Veterans' Employment and Training Service
U.S. Department of Labor
Room 212, 112 California Avenue
Charleston, West Virginia 25305
(304) 348-4001
885-4001 (FTS)

REGION IV

(Alabama, Florida, Georgia, Kentucky, Mississippi, North Carolina, South Carolina, and Tennessee)

**ALABAMA**

**SDVETS**
Veterans' Employment and Training Service
U.S. Department of Labor
519 Industrial Relations Building
Montgomery, Alabama 37130
(205) 832-5089 (Answering service on this number)
534-7677 (FTS)

**FLORIDA**

**SDVETS**
Veterans' Employment and Training Service
U.S. Department of Labor
P. O. Box 1314
Tallahassee, Florida 32302
(904) 222-1036
965-7165 (FTS)

**GEORGIA**

**SDVETS**
Veterans' Employment and Training Service
U.S. Department of Labor
IBEW Building, Suite 419
501 Pulliam Street, S.W.
Atlanta, Georgia 30312
(404) 656-3138 or 656-3127
242-3893 (FTS)

**KENTUCKY**

**SDVETS**
Veterans' Employment and Training Service
U.S. Department of Labor
c/o Department for Manpower Services
275 East Main Street
Frankfort, Kentucky 40621
(502) 564-7062

**MISSISSIPPI**

**SDVETS**
Veterans' Employment and Training Service
U.S. Department of Labor
P. O. Box 1699
Jackson, Mississippi 39205
(601) 961-7588
490-4204 (FTS)

**NORTH CAROLINA**

**SDVETS**
Veterans' Employment and Training Service
U.S. Department of Labor
P. O. Box 27625
Raleigh, North Carolina 27611
(919) 733-7402 or 7407
672-4792 (FTS)
REGION IV (continued)

SOUTH CAROLINA

ASDVETS
Veterans' Employment and Training Service
U.S. Department of Labor
P. O. Box 1755
Columbia, South Carolina 29202
(803) 758-3239
677-5195 (FTS)

TENNESSEE

ASDVETS
Veterans' Employment and Training Service
U.S. Department of Labor
301 James Robertson Parkway
Room 317
Nashville, Tennessee 37201
(615) 741-2135
852-7680 (FTS)

REGION V

(Illinois, Indiana, Michigan, Minnesota, Ohio, and Wisconsin)

ILLINOIS

SDVETS
Veterans' Employment and Training Service
U.S. Department of Labor
910 South Michigan Avenue, Room 445
Chicago, Illinois 60605
(312) 793-4047
4048

OHIO

SDVETS
Veterans' Employment and Training Service
U.S. Department of Labor
P. O. Box 1618
Columbus, Ohio 43216
(614) 466-2768

WISCONSIN

SDVETS
Veterans' Employment and Training Service
U.S. Department of Labor
P. O. Box 2539
Madison, Wisconsin 53701
(608) 266-3110
366-3110 (FTS)

MICHIGAN

SDVETS
Veterans' Employment and Training Service
U.S. Department of Labor
7310 Woodward Avenue, Suite 407
Detroit, Michigan 48202
(313) 876-5613, 5614, 5615

MINNESOTA

SDVETS
Veterans' Employment and Training Service
U.S. Department of Labor
390 North Robert Street, Room 537
St. Paul, Minnesota 55101
REGION VI

(Arkansas, Louisiana, New Mexico, Oklahoma, and Texas)

ARKANSAS

SDVET
Veterans' Employment and Training Service
U.S. Department of Labor
P. O. Box 128
Little Rock, Arkansas 72203
(501) 371-1559
740-5502 (FTS)

LOUISIANA

SDVET
Veterans' Employment and Training Service
U.S. Department of Labor
T9009 Postal Service Building
701 Loyola Avenue
New Orleans, Louisiana 70113
(504) 589-2195
682-2195 (FTS)

NEW MEXICO

SDVET
Veterans' Employment and Training Service
U.S. Department of Labor
5301 Central N.E., Suite 1214
Albuquerque, New Mexico 87108
(505) 841-4592 (Secretary)
841-4593 (SDVET)

OKLAHOMA

SDVET
Veterans' Employment and Training Service
Will Rogers Memorial Office Bldg.
Room 301
Oklahoma City, Oklahoma 73105
(405) 521-3758
726-5088

TEXAS

SDVET
Veterans' Employment and Training Service
U.S. Department of Labor
P. O. Box 1468
Austin, Texas 78767
(512) 397-4964
770-5764 (FTS)

REGION VII

(Iowa, Kansas, Missouri, and Nebraska)

IOWA

SDVET
Veterans' Employment and Training Service
U.S. Department of Labor
1000 East Grand Avenue
Des Moines, Iowa 50319
(515) 281-5106
862-4081 (FTS)

KANSAS

SDVET
Veterans' Employment and Training Service
U.S. Department of Labor
401 Topeka Boulevard
Topeka, Kansas 66603
(913) 296-5032

MISSOURI

SDVET
Veterans' Employment and Training Service
U.S. Department of Labor
P. O. Box 59
Jefferson City, Missouri 65104
(314) 751-3215, Extension 186
276-3557 (FTS)

NEBRASKA

SDVET
Veterans' Employment and Training Service
U.S. Department of Labor
P. O. Box 94600, State House Station
Lincoln, Nebraska 68509
(402) 471-5289
541-5289 (FTS)
REGION IX (Continued)

IDAHO

SDVET
Veterans' Employment and Training Service
U.S. Department of Labor
P. O. Box 35
Boise, Idaho  83735
(208) 334-2634
554-1411 or 2634 (FTS)

OREGON

SDVET
Veterans' Employment and Training Service
U.S. Department of Labor
304 Employment Division Building
875 Union Street, N.E.
Salem, Oregon  97311
(503) 378-3338
442-5760 (FTS)

NEVADA

SDVET
Veterans' Employment and Training Service
U.S. Department of Labor
P. O. Box 3331
Reno, Nevada  89505
(702) 885-4632
470-5911 (FTS)

WASHINGTON

SDVET
Veterans' Employment and Training Service
U.S. Department of Labor
P. O. Box 165
Olympia, Washington  98507
(206) 753-5109
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<tr>
<td>9 Palomar Place</td>
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<tr>
<td>Woodland, CA 95695</td>
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Program Director
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111 Lake Cook Road, Suite 217
Buffalo Grove, IL 60090
312/520-3480

Program Director
Vietnam Veterans Leadership Program
7895 Broadway
Merrillville, Indiana 46410
219/769-2005

Program Director
Merle Hay Tower
Suite 502
Des Moines, Iowa 50310
515/276-9140

Program Director
VVLP of Kentucky, Inc.
315 South Fifth Street
Louisville, Kentucky 40202
502/589-4549

Program Director
Vietnam Veterans Leadership Program
221 Carondelet Street, Suite 404
New Orleans, LA 70130
504/522-3994

Program Director
Maine Vietnam Veterans Leadership Program
P.O. Box 10252
Portland, ME 04104
207/775-5891

Program Director
Vietnam Veterans Leadership Program
415 St. Paul Place, Third Floor
Baltimore, MD 21202
301/727-2972/3

Program Director
Vietnam Veterans Leadership Program
50 Staniford Street, Suite 800
Boston, MA 02114
617/523-0524

Program Director
Vietnam Veterans Leadership Program
111 N. Saginaw, Suite D
Pontiac, Michigan 48058
313/332-7295

Program Director
Vietnam Veterans Leadership Program
511 - 11th Avenue South
Suite 212-A
Minneapolis, Minnesota 55415
612/375-0076

Program Director
Vietnam Veterans Leadership Program
P.O. Box 1945
Jackson, Mississippi 39215
601/352-VVLP

Program Director
Vietnam Veterans Leadership Program
405 South Tucker Blvd., Room 152
St. Louis, Missouri 63102
314/436-2420

Program Director
New Jersey VVLP
618 Newark Avenue
Jersey City, New Jersey 07306
201/963-5040

Program Director
Vietnam Veterans Leadership Program
7000 West Center Road, Suite 211
Omaha, Nebraska 68106
402/393-4509 or 402/393-5931

Program Director
Vietnam Veterans Leadership Program
Penn Io Plaza
7833 Lomas NE, Suite 8
Albuquerque, NM 87110
505/265-1311

Program Director
Vietnam Veterans Leadership Program
70 Harvard Place
Buffalo, NY 14209
716/855-4110

Program Director
Vietnam Veterans Leadership Program
50 Broad Street, Room 921
New York, NY 10004
212/269-8857

Program Director
Vietnam Veterans Leadership Program
P.O. Box 11706
Bethabra Station
Winston-Salem, NC 27106
919/723-2821 or 724-9288
Program Director
Vietnam Veterans Leadership Program
P.O. Box 16080
Columbus, OH 43216
614/228-1488/9

Program Director
Vietnam Veterans Leadership Program
2452 Southeast Belmont #1
Portland, Oregon 97214
503/238-1701

Program Director
Vietnam Veterans Leadership Program
Two Bethlehem Plaza, Room 403
Bethlehem, PA 18018
215/691-1510

Program Director
Vietnam Veterans Leadership Program
Allegheny County Court House, Room 222
Pittsburgh, Pennsylvania 15219
412/281-8100

Program Director
Vietnam Veterans Leadership Program
P.O. Box 10100
North Charleston, SC 29411
803/554-5700 ext. 509

Program Director
Vietnam Veterans Leadership Program
610 Kansas City Street
Rapid City, SD 57701
605/348-4445

Program Director
Vietnam Veterans Leadership Program
215 8th Avenue North, 3rd Floor
Nashville, TN 37203
615/256-VLP

Program Director
Vietnam Veterans Leadership Program
4141 Blue Lake Circle, Suite 165
Dallas, TX 75234
214/392-4411

Program Director
Vietnam Veterans Leadership Program
P.O. Box 720777
Houston, TX 77272
713/498-3189

Program Director
Austin Vietnam Veterans Leadership Program
Promenade Center
7115 Burnet Road
Austin, Texas 78757
512/459-4596

Program Director
Austin Vietnam Veterans Leadership Program
2636 Washington Blvd.
Ogden, Utah 84401
801/399-4411 or 1/800/843-6888

Program Director
Vietnam Veterans Leadership Program
P.O. Box 126
Waterbury Center, VT 05677
802/244-6936

Program Director
Vietnam Veterans Leadership Program
8th Street Office Building, Room 116
8th and East Broad Streets
Richmond, VA 23219
804/644-3020 or Springfield, VA 703/451-287

Program Director
Vietnam Veterans Leadership Program
Pioneer Bldg., #527
Seattle, WA 98104
206/343-5590
APPENDIX G

NATIONAL VETERANS ORGANIZATIONS

PART I

American Ex-prisoners of War, Inc.
Dr. Charles A. Stenger
Consultant for Legislative
and VA Affairs
American Ex-Prisoners of War, Inc.
7425 Democracy Blvd., #211
Bethesda, Md. 20817 (301)365-5452

American Legion
Mylio Kraja
Executive Director
Washington Office
The American Legion
1608 K Street, N.W.
Washington, D.C. 20006 (202)861-2711

American Red Cross
Mrs. Katherine L. Van Auken
Associate Director, Service to
the Armed Forces and Veterans
American Red Cross
17th and D Streets, N.W.
Washington, D.C. 20006 (202)737-8300

AMVETS
Morgan S. Ruph
National Executive Director
AMVETS
4647 Forbes Boulevard
Lanham, Maryland 20706 (301)459-9600

Blinded Veterans Association
Sumner A. (Tut) Vale
Acting Executive Director
Blinded Veterans Association
1735 DeSales Street, N.W.
Washington, D.C. 20036 (202)347-4010

Congressional Medal of Honor Society of the U.S.A.
Brian M. Thacker
Congressional Medal of Honor Society of the U.S.A.
11458 Stewart Lane, Apt. C-1
Silver Springs, Maryland 20904 (301)622-2768

Disabled American Veterans
Charles E. Joeckel
National Director of Services
Disabled American Veterans
807 Maine Avenue, S.W.
Washington, D.C. 20024 (202)554-3506

Gold Star Wives of America, Inc.
Rachel A. Bunn
National President
Gold Star Wives of America, Inc.
600 Bethel Street, N.E.
Leeds, Alabama 35094 (205)699-8327

Italian American War Veterans of the United States, Inc.
Guy Mucci
National Commander
Italian American War Veterans of the United States, Inc.
37 Howard Street
Revere, Massachusetts 02151 (617)284-0559

Legion of Valor of the U.S.A., Inc.
David A. Christian, DSC
National Adjutant
Legion of Valor of the U.S.A., Inc.
47 Canal Run West
Washington Crossing, Pennsylvania 18977 (215)493-4858
Marine Corps League
Raymond B. Butts
National Executive Director
Marine Corps League
933 North Kenmore Street
Arlington, Virginia 22201 (703)524-1137

Military Order of the Purple Heart of the
U.S.A., Inc.
Frank Athanason
Adjutant General
Military Order of the Purple Heart of the U.S.A., Inc.
5413-B Backlick Road
Springfield, Virginia 22151 (703)642-5361

Paralyzed Veterans of America
R. Jack Powell
Executive Director
Paralyzed Veterans of America
801 18th Street, N.W.
Washington, D.C. 20006 (202)872-1300

United Spanish War Veterans
Beulah M. Cope
Adjutant General
United Spanish War Veterans
P. O. Box 1915
Washington, D.C. 20013 (202)347-1898

U.S. Submarine Veterans of World War II
Henry T. Vande Kerkhoff
National Secretary-Treasurer
U.S. Submarine Veterans of World War II
862 Chatham Avenue
Elmhurst, Illinois 60126 (312)834-2718

Veterans of Foreign Wars of the United States
Mr. Cooper T. Holt
Executive Director
Veterans of Foreign Wars of the United States
200 Maryland Avenue, N.E.
Washington, D.C. 20002 (202)543-2239

Veterans of World War I of the U.S.A., Inc.
Muriel Sue Parkhurst
Executive Administrator
Veterans of World War I of the U.S.A., Inc.
801 North Fairfax Street
Suite 207
Alexandria, Virginia 22314 (703)836-3060

PART II

American Defenders of Bataan and Corregidor, Inc.
Elmer E. Long, Jr.
National Secretary
American Defenders of Bataan and Corregidor, Inc.
Box 2052
New Bern, North Carolina 28560 (919)637-4033

American G.I. Forum of the U.S.
Carlos Martinez
National Director
Veterans Outreach Program
American G.I. Forum of the U.S.
1017 North Maine
Suite 200
San Antonio, Texas 78212 (512)223-4088

American Veterans Committee
June Willenz
Executive Director
American Veterans Committee
1346 Connecticut Avenue, N.W.
Suite 930
Washington, D.C. 20036 (202)293-4890

Army and Navy Union, USA, Inc.
Albert C. Allen, PNC
Washington, D.C. Representative
Army and Navy Union, USA, Inc.
25 Mississippi Avenue, S.E.
Washington, D.C. 20032 (202)245-6039
Catholic War Veterans, USA, Inc.
Linda Torreyson
Executive Secretary
Catholic War Veterans of the United States of America, Inc.
Two Massachusetts Avenue, N.W.
Washington, D.C. 20001 (202) 737-9600

Fleet Reserve Association
Herbert J. Sweet
Veterans Affairs Assistant
Fleet Reserve Association
1303 New Hampshire Avenue, N.W.
Washington, D.C. 20036 (202) 785-2768

Jewish War Veterans of the United States of America
Harris B. Stone, PNC
National Executive Director
Jewish War Veterans of the United States of America
1712 New Hampshire Avenue, N.W.
Washington, D.C. 20009 (202) 265-6280

National Amputation Foundation, Inc.
Sol Kaminsky
Executive Secretary
National Amputation Foundation, Inc.
12-45 150th Street
Whitestone, N.Y. 11357 (212) 767-0596

Non Commissioned Officers Association (NCOA)
Charles R. Jackson
National Veterans Service Director
Non Commissioned Officers Association
219 North Washington Street
Alexandria, Virginia 22314 (703) 549-0311

Polish Legion of American Veterans, U.S.A.
Norman A. Lelo
National Commander
Polish Legion of American Veterans, U.S.A.
9959 Leverne
Redford, Michigan 48239 (313) 937-8445

Regular Veterans Association of the United States, Inc.
John B. Engberg II
National Adjutant/Service Director
Regular Veterans Association of the United States, Inc.
1309 Harrison Lane
Austin, Texas 78742 (512) 385-4043

Swords to Plowshares: Veterans Rights Organization
Michael Blecker
Executive Director
Swords to Plowshares: Veterans Rights Organization
2069A Mission Street
San Francisco, California 94103 (415) 552-8804

United Vietnam Veterans Organization
Stanley Swain
Washington, DC Representative
United Vietnam Veterans Organization
1320 19th St., N.W., Suite 200
Washington, D.C. 20036 (202) 484-2113

Vietnam Veterans of America, Inc.
John F. Terzano
Vice-President
Vietnam Veterans of America
329 8th Street, N.E.
Washington, D.C. 20002 (202) 546-3700
APPENDIX H

GOVERNOR'S COMMITTEES ON EMPLOYMENT OF THE HANDICAPPED

(CHAIRMEN ARE MEMBERS OF THE PRESIDENT'S COMMITTEE DURING THE TERM OF THEIR OFFICE, VICE CHAIRMEN NAMED PRIOR TO JUNE 1, 1968 WILL CONTINUE AS MEMBERS AS LONG AS THEY HOLD THAT OFFICE UNDER A RULES OF REVISION OF MAY 30, 1968)

ALABAMA

Ms. Helen M. Tilley
Chairperson
Governor's Committee on Employment of the Handicapped
Division of Rehabilitation & Crippled Children
Post Office Box 11586
2129 East South Boulevard
Montgomery, AL 36111-0586
(205) 281-8780

J.W. Cowen
Vice Chairman
Governor's Committee on Employment of the Handicapped
Division of Rehabilitation & Crippled Children
Post Office Box 11586
2129 East South Boulevard
Montgomery, AL 36111-0586
(205) 281-8780

Clifford DePriest
Vice Chairman
Governor's Committee on Employment of the Handicapped, Director
Alabama State Employment Service
267 Industrial Relations Building
Montgomery, AL 36130
(205) 832-5030

W. Gene Kerlin
Executive Secretary
Governor's Committee on Employment of the Handicapped
Division of Rehabilitation & Crippled Children
Post Office Box 11586
2129 East South Boulevard
Montgomery, AL 36111-0586
(205) 281-8780
<table>
<thead>
<tr>
<th>Location</th>
<th>Name</th>
<th>Title</th>
<th>Address</th>
<th>Phone</th>
</tr>
</thead>
<tbody>
<tr>
<td>ALASKA</td>
<td>Ms. Joerene Hout</td>
<td>Chairperson</td>
<td>Governor's Committee on Employment of the Handicapped, P. O. Box 551, Bethel, Alaska 99559</td>
<td>(907) 543-2059</td>
</tr>
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<td></td>
<td>Ms. Susan Sullivan</td>
<td>Executive Secretary</td>
<td>Governor's Committee on Employment of the Handicapped, 3301 Eagle Avenue, Rm. 306, Anchorage, Alaska 99503</td>
<td>(907) 279-0438</td>
</tr>
<tr>
<td>ARIZONA</td>
<td>Bill Close</td>
<td>Chairman</td>
<td>Governor's Committee on Employment of the Handicapped, 511 West Adams Street, Phoenix, Arizona 85003</td>
<td>(602) 257-1234</td>
</tr>
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<td></td>
<td>Ms. Patricia J. Williams</td>
<td>Executive Secretary</td>
<td>Governor's Committee on Employment of the Handicapped, 1601 W. Jefferson, Site: 086-Z-2, Phoenix, Arizona 85007</td>
<td>(602) 255-3826</td>
</tr>
<tr>
<td>ARKANSAS</td>
<td>Ms. Frankie Dennie</td>
<td>Chairperson</td>
<td>Governor's Commission on People with Disabilities, #5 Kingsbridge Way, Little Rock, Arkansas 72212</td>
<td>(501) 224-0232</td>
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<td></td>
<td>Ms. Carol Cato</td>
<td>Executive Director</td>
<td>Governor's Commission on People with Disabilities, P. O. Box 3781, Little Rock, Arkansas 72203</td>
<td>(501) 371-2686</td>
</tr>
<tr>
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<td>VOICE OR TTY</td>
</tr>
<tr>
<td>CALIFORNIA</td>
<td>Dennis Delman</td>
<td>Chairman</td>
<td>Governor's Committee for Employment of the Handicapped, EEO Specialist, Human Resources, Metropolitan Life Insurance Co., P. O. Box 7750, San Francisco, Ca. 94120</td>
<td>(415) 546-3505</td>
</tr>
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<tr>
<td></td>
<td>Ms. Margaret Norville</td>
<td>Executive Director</td>
<td>Governor's Committee for Employment of the Handicapped, 800 Capitol Mall, Rm. 4036, Sacramento, Ca. 95814</td>
<td>(916) 323-2545</td>
</tr>
</tbody>
</table>
COLORADO

Ms. Alice Kitt  
Chairperson  
The Coalition for Persons  
With Disabilities  
2727 Bryant Street, L-3  
Denver, Colorado 80211  
(303) 458-1119

CONNECTICUT

Arthur L. Cubrow  
Chairman  
Governor's Committee on Employment  
of the Handicapped  
153 Ridge Road  
Wethersfield, Ct. 06109  
(203) 529-5034

David Katzin  
Executive Secretary  
Governor's Committee on Employment  
of the Handicapped  
Department of Labor Bldg.  
Wethersfield, Ct. 06109  
(203) 566-4322

DELAWARE

Richard Walsh  
Chairman  
Governor's Committee on Employment  
of the Handicapped  
c/o Diamond State Telephone Co.  
33 Washington Street  
3rd Floor, P.O. Box 5  
Wilmington, De. 19999  
(302) 674-1066

Richard Samworth  
Executive Secretary  
Governor's Committee on Employment  
of the Handicapped  
7th Floor, State Office Bldg.  
820 French Street  
Wilmington, De. 19801  
(302) 571-3915

DISTRICT OF COLUMBIA

Mrs. Yetta W. Galiber  
Chairperson  
Mayor's Committee on  
Handicapped Individuals  
605 G Street, N.W.  
Washington, D.C. 20001  
(202) 347-4986

Jim Tolbert  
Executive Secretary  
Mayor's Committee on Handicapped  
Individuals  
605 G Street, N.W.  
Suite 1101  
Washington, D.C. 20001  
(202) 727-0924
FLORIDA

Warren H. Jernigan
Chairman
Governor's Council on Handicapped Concerns
Office of the Governor
The Berkeley Building
Suite 209
2590 Executive Center Circle, East
Tallahassee, Fla. 32301
(904) 487-2222

Dr. Darlene Stutts
Executive Secretary
Governor's Council on Handicapped Concerns
Office of the Governor
The Berkeley Building
Suite 205
2590 Executive Center Circle, East
Tallahassee, Fla. 32301
(904) 488-5909

GEORGIA

William A. Sims, Jr.
Chairman
715 Courtenay Drive, N.E.
Atlanta, Ga. 30306
(404) 874-4796

A. Reid Benson
Executive Secretary
Governor's Committee on Employment of the Handicapped
1599 Memorial Drive, S.E.
Atlanta, Ga. 30317
(404) 656-2641 or 378-7591

HAWAII

Jeffrey Nunn
Chairman
Commission on the Handicapped
335 Merchant Street
2nd Floor
Honolulu, Hi. 96813
(808) 734-7760

Ms. Francine Wai Lee
Executive Secretary
Commission on the Handicapped
335 Merchant Street
2nd Floor
Honolulu, Hi. 96813
(808) 548-7606

IDAHO

Steve Scanlin
Chairman
Governor's Committee on Employment of the Handicapped
620½ N. Van Buren
Moscow, Idaho 83841
(208) 882-4098

Randy Furniss
Executive Secretary
Governor's Committee on Employment of the Handicapped
P. O. Box 35
Boise, Idaho 83735
(208) 334-2714
### ILLINOIS

Committee abolished August 2, 1977 - per correspondence from the Governor's office - Please send all communications from the President's Committee c/o:

<table>
<thead>
<tr>
<th>Name</th>
<th>Title/Position</th>
<th>Address</th>
<th>Phone</th>
</tr>
</thead>
<tbody>
<tr>
<td>Robert Granzeier</td>
<td>Director</td>
<td>Illinois Department of Rehabilitation Services</td>
<td>(217) 785-0218</td>
</tr>
<tr>
<td></td>
<td></td>
<td>623 East Adams Street</td>
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<tr>
<td></td>
<td></td>
<td>P. O. Box 1587</td>
<td></td>
</tr>
<tr>
<td>Ms. Carol Gortat</td>
<td>Manager</td>
<td>Division of Consumer Affairs</td>
<td>(217) 782-5286</td>
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<td></td>
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<td>Illinois Department of Rehabilitation Services</td>
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<td>P. O. Box 1587</td>
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<tr>
<td>James M. Kirtley, M.D.</td>
<td>Chairman</td>
<td>State Commission for the Handicapped</td>
<td>(317) 362-4940</td>
</tr>
<tr>
<td></td>
<td></td>
<td>1500 Darlington Avenue</td>
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<tr>
<td></td>
<td></td>
<td>Crawfordsville, In. 47933</td>
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</tr>
<tr>
<td>Donald W. Westergard</td>
<td>Executive Secretary</td>
<td>Governor's Committee on Employment of the Handicapped</td>
<td>(515) 281-5969</td>
</tr>
<tr>
<td></td>
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<td>Grimes State Office Bldg.</td>
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<tr>
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<td>Des Moines, la. 50319</td>
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### INDIANA

<table>
<thead>
<tr>
<th>Name</th>
<th>Title/Position</th>
<th>Address</th>
<th>Phone</th>
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<tbody>
<tr>
<td>James A. Alley</td>
<td>Executive Secretary</td>
<td>State Commission for the Handicapped</td>
<td>(317) 633-0286 or 633-0288</td>
</tr>
<tr>
<td></td>
<td></td>
<td>1330 W. Michigan Street</td>
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<td>Indianapolis, In. 46206</td>
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### IOWA

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<tr>
<th>Name</th>
<th>Title/Position</th>
<th>Address</th>
<th>Phone</th>
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<tbody>
<tr>
<td>Ms. Helen Settle</td>
<td>Chairperson</td>
<td>Governor's Committee on Employment of the Handicapped</td>
<td>(515) 753-9238 (H)</td>
</tr>
<tr>
<td></td>
<td></td>
<td>1304 South Center</td>
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<tr>
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<td></td>
<td>Marshalltown, la. 50158</td>
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</tr>
<tr>
<td>Donald W. Westergard</td>
<td>Executive Secretary</td>
<td>Governor's Committee on Employment of the Handicapped</td>
<td>(515) 281-5969</td>
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<td>Grimes State Office Bldg.</td>
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<td>Des Moines, la. 50319</td>
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### KANSAS

<table>
<thead>
<tr>
<th>Name</th>
<th>Title/Position</th>
<th>Address</th>
<th>Phone</th>
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</thead>
<tbody>
<tr>
<td>Don Malzahn, Ph.D.</td>
<td>Chairman</td>
<td>Kansas Advisory Committee on Employment of the Handicapped</td>
<td>(316) 689-3425</td>
</tr>
<tr>
<td></td>
<td></td>
<td>WSU Box 35</td>
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<tr>
<td></td>
<td></td>
<td>Wichita State University</td>
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<td>Wichita, Ks. 62708</td>
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</tr>
<tr>
<td>Michael Lechner</td>
<td>Executive Secretary</td>
<td>Kansas Advisory Committee on Employment of the Handicapped</td>
<td>(913) 232-7828</td>
</tr>
<tr>
<td></td>
<td></td>
<td>1430 S. Topeka Avenue</td>
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<tr>
<td></td>
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<td>Topeka, Ks. 66612-1877</td>
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</tr>
</tbody>
</table>
Kansas (continued)

Morris Taylor  
Vice-Chairman  
Kansas Advisory Committee on  
Employment of the Handicapped  
Workers Compensation  
535 Kansas Avenue  
6th Floor  
Topeka, Ks. 66603  
(913) 296-3441

Kentucky

Morris Beebe, Jr.  
Chairman  
Kentucky Commission on Employment of the Handicapped  
International Business Machines Corp.  
740 New Circle Road  
Lexington, Ky. 40511  
(606) 232-3000

Mary Louise Sandman  
Executive Secretary  
Kentucky Commission on Employment of the Handicapped  
600 West Cedar Street  
Louisville, Ky. 40203  
(502) 588-4167

Louisiana

George H. Lambert, Sr.  
Chairman  
Bureau of Handicapped Persons  
Lambert Limbs and Braces  
236 Wabash Avenue  
Baton Rouge, La. 70806  
(504) 344-1533

Ms. Patsy P. Barrett  
Field Coordinator  
Bureau of Handicapped Persons  
P. O. Box 44371  
1755 Florida Boulevard  
Baton Rouge, La. 70804  
(504) 342-2723

Maine

Roger L. Sevigny  
Chairman  
106 Wendy Way  
Saco, Me. 04072  
(207) 324-9472

Maureen A. Connolly  
Vice Chairperson  
4 Concord Circle  
Cumberland Foreside, Me. 04110  
(207) 772-1971 (O)  
(207) 781-4635 (H)

Christine Gianopoulos  
Executive Secretary  
Governor's Committee on Employment of the Handicapped  
32 Winthrop Street  
Augusta, Me. 04330  
(207) 289-2141

CONTACT: Judy Barber or Ann Bernard (207) 780-4433
MARYLAND

George McDevitt
Chairman
(Dean of Students)
University of Baltimore
1420 N. Charles Street
Baltimore, Md. 21201
(301) 659-3224

Faith Kirk
Executive Director
Governor’s Committee on
Employment of the Handicapped
200 W. Baltimore
7th Floor
Baltimore, Md. 21201
(301) 659-2264

MASSACHUSETTS

Katherine Rolfe
Chairman
Commission on Employment
of the Handicapped
Division of Employment Security
Boston Regional Office
Hurley Building
Government Center
Boston, Ma. 02114
(617) 727-6535 or 727-6536

Reggie Johnson
Executive Secretary
Commission on Employment of
the Handicapped
One Ashburton Place
Room 303
Boston, Ma. 02108
(617) 727-7440

MICHIGAN

Leo Carter
Chairman
Michigan Commission on
Handicapper Concerns
Box 30015
309 N. Washington Avenue
Leonard Bldg.
Lansing, Mi. 48909
(313) 963-6930

Miriam King
Vice Chairperson
Michigan Commission on
Handicapper Concerns
309 N. Washington Avenue
Box 30015. Leonard Bldg.
Lansing, Mi. 48909
(313) 626-4907

Myrtle L. Gregg
Executive Director
Michigan Commission on
Handicapper Concerns
Box 30015
309 N. Washington Avenue
Lansing, Mi. 48909
(517) 373-8397
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Mary O'Hara
Chairperson
Minnesota State Council for the Handicapped
114 - Fifth Street, S.E.
Apt. #203-E
Minneapolis, Mn. 55414
(612) 623-3353

Richard Ramberg
Executive Director
Minnesota State Council for the Handicapped
208 Metro Square Bldg.
7th and Robert Streets
St. Paul, Mn. 55101
(612) 296-6735

MISSISSIPPI
Dr. Edgar W. Wood
Chairman
University of Mississippi
University, Ms. 38677
(601) 232-7076

Janet Larsen
Executive Secretary
Governor's Office of Handicapped Services
802 North State Street
Suite 100
Jackson, Ms. 39201
(601) 354-7745

MISSOURI
Randy Best
Chairman
Governor's Committee on Employment of the Handicapped
Clark County Court House
Kohoka, Mo. 63445
(816) 727-3272

Richard Powell
Executive Secretary
Governor's Committee on Employment of the Handicapped
Box 1668
1904 Missouri Blvd.
Jefferson City, Mo. 65102
(314) 751-2600

MONTANA
Morris Brusett
Chairperson
Montana Governor's Committee on Employment of the Handicapped
Department of Administration
State of Montana
Helena, Mt. 59620
(406) 449-2032

Barbara Charlton
Executive Secretary
Montana Governor's Committee on Employment of the Handicapped
Personnel Division
Mitchell Building
Room 130
Helena, Mt. 59620
(406) 449-3871
NEBRASKA

Chairman - Vacant

Dr. Lois Schwab
Vice Chairman
Governor's Committee on Employment of the Handicapped
Department of Human Development and the Family
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Lincoln, Nb. 68583
(402) 472-3910

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Governor's Committee on Employment of the Handicapped
Box 94600
550 South 16th Street
Lincoln, Nb. 68509
(402) 475-8451

NEVADA

Kathleen E. Olson
Executive Director
Governor's Committee on Employment of the Handicapped
505 King Street
Room 502
Carson City, Nv. 89710
(702) 885-4440 (Mon., Wed., Fri.)
(702) 789-0480 (Tues., Thurs.)

NEW HAMPSHIRE

Raymond K. Conley, Jr.
Chairman
Box 102
Center Sandwich, N.H. 03227
(603) 284-6889

Michael Jenkins
Executive Director
Governor's Commission for the Handicapped
6 Loudon Road
Concord, N.H. 03301
(603) 271-2773

NEW JERSEY

Chairman - Vacant

Tom Burke
Vocational Rehabilitation Services
Box CN398
Trenton, N.J. 08625
(609) 292-7556
NEW MEXICO

Myron Carson
Chairman
3901 Mount Ranier, N.E.
Albuquerque, N.M. 87111
(505) 299-0845

Judy Myers, Director
State of New Mexico
Governor's Committee on
Concerns of the Handicapped
Bataan Memorial Building
Room 171
Santa Fe, N.M. 87503
(505) 827-6465

NEW YORK

Ms. Frances Berko
State Advocate
Office of the State Advocate
for the Disabled
Empire State Plaza
Agency Bldg., #1
Albany, N.Y. 12223
(518) 473-4129

V. Paul Smith
Deputy State Advocate
Office of the State Advocate
for the Disabled
10th Floor
Empire State Plaza
Agency Bldg., #1
Albany, N.Y. 12223
(518) 473-2825

NORTH CAROLINA

Marian G. Grant
Chairperson
Governor's Advocacy Council
for Persons with Disabilities
1428 Ridge Road
Raleigh, N.C. 27607
(919) 787-4759

Lockhard Follin-Mace
Director
Governor's Advocacy Council
for Persons with Disabilities
116 West Jones Street
Raleigh, N.C. 27611
(919) 733-9250

Patricia Walters
Chairperson
Employment Promotion Committee
Governor's Advocacy Council for
Persons with Disabilities
Duke Power Company
P. O. Box 33189
Charlotte, N.C. 28242
(704) 373-5565

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Special Projects Coordinator
Governor's Advocacy Council
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116 West Jones Street
Raleigh, N.C. 27611
(919) 733-9250
**NORTH DAKOTA**

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Committee on Employment of the Handicapped  
2525 N. Broadway, #310  
Fargo, N.D. 58102  
(701) 235-4846  

Darrell Farland  
Executive Director  
Governor's Council on Human Resources  
State Capitol - Annex  
3rd Floor  
Bismarck, N.D. 58505  
(701) 224-2970  

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**OHIO**

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Ohio Governor's Council on Disabled Persons  
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Columbus, Oh. 43229  
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4545 North Lincoln Blvd.  
Oklahoma City, Oklahoma 73102  
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875 Union Street, N.E.  
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(503) 378-4545
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Labor and Industry Bldg.
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(717) 787-3157

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(717) 787-5232 or 787-3940

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(309) 753-4290

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South Curtiswood Drive
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118 Riverside Drive
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Director, Division of Vocational Rehabilitation
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(809) 774-0930

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704 East Main Street
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(304) 622-0388

Earl Wolfe
Chairman
Employment Sub-Committee
Governor's Commission on Disabled Persons
704 East Main Street
Clarksburg, W.V. 26301
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Governor's Commission on Disabled Persons
c.o Department of Welfare
State Capitol Building
1900 W. Washington Street, East Room B-617
Charleston, W.V. 25305
(304) 348-2400
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210 North Hillside Terrace
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Governor's Committee for People
with Disabilities
131 W. Wilson Street
7th Floor
P. O. Box 7852
Madison, Wisconsin 53707
(608) 266-5378 VOICE OR TDD

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Governor's Committee on Employment
of the Handicapped
P. O. Box 790
Thermopolis, WY 82443
(307) 864-2147

Chad Fossen
Executive Director
Governor's Committee on
Employment of the Handicapped
Hathaway Bldg., Room 321
Cheyenne, WY 82002
(307) 777-7191
APPENDIX I

STATE VOCATIONAL REHABILITATION PROGRAMS

Alabama Rehabilitation and Crippled Children Services
P. O. Box 11586
Montgomery, AL 36111
(205) 281-8780

Alaska Office of Vocational Rehabilitation
Pouch F, Mail Station O581
Juneau, AK 99811
(907) 586-6500

Arizona Rehabilitation Services Bur.
Department of Economic Security
1400 W. Washington Street
Phoenix, AZ 85007
(602) 255-3332

Arkansas Dept. Human Services
Rehab. Services Division
1801 Rebsamen Park Road
P. O. Box 3781
Little Rock, AR 72203
(501) 371-2571

California Dept. of Rehab.
830 K Street Mall
Sacramento, CA 95814
(916) 445-3971

Colorado Dept. of Social Services
Division of Rehabilitation
1571 Sherman Street
Denver, CO 80203
(303) 866-2652

Connecticut State Dept. of Ed.
Division of Vocational Rehab.
600 Asylum Avenue
Hartford, CT 06105
(203) 566-3316

Delaware Department of Labor
Div. of Vocational Rehabilitation
820 N. French Street
Wilmington, DE 19801
(302) 571-2850

District of Columbia Dept. of Human Resources
122 C Street N.W. FL. R-81
Washington, DC 20001
(202) 727-3227

Florida Dept. of Health and Rehabilitation Services
Office of Voc. Rehab.
6333 Lauderhill Boulevard
Tallahassee, FL 32301
(904) 488-6210

Georgia Dept. of Human Resources
Division of Vocational Rehab.
610 State Office Bldg.
Atlanta, GA 30334
(404) 656-2621

Guam Dept. of Vocational Rehab.
P. O. Box 10-C
Agana, GU 96910
(Overseas) 472-8806;
Dial 011671 first

Hawaii Dept. of Social Services
Voc. Rehab. & Svcs. f/t Blind
Room 216, Queen Liliuokalani Bldg.
P. O. Box 339
Honolulu, HI 96809
(808) 548-4769

Idaho Div. of Vocational Rehab.
1501 McKinney
Boise, ID 83704
(208) 334-3390

Illinois Dept. of Rehab. Services
623 E. Adams Street
P. O. Box 1587
Springfield, IL 62705
(217) 782-2093

Indiana Rehabilitation Services
P. O. Box 7070
Indianapolis, IN 46207
(317) 232-6503

Iowa Dept. of Public Instruction
Rehab. Education & Svcs. Branch
510 E. 12th Street
Des Moines, IA 50319
(515) 281-4311
Kansas Dept. of Social & Rehab. Services
Division of Vocational Rehab.
2700 W. 6th - Biddle Bldg.
Topeka, KS 66606
(913) 296-3911

Kentucky Dept. of Education
Bureau of Voc. Rehab. Services
Capital Plaza Office Tower
Frankfort, KY 40601
(502) 564-4440

Louisiana Dept. of Health and Human Services
Division of Rehab. Services
P. O. Box 44371
Baton Rouge, LA 70804
(504) 342-2285

Maine Bureau of Rehabilitation
32 Winthrop Street
Augusta, ME 04330
(207) 289-2266

Maryland Division of Voc. Rehab.
200 W. Baltimore Street
Baltimore, MD 21201
(301) 659-2294

Massachusetts Rehab. Commission
20 Providence Street
11th Floor, Statler Office Bldg.
Boston, MA 02116
(617) 727-2172

Michigan Department of Education
Vocational Rehabilitation Service
P. O. Box 30010
Lansing, MI 48909
(517) 373-3390

Minnesota Div. of Voc. Rehab.
Dept. of Economic Security
390 N. Robert Street
Fifth Floor
St. Paul, MN 55101
(612) 296-1822

Mississippi Div. of Voc. Rehab.
932 N. State Street
P. O. Box 1698
Jackson, MS 39205
(601) 354-6825

Missouri State Dept. of Education
Div. of Vocational Rehab.
2401 E. McCarty
Jefferson City, MO 65101
(314) 751-3251

Montana Social & Rehab. SVCS.
Rehabilitation Services Division
P. O. Box 4210
Helena, MT 59601
(406) 449-2590

Nebraska State Dept. of Ed.
Div. of Rehabilitation Services
301 Centennial Mall, 6th Fl. #502
Lincoln, NE 68509
(402) 471-2961

Nevada Dept. of Human Resources
Rehabilitation Division
Kinkead Building, Fifth Floor
505 E. King Street
Carson City, NV 89701
(702) 885-4440

New Hampshire State Dept. of Ed.
Div. of Vocational Rehab.
105 Loudon Road, Bldg. No. 3
Concord, NH 03301
(603) 271-3121

New Jersey Dept. of Labor & Industry
Div. of Voc. Rehabilitation Svcs.
Labor & Industry Bldg., Room 1005
John Fitch Plaza
Trenton, NJ 08625
(609) 292-5987

New Mexico Dept. of Education
Vocational Rehabilitation
231 Washington Avenue
P. O. Box 1830
Santa Fe, NM 87503
(505) 827-2267

New York Dept. of Education
Office of Vocational Rehab.
99 Washington Avenue
Albany, NY 12230
(518) 473-4595
North Carolina Dept. of Human Resources
Div. of Vocational Rehab.
State Office
620 N. West Street, Box 26053
Raleigh, NC 27611
(919) 733-3364

1025 N. 3rd Street, Box 1037
Bismarck, ND 58501
(701) 224-2907

Ohio Rehab. Services Commission
4656 Heaton Road
Columbus, OH 43229
(614) 438-1210

Oklahoma Dept. of Institutions Rehabilitation Services
Div. of Rehab. & Visual Services
P. O. Box 25352
Oklahoma City, OK 73125
(405) 424-5818

Oregon Dept. of Human Resources
Vocational Rehab. Division
2045 Silverton Road, N.E.
Salem, OR 97310
(503) 378-3728

Labor & Industry Building
7th & Forster Streets
Harrisburg, PA 17120
(717) 787-7834

Puerto Rico Dept. of Soc. Svcs.
Vocational Rehab. Services
P. O. Box 1118
Hato Rey, PR 00919
(809) 725-1792

Rhode Island Voc. Rehab. Division
40 Fountain Street
Providence, RI 02903
(401) 421-7005

South Carolina Voc. Rehab. Dept.
3600 Forest Drive
P. O. Box 4945
Columbia, S.C. 29240
(803) 758-3237

South Dakota Dept. of Voc. Rehab.
Richard F. Knelp Bldg.
Illinois Street
Pierre, S.D. 57501
(605) 773-3195

Tennessee Division of Voc. Rehab.
Suite 1400 - 1800 W. End Bldg.
Nashville, TN 37203
(615) 741-2521

Texas Rehabilitation Commission
118 East Riverdale Drive
Austin, TX 78704
(512) 447-0108

Utah State Office of Education
Division of Rehab. Services
250 East Fifth South
Salt Lake City, UT 84111
(801) 533-5991

Vermont Dept. of Social and Rehabilitation Services
Vocational Rehab. Division
103 S. Main Street
Waterbury, VT 05676
(802) 241-2186

Virginia Dept. of Rehab. Svcs.
4901 Fitzhugh Avenue
P. O. Box 11045
Richmond, VA 23230
(804) 257-0316

Virgin Islands Dept. of Social Welfare
Div. of Vocational Rehab.
P. O. Box 539
St. Thomas, VI 00801
(809) 774-0930

Washington Dept. of Social and Health Services
Div. of Vocational Rehab.
P. O. Box 1788 (Mail Stop 08-21C)
Olympia, WA 98504
(206) 753-2544
West Virginia State Board of Ed.
State Capitol Complex
Charleston W.V.  25305  
(304) 348-2375

Wisconsin Dept. of Health and
Social Services
131 West Wilson Street, 7th Floor
Madison, WI 53702
(608) 266-2168

Wyoming Dept. of Health & Social
Services
Hathaway Bldg., West
Cheyenne, WY 82002
(307) 328-9387
APPENDIX J

STATE VOCATIONAL REHABILITATION PROGRAMS
SERVING BLIND AND VISUALLY IMPAIRED PERSONS

Arizona Dept. of Economic Security
Rehabilitation Services Bureau
Section of Rehabilitation for the
Blind and Visually Impaired
P. O. Box 6123
Phoenix, AZ 85007
(602) 255-4791

Arkansas Dept. of Social and
Rehabilitation Services
Office for Blind/Visually Impaired
411 Victory Street, P. O. Box 3237
Little Rock, AR 72203
(501) 371-2587

Connecticut Board of Education
Services for the Blind
170 Ridge Road
Wethersfield, CT 06109
(203) 249-8525

Delaware Department of Health and
Social Services
305 W. Eighth Street
Wilmington, DE 19801
(302) 571-3570

Florida Department of Education
Office of Blind Services
2571 Executive Center Circle, East
Howard Building
Tallahassee, FL 32301
(904) 488-1330

Idaho Commission for the Blind
Statehouse
Boise, ID 83704
(208) 384-3220

Iowa Commission for the Blind
Fourth & Keosauqua
Des Moines, IA 50309
(515) 283-2601

Kansas Dept. of Soc. & Rehab. Svcs.
Services for the Blind & Visually
Handicapped
Biddle Bldg.
2700 W. 6th Street
Topeka, KS 66606
(913) 296-4454

Kentucky Bureau of Blind Services
State Office Bldg., Annex
Frankfort, KY 40601
(502) 564-5754

Louisiana Dept. of Health and
Human Resources
Office of Human Development Svcs.
Blind Services Program
1755 Florida Street
Baton Rouge, LA 70821
(540) 342-5284

Massachusetts Commission for the
Blind
110 Tremont Street, 6th Floor
Boston, MA 02108
(617) 727-5508

Michigan Dept. of Labor
Commission for the Blind
309 N. Washington Avenue
Lansing, MI 48909
(517) 373-2062

Minnesota Dept. of Public Welfare
1745 University Avenue, 1st Floor
St. Paul, MN 55104
(612) 296-6034

Mississippi Board of Education
Vocational Rehab. for the Blind
P. O. Box 4872
Jackson, MS 39215
(601) 354-6412
Missouri Bureau for the Blind
Division of Family Services
619 E. Capital
Jefferson City, MO 65101
(314) 751-4249

Montana Dept. of Social & Rehabilitation Services
Visual Services Division
P. O. Box 4210
Helena, MT 59601
(406) 449-3434

Nebraska Dept. of Education
Division of Rehabilitation Services
Svcs. for the Visually Impaired
1047 South Street
Lincoln, NE 68502
(402) 471-2891

New Jersey Commission for the Blind and Visually Impaired
1100 Raymond Boulevard
Newark, NJ 07102
(201) 648-2324

New York Commission for the Visually Handicapped
State Dept. of Social Services
40 N. Pearl Street
Albany, NY 12243
(518) 474-6739

North Carolina Dept. of Human Resources
Division of Services for the Blind
410 N. Boylan Avenue
P. O. Box 2658
Raleigh, NC 27602
(919) 733-4231

Oregon Commission for the Blind
535 S.E. 12th Avenue
Portland, OR 97214
(503) 238-8380

Pennsylvania Dept. of Public Welfare
Bureau for the Visually Handicapped
P. O. Box 2675, Rm. 300
Harrisburg, PA 17120
(717) 787-6176

Rhode Island Dept. of Social and Rehabilitation Services
Services for the Blind and Visually Impaired
46 Aborn Street
Providence, RI 02903
(401) 277-2300

Tennessee Dept. of Human Services
303-304 State Office Building
Nashville, TN 37219
(615) 741-2919

Texas State Commission for Blind
P. O. Box 12866, Capitol Station
Austin, TX 78711
(512) 475-6810

Utah State Office of Education
309 E. First South
Salt Lake City, UT 84111
(801) 533-9393

Vermont Dept. of Social & Rehab. Services
Div. for the Blind & Visually Handicapped
Osgood Bldg., Waterbury Complex
103 S. Main Street
Waterbury, VT 05676
(802) 241-2186

Virginia Commission for the Visually Handicapped
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P. O. Box 7388
Richmond, VA 23221
(804) 257-0591

Washington State Commission for the Blind
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Seattle, WA 98118
(206) 724-4447

South Carolina Commission for the Blind
1430 Confederate Avenue
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(803) 758-2595
SBA’s Business Loan Programs

Under its Congressional mandate, the U.S. Small Business Administration (SBA) assists the Nation’s small businesses through a number of programs and efforts. SBA helps new or growing businesses meet their financial needs, counsels small firms with problems, offers special assistance to minority, women-owned and veteran-owned businesses, helps small businesses to secure government contracts, and acts as a special advocate for small business with other Federal agencies, with states and within the private sector.

Through its work, the Agency helps preserve the Nation’s free enterprise system, bolsters competition and strengthens the national economy.

SBA loans have helped thousands of small companies get started, expand and prosper. This Appendix is designed to explain SBA’s business loan programs and to describe where and how to apply for a business loan.

Basic Types of Business Loans

Business loan proceeds can be used for working capital, purchase of inventory, equipment and supplies, or for building construction and expansion.

SBA offers two basic types of business loans:

1. Loans made by private lenders, usually banks, and guaranteed by SBA. SBA “bank guaranteed loans” are tied to funds appropriated by Congress. The amount of loans which SBA can guarantee is much larger than funds appropriated for direct loans. Thus, the majority of SBA loans is of the guaranteed type.

By law, SBA can guarantee a portion of a loan made by a bank or other private lender, however, SBA’s guaranty cannot exceed $500,000.

2. Loans made directly by the Agency. Monies for “direct” loans also come from funds appropriated specifically by Congress for this purpose.

In general, direct SBA loans carry interest rates slightly lower than those in the private financial markets. They are available only to applicants unable to secure private financing or an SBA-guaranteed or participation loan.

In addition to its basic loan program, SBA offers loans for low-income and other disadvantaged persons, loans to help small firms owned by handicapped persons and nonprofit sheltered workshops employing the handicapped, loans to small firms engaged in manufacturing, selling, installing, servicing or developing specific energy conservation measures, loans to development companies for projects aiding small businesses in urban or rural communities, loans and revolving lines of credit for export purposes, and guaranteed loans for qualified employee stock ownership trusts.

SBA licenses, regulates and financially helps private firms called “Small Business Investment Companies” (SBICs) which supply equity capital and regular loans to small firms with unusual growth potential.

Details concerning special loan programs can be obtained from any SBA office.

Even with its varied programs, SBA cannot assist all the small businesses, or all the persons interested in starting a small firm. Agency funds, and personnel, are limited. Therefore in recent years, SBA—as small business’ advocate—has increased its liaison and cooperation with the private sector, with the primary aim of widening assistance and making more funds available to the millions of small entrepreneurs in our country. The Nation’s banks have been made more aware of the advantages of participating in SBA guaranteed loans, and have been urged to respond through their own loan programs to small business’ needs and wants. SBA has instituted a special arrangement with a number of certified banks to cut red tape and paperwork in Agency guaranteed loans. Other companies have been organized as SBA “non-bank lenders,” and can make small business loans guaranteed by the Agency.
This approach—involving greater cooperation with the private financial markets and putting the Agency more and more into a role of a “wholesaler”—will be emphasized in the months and years ahead. The private lender will be more and more the “retailer” of small business lending, while SBA takes on the role of “wholesaler”.

Who is Eligible for an SBA Loan?

By law, the Agency may not make or guarantee a loan if a business can obtain funds on reasonable terms from a bank or other private source. A borrower therefore must first seek private financing before applying to SBA. This means that a person first must apply to a bank or other lending institution for a loan. In a city of over 200,000 population, a person must be turned down by two banks before applying for an SBA loan.

A business must be independently owned and operated for profit (except sheltered workshops), not dominant in its field and must meet certain standards of size in terms of employees or annual receipts. Loans cannot be made to speculative businesses, newspapers, or businesses engaged in gambling.

Applicants for loans also must agree to comply with SBA regulations that there will be no discrimination in employment or services to the public, based on race, color, religion, national origin, sex or marital status.

What is a Small Business?

At present, eligibility for loans varies by industry and SBA program. For business loans, the general size standard eligibility requirements are:

Manufacturing—Maximum number of employees may range from 250 to 1,500, depending on the industry in which the applicant is primarily engaged.

Wholesaling—Yearly sales must not be over $9.5 to $22 million, depending on the industry.

Services—Annual receipts not exceeding $2 million to $8 million, depending on the industry in which the applicant is primarily engaged.

Retailing—Annual sales or receipts not exceeding $2 to $7.5 million, depending on the industry.

Construction—General construction: average annual receipts not exceeding $9.5 million for the three most recently completed fiscal years.

Special trade construction—Average annual receipts not exceeding $1 or $2 million for three most recently completed fiscal years, depending on the industry.

Agriculture—Annual receipts not exceeding $1,000,000.

Note: A new standard definition of a small business has been proposed based on a single measurement of size—total number of employees per firm. SBA field offices can advise firms which standard applies to them, if this proposal is formally adopted.

What are the Credit Requirements?

A loan applicant must:

Be of good character.

Show ability to operate a business successfully.

Have enough capital in an existing firm so that, with an SBA loan, the business can operate on a sound financial basis.

Show the proposed loan is of such sound value or so secured as reasonably to assure payment.

Show that the past earnings record and future prospects of the firm indicate ability to repay the loan and other fixed debt, if any, out of profits.

Be able to provide, from personal resources, sufficient funds to have a reasonable amount at stake to withstand possible losses, particularly during the early stages of a new venture.
How Much Can a Person Borrow?

Loans made directly by SBA have a maximum of $150,000.

The guaranteed loan program permits the Agency to guarantee a maximum of $500,000.

Note: When neither private financing nor a loan guarantee is available, SBA may provide loan funds on an "immediate participation" basis with a bank. The bank disburses part of the loan, at market interest rates, and the balance of the loan is disbursed directly by SBA, at a lower interest rate. SBA's share of an immediate participation loan may not exceed $150,000. (These administrative limits are subject to change).

A handicapped assistance loan made directly by SBA is limited to $100,000.

Local Development Company loans also carry a maximum of $500,000.

Terms of Loans

Regular business loans have a maximum maturity of 25 years.

Working capital loans are generally limited to seven years.

SBA regularly sets a maximum allowable interest rate which banks can charge on guaranteed loans. Interest rates on direct loans and SBA's share of an immediate participation loan are tied to the cost of money to the Federal government and adjusted periodically. The interest rate is 3 percent for SBA's share of a handicapped assistance loan.

Collateral

One or more of the following may be acceptable security for a loan:

- A mortgage on land, a building and/or equipment.
- Assignment of warehouse receipts for marketable merchandise
- A mortgage on chattels
- Guarantees or personal endorsements, and in some instances, assignment of current receivables.

How to Apply for a Loan

Those already in business should:

1. Prepare a current financial statement (balance sheet) listing all assets and all liabilities of the business.
2. Have an earnings (profit and loss) statement for the current period to the date of the balance sheet.

3. Prepare a current personal financial statement of the owner, or each partner or stockholder owning 20 percent or more of the corporate stock in the business.

4. List collateral to be offered as security for the loan, with an estimate of the present market value of each item.

5. State the amount of the loan requested and exact purposes for which it can be used.

6. Take the foregoing material to your banker. Ask for a direct bank loan and if you are declined, ask the bank to make the loan under SBA’s Loan Guarantee Plan or Immediate Participation Plan. If the bank is interested in an SBA Guaranteed or participation loan, ask the banker to contact SBA for discussions of your application. In most cases of guaranteed or participation loans, SBA will deal directly with the bank.

7. If a guaranteed or a participation loan is not available, write or visit the nearest SBA office. SBA has 110 field offices which often send loan officers to visit many smaller cities as the need is indicated. To speed matters, make your financial information available when you first write or visit SBA.

Those wanting to start a business should:

1. Describe the type of business you plan to establish.

2. Describe your experience and management capabilities.

3. Prepare an estimate of how much you or others have to invest in the business and how much you will need to borrow.

4. Prepare a current financial statement (balance sheet) listing all personal assets and all liabilities.

5. Prepare a detailed projection of earnings for the first year the business will operate.

6. List collateral to be offered as security for the loan, indicating your estimate of the present market value of each item.

7. Follow steps 6 and 7 for those already in business.
Loans under this program are in two categories: Handicapped Assistance Loans to nonprofit organizations (HAL-1) and Handicapped Assistance Loans to small business concerns owned, or to be owned, by handicapped individuals (HAL-2).

HAL-1 financial assistance will be available to public or private nonprofit sheltered workshops, or any similar organization, to enable them to produce and provide marketable goods and services.

HAL-2 financial assistance will be available for the establishment, acquisition, or operation of a small business concern owned by handicapped person(s).

Note: Except as specifically set forth the processing, including S&I name check, closing, and disbursing of loans under this program shall be the same as loans made under the regular Business Loan Program(7(a)).

53. STATUTORY AUTHORITY

Under Section 3 of Public Law 92-595, the Small Business Act is amended to add a Section 7(h) which authorizes the Agency to make loans up to $350,000 where other financial assistance is not available on reasonable terms, (either directly or in cooperation with banks or other lending institutions through agreements to participate on an immediate or deferred basis) to:

a. Assist any public or private nonprofit organization which, in the production of commodities and in the provision of services during the fiscal year in which it receives the loan, employs handicapped
individuals for not less than 75 percent of the man-hours required for the production or provision of the commodities or services, and which comply with any applicable occupational health and safety standards prescribed by the Secretary of Labor (HAL-1); or

b. Assist any handicapped individual in establishing, acquiring or operating an eligible small business concern HAL-2.

54. AVAILABILITY OF FUNDS

Loans under the HAL-1 and HAL-2 programs will not be made where financial assistance is otherwise available on reasonable terms.

a. HAL-1 assistance is not to be used as a substitute for other historical sources of funding. Examples of other sources of funding are:

(1) Grants for the construction of rehabilitation facilities; mortgage insurance and other programs of the Department of Health, Education and Welfare or State Rehabilitation Services; or other Federal, State, or local programs.

(2) Contribution from foundations; local or state fund raising activities, including tax assessments; donations; or bequests.

b. HAL-2 assistance is not to be utilized if funds are otherwise available on reasonable terms from private sources, or local, State or Federal programs, including 7(a) and EOL. In many instances, for loans under $100,000, the utilization of the relaxed credit criteria of the EOL program may be more beneficial to the applicant.
c. For both HAL-1 and HAL-2, bank and other private sector financing which has been available previously without the SBA guarantee cannot be reduced or substituted, except that bank loans may be refunded to provide a substantially longer term.

55. COMPLIANCE AGREEMENTS

Applicants for loans to be made under the HAL program (HAL-1 and HAL-2) will conform to all civil rights requirements under SBA Rules and Regulations, Part 112 and 113. If construction exceeding $10,000 is involved, the applicant must agree that the construction contract will conform to the equal employment requirements of Executive Order 11246, as amended, and its implementing regulations. Civil Rights requirements include a prohibition of discrimination in services or dealings with the public in employment practices and in the membership policy of private, social, civic, or fraternal organizations.

56. ELIGIBILITY

For purposes of these HAL programs, the following definitions are used:

a. "Handicapped individual" means a person who has a physical, mental, or emotional impairment, defect, ailment, disease, or disability of a permanent nature which in any way limits the selection of any type of employment for which the person would otherwise be qualified or qualifiable and also, in the case of applicants for HAL-2, which limits the individual(s) in engaging in normal competitive business practices without SBA loan assistance. Permanent disability means an impairment of major
importance which medical determination indicates is likely to continue throughout the lifetime of the individual and is not likely to respond to any known therapeutic procedures.

Some examples of handicapped individuals eligible or ineligible to apply for HAL-2 assistance are:

(1) An individual suffering from epilepsy which is controllable by medication is not limited in engaging in normal competitive business practice and therefore is not eligible.

(2) The shirt salesman with one eye is not limited in engaging in normal competitive business practice for which he is qualified or qualifiable and therefore is not eligible.

(3) The double amputee who, because of that disability requires special equipment, facilities, or additional employees in order to engage in normal competition, is limited because of that disability and is, therefore, eligible.

(4) The mental retardee who will need to hire technical personnel for bookkeeping and other paperwork which places an additional financial burden on the business not encountered by a nonhandicapped individual, is limited in engaging in normal competitive business practices because of the handicap and is, therefore, eligible to apply for HAL-2 assistance.
(5) The Vietnam veteran who has a Veterans Administration disability pension based on emotional disorders as a result of combat service and who has received VA sponsored training to become a film processor and developer applies for an HAL-2 loan to open a film processing facility. His disorder is such that he is unable to deal with the public, but he has the technical and managerial skills to successfully operate the business and will hire salespersons, etc. Because of the additional business expense necessitated by his emotional disability, he is eligible to apply for an HAL-2 loan.

b. For HAL-2 loans, the form of organization (whether a proprietorship, partnership, corporation or cooperative) is not a determining factor with respect to the eligibility as a small business concern. However, in the case of a partnership, corporation, or cooperative, the business must be 100 percent owned by handicapped individuals.

c. "Nonprofit organization" means any public or private organization which is organized under the laws of the United States or of any State, operated in the interest of handicapped individuals, the net income of which does not inure in whole or in part to the benefit of any shareholder or other individual; and which, in the production of commodities and in the provision of services during any fiscal year in which it receives financial assistance under this program, employs handicapped individuals for not less than 75 percent of the man-hours required for the direct production or provision of the commodities or services.
Some examples of nonprofit organizations eligible or ineligible to apply for HAL-I assistance are:

(1) An organization formed to rehabilitate alcoholic and emotionally disturbed young persons is incorporated under State law and its by-laws clearly state that its sole purpose is to assist in the rehabilitation of alcoholic and emotionally disturbed individuals by providing skill training and jobs. This organization makes drapes, curtains, and bedspreads for sale to the public and under contract, to local hospitals. A paid staff is responsible for fundraising, sales, and technical training, but the products themselves are made by the trainees. Funds are required for purchase of additional sewing machines, advance orders of fabric, and modernization of a leased facility. The organization would be eligible to apply for an HAL-I loan.

(2) A nonprofit corporation, chartered under State law, and eligible for tax benefits under Section 301(3)(c) of the Internal Revenue Code provides housing in a residential setting for the mentally handicapped. The residents of the houses may be employed at a nearby sheltered workshop, but no employment is provided or offered by the applicant corporation itself and no goods or services for resale are produced or provided. This organization is not eligible to apply for HAL-I assistance.

(3) A county, tax supported rehabilitation facility is seeking funds to construct an additional building in order to increase production of
goods manufactured by the physically handicapped employees of the facility. Although the facility meets the SBA eligibility requirements as to its public nonprofit status and the 75 percent man-hour requirement, grant funds are available upon application to the state Rehabilitation Facilities Administration or to the Department of Health, Education and Welfare for construction funds. Therefore, although this facility would be considered eligible to apply for HAL-1 loan assistance, the availability of other resources renders the application ineligible for HAL-1 assistance. In the event that all grant applications are declined, application for HAL-1 assistance could be considered.

d. There is no size limitation for public or private nonprofit organizations (HAL-1).

57. ESTABLISHING ELIGIBILITY

In order to initiate loan processing procedures, all applicants must establish eligibility under HAL-1 or HAL-2.

a. Public or private nonprofit organizations (HAL-1).

(1) Certification must be submitted attesting that the organization is organized under the laws of the State, or of the United States, as a nonprofit organization operating in the interests of the handicapped. Such certification may include all or some of the following:
(a) A legible copy of the articles of incorporation showing the signature of an appropriate State official and the date of filing;

(b) A copy of the bylaws certified by an officer of the corporation;

(c) A copy of the Internal Revenue Service certificate showing its nonprofit status for taxation purposes;

(d) A letter of recognition and/or approval by a State Vocational Rehabilitation Agency.

(2) Documentation must be submitted reporting the hours of "direct labor" between handicapped and nonhandicapped workers in the facility to be assisted. If the 75 percent limitation were not met in the preceding fiscal year, explanation should be provided detailing what action is being taken, or is planned, to insure that the 75 percent ratio will be achieved during the fiscal year in which the organization receives SBA financial assistance. The direct labor hours reported should be limited to the time of those individuals who are doing productive work. The time of clients undergoing evaluation or training where they are performing no productive work, cannot be included as hours of direct labor.

(3) The organization must comply with any applicable occupational health and safety standards which may be prescribed by the Secretary of Labor. The Occupational Safety
and Health Administration can provide publications and regulations so that the organization can become aware of what must be done in order to comply with that Act. A certification of compliance; satisfactory in all respects to SBA, may be required in the Authorization.

(4) The organization must show why Federal and/or State Rehabilitation Service financial assistance is not available to the applicant.

b. Small business concerns owned and operated by handicapped individuals (HAL-2).

Information, in writing, must be provided by the applicant's physician, psychiatrist and/or professional counselor as to the permanent nature of the handicap and the limitations it places on the applicant. Additional sources for this information could be the Veterans Administration, State Rehabilitation Service Agencies, or Social Security Act assistance programs. (See paragraph 56a of this Appendix for definition of permanent disability.)

58. USE OF PROCEEDS

The criteria for the use of loan proceeds are different for loans to public or private nonprofit organizations (HAL-1) from loans to businesses owned and operated by handicapped individuals (HAL-2).

The Rehabilitation Act of 1973, which is administered by the Department of Health, Education, and Welfare provides for grants for construction of rehabilitation facilities and for mortgage insurance for rehabilitation
facilities. As SBA is prohibited from duplicating the work or activity of any other department or agency of the Federal Government special attention should be paid to HAL-1 assistance for construction purposes.

The Rehabilitation Act defines "construction" as meaning the construction of new buildings, the acquisition, expansion, remodeling, alteration and renovation of existing buildings, and initial equipment of such buildings and the term "cost of construction" includes architects' fees and acquisition of land in connection with construction, but does not include the cost of offsite improvements.

a. Public or private nonprofit organizations (HAL-1) may use loan proceeds for:

(1) Working capital, except for funds needed for training, education, housing, or other supportive services for handicapped employees of workshops.

(2) Purchase of machinery, equipment, supplies, or materials.

(3) Debt repayment and other obligations including refunding of bank loans solely to enable a substantially longer term.

(4) Construction, only if a construction grant is not available.

(5) Purchase or construction of a building, only if mortgage insurance is not available through other Federal agencies.
b. Small business concerns owned and operated by handicapped individuals (HAL-2) may use loan proceeds for the same purpose as loans made under 7(a) with the following additions:

(1) To acquire an eligible small business concern.

(2) It is not necessary for any applicant to employ outside representatives in connection with a loan request or application. However, in the case of a handicapped individual who, because of the handicap, must employ outside representation, loan proceeds may be used to reimburse such representative, where warranted.

59. AMOUNT OF LOAN, INTEREST RATES, AND TERMS

a. The statutory ceiling on HAL direct loans or SBA's share of an immediate participation loan or guaranteed loan is $350,000. Loans in participation with lending institutions may exceed $350,000 in total if the amount of participation or the amount guaranteed by SBA does not exceed $350,000; the SBA guarantee, however, will be limited to 90 percent as in 7(a) loans. The SBA share of an immediate participation loan is the same as in 7(a) loans.

b. The administrative ceiling on a direct loan is $100,000, and $150,000 as the SBA share of an immediate participation loan. Acceptance of such applications is subject to the availability of funds. There is no administrative ceiling on guaranteed loans. Applications for loans in excess of the administrative ceiling may be accepted.
only with the prior written approval of the Regional Administrator.

c. No direct loan can be made if a guaranteed loan or an immediate participation loan is available.

d. Applications for HAL loans in excess of the administrative ceiling may be accepted only with the prior written approval of the regional administrator. Such requests for approval of the acceptance of the application must contain detail and justification and bear a recommendation by the district director.

e. The interest rate on SBA's share of an immediate participation loan and on a direct loan is 3 percent per year. The interest rate for the bank's share of an immediate participation loan and for a guaranty loan is the same as established under the 7(a) program.

f. All fees and charges are the same as permitted and required under the 7(a) program.

g. Repayment will be required at the earliest feasible date giving consideration to the use to be made of the funds and indicated ability to repay with 15 years as the absolute maximum.

h. Every attempt should be made to establish as liberal a grace period on principal payments as possible to not only insure the repayment of the loan, but more important, for the ultimate success of the applicant. Interest payments, however, must be made during any grace period. Smaller payments may be established for the early years, either instead of or in conjunction with grace periods, and increased in later years.
A fluctuating repayment schedule may be established for seasonal businesses.

60. BASIS FOR LOAN APPROVAL

All HAL loans shall be of such sound value or so secured as reasonably to assure repayment.

a. In borderline cases where a reasonable doubt exists as to repayment ability, the decision shall be resolved in favor of the applicant.

b. For loans to small concerns (HAL-2), the experience, competency, and ability of the owners and operators of the small business concern must indicate that the business can be operated successfully and the loan repaid from the earnings of the business.

c. For loans to public or private nonprofit organizations (HAL-1), evidence that the organization has the capability and experience to perform successfully in producing and providing marketable goods and services must be furnished. It is not necessary that the loan be repaid from the earnings of the organization if repayment ability can be determined from another source.

61. COLLATERAL

The loan should be secured by collateral of a type, amount, and value which, considered with other factors, such as the character and ability of the management and prospective earnings, will afford the required assurance of repayment.

a. On loans to be made to finance Federal Government contracts, an assignment of amounts to come due under such contracts may be required.

b. Personal guaranties of the officers or directors of public or private nonprofit organizations (HAL-1) shall not be required.
APPENDIX M

ADDRESSES OF VETERANS ADMINISTRATION REGIONAL OFFICES

Director VA Regional Office
235 East 8th Avenue
Juneau, Alaska 99501

Director VA Regional Office
474 South Court Street
Montgomery, Alabama 36104

Director VA Regional Office
1200 West 3rd Street
Little Rock, Arkansas 72201

Director VA Regional Office
3225 North Central Avenue
Phoenix, Arizona 85012

Director VA Regional Office
Federal Building
11000 Wilshire Blvd.
Los Angeles, California 90024

Director VA Regional Office
2022 Camino Del Rio North
San Diego, California 92108

Director VA Regional Office
211 Main Street
San Francisco, California 94105

Director VA Regional Office
Denver Federal Center Bldg. 20
Denver, Colorado 80225

Director VA Regional Office
450 Main Street
Hartford, Connecticut 06103

Director VA Regional Office
1601 Kirkwood Highway
Wilmington, Delaware 19805

Director VA Regional Office
941 North Capital St., N.E.
Washington, D.C. 20421

Director VA Regional Office
144 First Ave., South
(P.O. Box 1437)
St. Petersburg, Fla. 33731

Director VA Regional Office
730 Peachtree St., N.E.
Atlanta, Georgia 30365

Director VA Regional Office
PJKK Federal Bldg.
300 Ala Moana Blvd.
P. O. Box 50188, 96850
Honolulu, Hawaii 96813

Director VA Regional Office
Federal Bldg. & U.S. Courthouse
550 West Fort Street
Boise, Idaho 83724

Director VA Regional Office
536 South Clark Street
(P.O. Box 8136)
Chicago, Illinois 60680

Director VA Regional Office
575 North Pennsylvania Street
Indianapolis, Indiana 46204

Director VA Regional Office
210 Walnut Street
Des Moines, Iowa 50309

Director VA Regional Office
5500 East Kellogg
Wichita, Kansas 67218

Director VA Regional Office
600 Federal Place
Louisville, Kentucky 40202

Director VA Regional Office
701 Loyola Avenue
New Orleans, La. 70113
ADDRESSES OF VETERANS ADMINISTRATION REGIONAL OFFICES (continued)

Director VA Regional Office
John F. Kennedy Bldg.
Government Center
Boston, Mass. 02203

Director VA Regional Office
Federal Building
31 Hopkins Plaza
Baltimore, Maryland 21201

Director VA Regional Office
Togus, Maine 04330

Director VA Regional Office
Patrick V. McNamara
Federal Bldg.
477 Michigan Avenue
Detroit, Michigan 48226

Director VA Regional Office
Bishop Henry Whipple
Federal Building
Fort Snelling
St. Paul, Minn. 55111

Director VA Regional Office
100 West Capital Street
Jackson, Mississippi 39269

Director VA Regional Office
Federal Building
1520 Market Street
St. Louis, Missouri 63103

Director VA Regional Office
Fort Harrison, Montana 59636

Director VA Regional Office
Federal Building
100 Centennial Mall North
Lincoln, Nebraska 68508

Director VA Regional Office
245 East Liberty Street
Reno, Nevada 89520

Director VA Regional Office
Norris Cotton Federal Building
275 Chestnut Street
Manchester, N.H. 03101

Director VA Regional Office
Federal Building
111 West Huron Street
Buffalo, N.Y. 14202

Director VA Regional Office
252 Seventh Avenue at 24th Street
New York City, N.Y. 10001

Director VA Regional Office
Federal Building
251 North Main Street
Winston Salem, N.C. 27155

Director VA Regional Office
655 First Ave., North
Fargo, N.D. 58102

Director VA Regional Office
20 Washington Place
Newark, N.J. 07102

Director VA Regional Office
Dennis Chaney Federal Bldg.
U.S. Courthouse
500 Gold Avenue S.W.
Albuquerque, N.M. 87102

Director VA Regional Office
Anthony J. Celebrezze
Federal Bldg.
1240 East Ninth Street
Cleveland, Ohio 44199

Director VA Regional Office
Federal Building
125 South Main Street
Muskogee, Oklahoma 74401
Director VA Regional Office
Federal Building
1220 Southwest 3rd Ave.
Portland, Oregon 97204

Director VA Regional Office
5000 Wissahickon Ave.
Philadelphia, Pa. 19144

Director VA Regional Office
1000 Liberty Avenue
Pittsburg, Pa. 15222

Director VA Regional Office
Federico Degetou Federal Building
and Courthouse
Hato Rey, Puerto Rico 00918

Director VA Regional Office
380 Westminster Mall
Providence, Rhode Island 02923

Director VA Regional Office
1801 Assembly Street
Columbia, South Carolina 29201

Director VA Regional Office
Royer C. Jackson VA Hospital
Sioux Falls, S.D. 57117

Director VA Regional Office
110 Ninth Avenue, South
Nashville, Tenn. 37203

Director VA Regional Office
2515 Murworth Drive
San Antonio, Texas 77054

Director VA Regional Office
1400 North Valley Mills Drive
Waco, Texas 76799

Director VA Regional Office
Federal Building
125 South State Street
Salt Lake City, Utah 84147

Director VA Regional Office
210 Franklin Road, S.W.
Roanoke, Va. 24011

Director VA Regional Office
Federal Building
915 Second Avenue
Seattle, Washington 98174

Director VA Regional Office
640 4th Avenue
Huntington, W. Virginia 25701

Director VA Regional Office
P. O. Box, Wood WI
Milwaukee, Wisc. 53193

Director VA Regional Office
2360 East Pershing Blvd.
Cheyenne, Wyoming 82001

Director VA Regional Office
White River Junction, Vt. 05001
WHO'S WHO IN DIRECT SELLING
DIRECT SELLING ASSOCIATION • 1730 M ST. N W • WASHINGTON, DC 20036 • 202-293-5760 • 202-466-5760

APPENDIX N
ACTIVE MEMBER COMPANIES AS OF DECEMBER 27, 1983

Accents International (1) (2)
909 Commerce Circle
P.O. Drawer 11067
Charleston, SC 29411
Richard E. Waller
(803) 747-7835
Decorative accessories

Alcas Cutlery Corporation - UCC (2)
1116 East State Street
P.O. Box 810
Olean, NY 14760-0810
David L. Curtis
(716) 372-3111
Cutlery/cutlery/tableware

Alfa Metalcraft Corporation of America (1)
7970 Bayberry Road
Suite 10
Jacksonville, FL 32216
Sue K. Butts
(904) 731-8200
Cookware

Aloé Charm Inc. (1)
741 Third Avenue
King of Prussia, PA 19406
Rivka Seifert
(215) 337-9110
Cosmetics

Aloé Magic, Div. of Exalo Tech. Corp. (1)
2828 East 55 Place
P.O. Box 20423
Indianapolis, IN 46220
Sandra Maurer Budnick
(317) 253-3638
Cosmetics - health and skin care

American Dream International Inc. (2)
6500 Doe Avenue
Visalia, CA 93291
Donald L. Thompson
(209) 651-3700
Cosmetics - skin, hair and health

Amway Corporation (2)
7375 East Fulton Road
Ada, MI 49335
William J. Halliday, Jr.
(616) 676-6000
Household, personal/home care, nutrition, catalog

Arbonne International, Inc. (2)
22541 Aspen Drive
El Toro, CA 92630
Gordon Pearson
Cosmetics, skin care

Audrey McDonald Creations, Inc. (1)
565 Wolf Ledges Parkway
Akron, OH 44311
Duane L. Barnes
(216) 376-4122
Jewelry - costume

Avacare, Inc. (1)
9200 Carpenter Freeway
Dallas, TX 75247
Clinton H. Howard
(214) 638-7686
Cosmetics - skin, hair and health care products

Avon Products, Inc. (2)
Nine West 57 Street
New York, NY 10019
James E. Preston
(212) 544-6015
Cosmetics and jewelry

BeautyControl, Inc. (1)
2101 Midway Road
P.O. Box 345189
Dallas, TX 75234
Richard W. Heath
(214) 485-0601
Cosmetics

Bel Kraft International, Ltd. (2)
32431 Schoolcraft Road
Livonia, MI 48150
James Ross Flood
(313) 522-8556
Cookware, china, crystal, flatware, cutlery

Better Living Products, Inc. (1)
600 Busse Road
Elk Grove Village, IL 60007
Judy Skanney
(312) 956-0900
Household, nutritional/personal care products

Bie O’Lotta (2)
236 Cochituate Road
Framingham, MA 01701
Joan Kottcamp
(617) 879-2436
Clothing - pantyhose

Bon Del Corporation (2)
3716 East Main Street
Hers, AZ 85205
Ray E. Ward
(602) 812-3060
Houseware-bacteriostatic water treatment units

Busy Bee Products, Inc. (1)
P.O. Box 1174
Torrington, CT 06790
Michael Nazaretti
(203) 442-1348
Luggage - soft, canvas bags and accessories

Cameo Coutures, Inc. (2)
9109 Carpenter Freeway
P.O. Box 47390
Dallas, TX 75247
J. Stanley Fredrick
(214) 631-4660
Clothing - lingerie, bras, loungewear

Care Free International Inc. (1)
1725 Hard Drive
Irving, TX 75062
L. Scott McKnight
(214) 258-1240
Food supplements/personal/house/safety products

253
Cattani of California
(1) 11842 Camden Place
Santa Fe Springs, CA 90670
Bettie K. Hansen
(213) 949-8466
Cosmetics - lingerie and
lounge wear

Ceres Cosmetics, Inc.
(1) 201 College Avenue
Salem, VA 24153
Leon Mitchell
(703) 387-2275
Cosmetics - skin care and
glamour

Chambre' Cosmetic Cor-
poration
(1) 2025 Sunburst
P.O. Box 7777
Chatsworth, CA 91331
Royce Britt
(213) 938-4500
Cosmetics and food supple-
ments

Concept Now Cosmetics by
Rita Gross
(1) 14000 Amson Street
Santa Fe Springs, CA 90670
Eve McClinton
(213) 921-0534
Cosmetics

Coppersmith Company
(1) 7500 Bluewater, N.W.
Albuquerque, NM 87105
Maynard Cowen
(505) 831-4519
Decorative accessories -
copper wall/table decor

The Creative Circle
(1) 1577 South Broadway
Gardena, CA 90248
George H. Karlin
(213) 327-1931
Craft - needlecraft kits

Creative Expressions
(1) East Meadow Avenue
P.O. Box 100
Robesonia, PA 19551
Jerome P. Denk
(213) 693-3191
Craft - stitchery, yarn

Debbie Howell Cosmetics
(1) 9650 South Lafayette
Chicago, IL 60620
Deborah Howell
(312) 874-5504
Cosmetics

Decora
(1) 981 North Industrial Park
Drive
Orem, UT 84057
Sharon G. Carroll
(801) 225-1181
Decorative accessories

Desteny Products, Inc.
(2) 3846 State Street
Santa Barbara, CA 93105
Robert L. Skelton
(805) 687-6221
Cosmetics - skin, hair,
body care

Diamite Corporation
(1) 131-D Albright Way
Los Gatos, CA 95030
Rudy Revak
(408) 866-7100
Jewelry - fashion

Discovery Toys, Inc.
(1) 400 Ellington Way
Pleasant Hill, CA 94523
Carol Haag
(415) 660-8697
Toys - educational, books
and games

Doncaster
(1) Box 1559
Rutherfordton, NC 28139
Charles L. Benedict
(704) 287-4405
Cosmetics

Dudley Products Company
(2) 50 East 26 Street
Chicago, IL 60616
Joe Louis Dudley
(312) 325-5800
Cosmetics

Dunkin-California Inc.
(2) 1082 Star of India Lane
Carson, CA 90745
K. Takahara
(213) 770-8706
Household products - dust
control

Dynasty Computer Corpora-
tion
(2) 14250 Midway Road
Dallas, TX 75234
Lawrence C. Hardesty
(214) 386-8634
Computers - personal,
accessory equipment

Electrolux Corporation
(2) 3003 Summer Street
Stamford, CT 06905
Steven D. Cooper
(203) 359-3600
Vacuum cleaners/floor
polishers and attachments

Elegant Cosmetics, Inc.
(1) 202 West McNeese Street
Lake Charles, LA 70605
David Bertrand
(318) 474-0505
Cosmetics

Emeline Cosmetics Cor-
poration
(1) 7939 Washington Avenue
Kansas City, MO 64111
Albert F. Harris, Jr.
(816) 561-2400
Cosmetics

Encyclopedia Britannica, Inc.
(2) Britannica Centre
310 South Michigan Avenue
Chicago, IL 60604
Charles E. Swanson
(312) 347-7111
Educational publications,
films

Fashion Dynamics
(1) 1155 Triton Drive
Suite D
Foster City, CA 94404
Janice Solis
(415) 571-7766
Body care and health care
products

Fashion Two Twenty, Inc.
(1) 1263 South Chillicothe Road
Aurora, OH 44202
James A. Griffin
(216) 562-5111
Cosmetics

First Rate Enterprises,
Inc.
(2) 413 Elmwood
Troy, MI 48084
Jane Raitt
(313) 523-2944
Food/sugar free candy,
low calorie beverage/
desserts

Fortunate Corporation
(2) P.O. Box 5604
Charlottesville, VA 22905
Rick Goings
(804) 977-5720
Pet/personal care/vitamins/
home cleaning products

The Fuller Brush Company
(2) 2800 Rock Creek Parkway
Suite 400
Kansas City, MO 64117
Len D. Dunlap
(816) 474-1754
Household cleaners, indus-
trial cleaning products

Grolier Incorporated
(2) Sherman Turnpike
Danbury, CT 06816
Richard C. Clark
(203) 797-3500
Educational publications
According to the bylaws of the Direct Selling Association, those eligible for active membership are persons or firms manufacturing or dealing in merchandise intended ultimately to reach the consumer through an in-person contact, as distinguished from sales contacts made by mail or in stores of the seller. An active member must also have a business location in the United States.
DISTRIBUTION METHOD CODE:

Following each company name is a numerical code which indicates the primary method of direct selling used by the company. (1) represents party-plan sales, and (2) represents person-to-person sales.

EXECUTIVE CONTACT:

The person designated under each company listing is the EC (executive contact). This is the individual in the member company designated as the liaison to DSA.